2023

Laporan Tahunan & Laporan Keberlanjutan
Annual Report & Sustainability Report

OK! BANK Indonesia

Stronger Fundamental for Sustainable Growth



PT Bank Oke Indonesia, Tbk.

SANGGAHAN DAN BATASAN TANGGUNG JAWAB
DISCLAIMER

Laporan Tahunan ini memuat pernyataan tentang kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan Perseroan, yang digolongkan sebagai pernyataan ke depan dalam pengertian perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis.

Pernyataan-pernyataan tersebut memiliki prospek risiko, ketidakpastian, serta dapat mengakibatkan perkembangan aktual yang secara material dapat berbeda dari yang dilaporkan. Pernyataan-pernyataan prospektif dalam Laporan Tahunan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang Perseroan serta lingkungan bisnis di mana Perseroan menjalankan kegiatan usaha. Perseroan tidak menjamin bahwa tindakan-tindakan yang diambil akan membawa hasil-hasil tertentu sesuai perkiraan.

This report contains information about the financial condition, operational performance, plans, strategies, policies and their realization, as well as the company's goals and objectives, which are classified as forwardlooking statements in the implementation of applicable laws and regulations, except for historical matters.

These statements involve risks and uncertainties and could cause actual developments to differ materially from those reported. Prospective statements in this Annual Report are made based on various assumptions regarding the current and future conditions of the Company and the business environment in which the Company conducts its business activities does not necessarily guarantee that the documents that have been verified will bring certain results as expected.

Stronger Fundamental for Sustainable Growth

Kondisi perekonomian nasional di tahun 2023 yang berubah dinamis dan penuh tantangan akibat pemberlakuan suku bunga rujukan yang tinggi serta turunnya harga-harga komoditas membuat pertumbuhan ekonomi Indonesia tertekan. Kondisi perekonomian yang tertekan tersebut juga semakin menantang dengan dimulainya agenda nasional Pemilu, yang membuat para pelaku usaha menunda rencana ekspansi, yang akhirnya berdampak pada rendahnya pertumbuhan penyaluran kredit perbankan nasional.

OK BANK merespons kondisi tersebut dengan meningkatkan intensitas penerapan strategi untuk berfokus pada pembiayaan nasabah UKM dan disaat bersamaan membuka ruang bagi meningkatnya portofolio korporasi. OK BANK meningkatkan kewaspadaannya dalam menyalurkan kredit dengan mengedepankan peningkatan pemilahan calon nasabah dengan mengembangkan aplikasi *due-dilligence* proses persetujuan kredit berbasis teknologi informasi dan menekankan penerapan manajemen risiko yang *prudent*. OK BANK juga meningkatkan kerja samanya dengan perusahaan *fintech*, termasuk mengembangkan *credit channeling* bekerja sama dengan P2P *lending* dan *Multifinance*. Selain berfokus pada upaya meningkatkan portofolio pembiayaan yang berkualitas, OK BANK juga mengupayakan penyelesaian kredit-kredit bermasalah yang masih ada, dengan mengupayakan restrukturisasi dan meningkatkan cadangan kerugian yang memadai.

Seluruh upaya tersebut membuat OK BANK mampu melalui tahun 2023 dengan raihan kinerja yang membanggakan. Sekalipun pertumbuhan portofolio pembiayaan lebih rendah dari pertumbuhan kredit industri, OK BANK mampu mencatatkan kinerja keuangan yang lebih baik, dari sisi profitabilitas, pemenuhan CAR maupun posisi NPL. Dengan capaian tersebut, OK BANK kini memiliki fundamental yang jauh lebih kuat, guna meraih peluang mencatatkan pertumbuhan skala usaha yang berkualitas dan berkelanjutan di tahun-tahun mendatang, dengan kinerja yang semakin baik.

The national economic condition in 2023, which underwent dynamic changes and faced numerous challenges due to the implementation of high reference interest rates and the decrease in commodity prices, has exerted pressure on Indonesia's economic growth. This stressed economic condition has been further complicated by the commencement of the national elections agenda, prompting business entities to postpone expansion plans, consequently impacting the low growth in the distribution of national banking credit.

OK BANK responded to these conditions by intensifying the application of strategies to focus on financing for SME customers while simultaneously creating room for increased corporate portfolios. OK BANK heightened its vigilance in credit disbursement by prioritizing the screening of prospective customers through the development of a technology-based due diligence credit approval process and emphasizing the implementation of prudent risk management. Furthermore, OK BANK enhanced its cooperation with fintech companies, including developing credit channeling in collaboration with P2P lending and Multifinance institutions. In addition to focusing on efforts to improve the quality of financing portfolios, OK BANK also endeavored to resolve outstanding problematic loans through restructuring and enhancing adequate loss provisions.

All these efforts enabled OK BANK to navigate through 2023 with commendable performance. Despite the lower growth in financing portfolios compared to industry credit growth, OK BANK achieved better financial performance in terms of profitability, CAR fulfillment, and NPL positions. With these accomplishments, OK BANK now possesses significantly stronger fundamentals to seize opportunities for recording quality and sustainable business scale growth in the coming years, with increasingly improved performance.

Kesinambungan Tema

Theme Continuity



2020

Komitmen Untuk Pelayanan Prima

Commitment to Service Excellence

Tahun 2020 adalah tahun yang penuh tantangan bagi dunia usaha pada umumnya, termasuk bagi industri perbankan. Di tengah pandemi COVID-19 yang melanda seluruh dunia, termasuk Indonesia, banyak sektor usaha yang terdampak secara negatif, mulai dari penurunan volume usaha, pengurangan tenaga kerja dan bahkan ada yang terpaksa harus menutup usahanya.

Di tengah kondisi yang demikian Bank Oke Indonesia berhasil melewati tahun 2020 ini dengan kinerja yang sangat baik, antara lain tercermin dari pertumbuhan kredit yang disalurkan tumbuh jauh di atas rata-rata industri. Kunci dari keberhasilan kami adalah memaksimalkan lini bisnis dan fokus kepada pemenuhan kebutuhan nasabah dengan memberikan pelayanan terbaik sebagai kekuatan inti, untuk pencapaian berkelanjutan. Itu semua adalah bentuk komitmen kami kepada Nasabah kami dan masyarakat, sesuai dengan Visi dan Misi Bank yaitu menjadi Bank terbaik dalam memprioritaskan pelayanan prima dan memberikan kepercayaan kepada pelanggan serta kontribusi kepada masyarakat dengan layanan terbaik.

In 2020 was a year full of challenges for the business world in general, including for the banking industry. In the midst of the COVID-19 pandemic that has hit the whole world, including Indonesia, many business sectors have been negatively affected, starting from a decrease in business volume, a reduction in workforce and some have even had to close their businesses.

In the midst of these conditions, Bank Oke Indonesia managed to get through 2020 with very good performance, as reflected in the growth of loans disbursed which grew far above the industry average. The key to our success is maximizing business lines and focusing on meeting customer needs by providing the best service as a core strength, for sustainable achievement. These are all forms of our commitment to our customers and society, in accordance with the Bank's vision and mission, namely to be the best bank in prioritizing excellent service and giving trust to customers and contributing to society with the best service.

2021

Berkomitmen Menuju Pertumbuhan Masa Depan

Committed Towards Future Growth



Di tengah berbagai tantangan yang dihadapi sepanjang tahun 2021, OK BANK berhasil membukukan pertumbuhan kinerja yang sangat baik yang tercermin dari pertumbuhan kredit yang diberikan, dana pihak ketiga dan laba bersih yang berada di atas rata-rata pertumbuhan industri perbankan nasional.

Tahun 2021, OK BANK fokus pada peningkatan kualitas layanan dengan melakukan berbagai inovasi agar dapat terus melahirkan produk dan layanan yang sesuai dengan kebutuhan nasabah. Selain itu, Bank juga melakukan pengembangan layanan digital agar dapat terus meningkatkan daya saing di tengah persaingan industri perbankan yang semakin ketat. Seluruh pengembangan yang dilakukan tersebut merupakan salah satu wujud komitmen Bank untuk terus meraih pertumbuhan kinerja di masa depan.

Against all odds, OK BANK managed to record good performance in 2021, as evidenced by the growth of disbursed loans, third-party funds, and net profit, which were all above the average national banking industry growth.

In 2021, OK BANK focused on increasing service quality by applying a number of innovations to be able to produce products and services that meet customer requirements. In addition, the Bank continues to develop digital services to improve competitiveness amidst an increasingly stiffer competition in the industry. All developments are a form of manifestation of the Bank's commitment to achieving performance growth in the future.



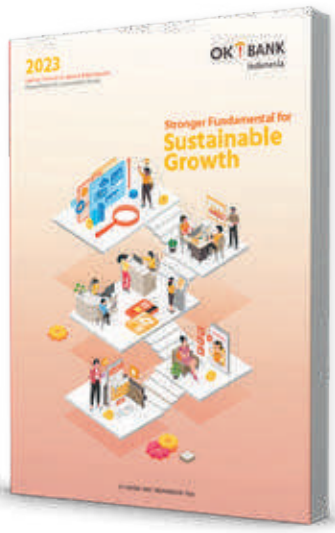
2022

Mempercepat Momentum Pertumbuhan
Accelerate the Growth Momentum

Iklim usaha di tahun 2022 masih dipenuhi dengan tantangan ketidakpastian. Dalam menghadapi tantangan tersebut, Perseroan telah melakukan serangkaian kebijakan strategis, antara lain fokus pada saving bank, pembiayaan konsumer, bisnis keuangan dengan spesialisasi pada kredit dan penguatan modal. Berbagai upaya tersebut diterapkan dalam rangka mendorong laju pertumbuhan bisnis yang positif dan memperkuat posisi. Dengan adanya aksi korporasi ini, OK BANK optimis mampu merangkul momentum pertumbuhan bisnis sekaligus menjadi perusahaan yang terdepan menjadi bank terbaik dalam memprioritaskan pelayanan prima.

The business climate in 2022 remained filled with uncertainty and challenges. To face those challenges, the Company has adopted a series of strategic policies, including focusing on savings banking, consumer financing, financial business specializing in loans, and stronger capital. These efforts are implemented to encourage positive business growth and strengthen the position. With this corporate action, OK BANK is optimistic that it will embrace the momentum for significant business growth and position itself at the forefront of the best banking in prioritizing service excellence.

2023



Stronger Fundamental for Sustainable Growth
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Tentang Laporan Tahunan

About The Report

Laporan Tahunan dan Laporan Keberlanjutan PT Bank Oke Indonesia, Tbk. ini merupakan laporan edisi kelima yang disajikan secara terintegrasi. Melalui laporan ini, Bank menyampaikan informasi kinerja Bank serta dampak dan benefit dari aktivitas operasional Bank pada aspek lingkungan, sosial, dan ekonomi.

Laporan ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) No.29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik, Surat Edaran OJK No.16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik dan Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Laporan mencakup periode waktu 1 Januari hingga 31 Desember 2023 dengan cakupan informasi dan data yang berasal dari kantor Pusat OK BANK dan kegiatan operasional di Indonesia. Terkait dengan data keberlanjutan, seperti mengenai data karyawan dan penggunaan listrik disampaikan dengan mencakup unit kerja dan kantor cabang di Indonesia.

Data keuangan yang disampaikan dalam Laporan telah diaudit oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan. Data kuantitatif dalam Laporan ini disajikan dengan menggunakan prinsip daya banding (*comparability*), minimal dalam dua tahun berturut-turut. Dengan demikian, pengguna Laporan dapat melakukan analisis tren kinerja Bank. Laporan dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris.

Khusus berkaitan dengan data keberlanjutan, penetapannya mengacu pada prinsip keterlibatan pemangku kepentingan, konteks keberlanjutan, materialitas, dan kelengkapan. Bank juga menggunakan kriteria yang terdapat pada Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dalam menentukan isi laporan.

This Annual Report and Sustainability Report of PT Bank Oke Indonesia, Tbk. is the fifth edition of the report presented in an integrated manner. Through this report, the Bank conveys information on the Bank's performance as well as the impacts and benefits of the Bank's operational activities on environmental, social, and economic aspects.

This report was prepared based on the Regulation of Financial Services Authority (OJK) No. 29/POJK.04/2016 on the Annual Report of Issuers or Public Companies, Circular Letter of OJK No. 16/SEOJK.04/2021 on the Form and Content of Annual Report of Issuers or Public Companies as well as Regulation of OJK No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

The report covers the period from January 1 to December 31, 2022 with the coverage of information and data originating from the OK BANK Head office and operational activities in Indonesia. Regarding sustainability data, such as employee data and electricity usage, it is cover work units and branch offices in Indonesia.

The submitted financial data has been audited by the Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan. Quantitative data in this report are presented using the principle of comparability, at least for two consecutive years. Thus, Report users can implement trend analysis of the Bank's performance. Report made in two languages, Indonesia and English.

Specifically with regard to sustainability data, the determination refers to the principles of stakeholder involvement, the context of sustainability, materiality and completeness. The Bank also uses the criteria contained in Regulation of OJK No. 51/POJK.03/2017 o the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies in determining report content.

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

Bank mengundang seluruh pemangku kepentingan dan para pembaca untuk memberikan masukan, arahan, kritik, dan saran terkait bagaimana Bank dapat meningkatkan kualitas laporan di masa yang akan datang. Silakan menyampaikan tanggapan terkait isi laporan ini ke:

This annual report contains the words "OK BANK" and/or "Bank" which are defined as PT Bank Oke Indonesia, Tbk. which carries out business activities in the financial service sector. The mention of the currency unit "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.

The Bank invites all stakeholders and readers to provide input, directions, criticisms and suggestions regarding how the Bank can improve the quality of future reports. Please submit comments regarding the contents of this report to:

Kantor Pusat PT Bank Oke Indonesia, Tbk.
Jl. Ir. H. Juanda No. 12, Jakarta Pusat, Indonesia

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Laporan Keuangan
Financial Report



Ikhtisar Utama 2023

Key Highlights in 2023

OK BANK mencatatkan perbaikan kinerja pada seluruh indikator keuangan utama. Jumlah Aset, Kewajiban Penyediaan Modal Minimum (KPMM), Jumlah Kredit, Simpanan Dana Nasabah, Pendapatan Bunga Bersih, hingga Laba Bersih Tahun Berjalan, semuanya menunjukkan peningkatan.

OK BANK recorded improved performance on all key financial indicators. Total Assets, Capital Adequacy Ratio (CAR), Total Loans, Customer Deposits, Net Interest Income, and Net Profit for the Year all showed improvement.

Ikhtisar Kinerja 2023

2023 Performance Highlights

Jumlah Aset
Total Assets

Tahun 2023
In 2023



Rp11.075,15 miliar billion

Jumlah aset per 31 Desember 2023 naik 8,76% dari Rp10.183,41 miliar pada tahun sebelumnya.
Total assets as of December 31, 2023 increased by 8.76% from Rp10,183.41 billion in the previous year.

Pendapatan Bunga Bersih
Net Interest Income

Tahun 2023
In 2023



Rp603,36 miliar billion

Jumlah Pendapatan Bunga Bersih per 31 Desember 2023 naik 29,19% dari Rp467,04 miliar pada tahun sebelumnya
Total Net Interest Income as of December 31, 2023 increased by 29.19% from Rp467.04 billion in the previous year

Jumlah Kredit
Total Loans

Tahun 2023
In 2023



Rp8.527,88 miliar billion

Jumlah kredit meningkat 5,75% dari Rp8.064,12 miliar pada tahun sebelumnya.
Total loans increased by 5.75% from Rp8,064.12 billion in the previous year.

Kewajiban Penyediaan Modal Minimum (KPMM)
Minimum Capital Adequacy Requirement (KPMM)

Tahun 2023
In 2023

49,22%

Berada di tingkat yang sehat dan di atas ketentuan regulasi.
At a sound level as well as above regulatory requirements.

Simpanan dari Nasabah
Deposits from Customers

Tahun 2023
In 2023

Rp6.069,75 miliar billion

Jumlah simpanan dari nasabah meningkat 13,06% dari Rp5.368,61 miliar pada tahun sebelumnya.
Total deposits from customers increased by 13.06% from Rp5,368.61 billion in the previous year.



Laba Bersih
Net Profit

Tahun 2023
In 2023

Rp28,65 miliar billion

Jumlah laba bersih per 31 Desember 2023 naik 116,89% dari Rp13,21 miliar pada tahun sebelumnya.
Total net profit as of December 31, 2023 increased by 116.89% from Rp13.21 billion in the previous year.

Ikhtisar Keuangan [OJK C.3]

Financial Overview [OJK C.3]

Aset
Assets

(Dalam Rp Juta)
(In Rp Million)

Uraian Description	2023	2022	2021
Kas | Cash	17.164	26.413	20.204
Penempatan pada Bank Indonesia Placements with Bank Indonesia	562.794	581.068	479.274
Penempatan pada Bank lain | Placements with Other Banks	452.730	355.716	371.181
Surat Berharga (Termasuk *Reverse Repo*) Marketable Securities (Including Reverse Repo)	1.382.902	921.401	1.041.325
Pinjaman yang diberikan | Loans	8.527.881	8.064.123	5.519.188
Cadangan Kerugian Penurunan Nilai Aset Keuangan Allowance for Impairment Losses of Financial Assets			
CKPN Kredit | Loans CKPN	(217.321)	(134.469)	(86.752)
Lainnya | Others	-	-	-
Aset tak berwujud (Net) | Intangible Assets (Net)	24.825	31.516	40.660
Aset Tetap & Hak Guna Aset (Net) Fixed Assets & Right-on-Use Asset (Net)	153.322	129.473	135.542
Agunan yang Diambil Alih (Net) | Foreclosed Assets (Net)	65.716	76.405	91.964
Aset Lainnya | Other Assets	105.139	131.766	108.758
Total Aset | Total Assets	**11.075.151**	**10.183.411**	**7.721.344**

Total Liabilitas
Total Liabilities

(Dalam Rp Juta)
(In Rp Million)

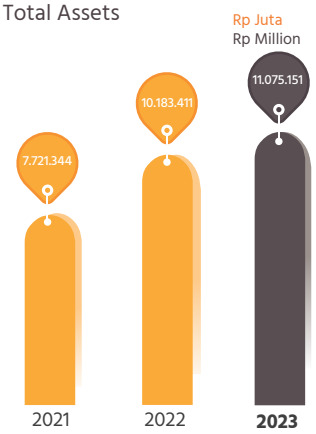
Uraian Description	2023	2022	2021
Giro | Current Account	827.984	680.452	225.594
Tabungan | Savings	424.861	471.973	521.606
Deposito Berjangka | Time Deposits	4.816.900	4.216.187	3.216.790
Liabilitas dari Bank Lain | Liabilities with Other Banks	744.263	600.082	575.663
Pinjaman yang diterima | Borrowings	550.000	500.000	0
Setoran Jaminan | Security Deposits	151	146	145
Liabilitas lainnya | Other Liabilities	126.507	162.212	141.841
Total Liabilitas | Total Liabilities	**7.490.666**	**6.631.052**	**4.681.638**

Total Liabilitas dan Ekuitas
Total Liabilities and Equity

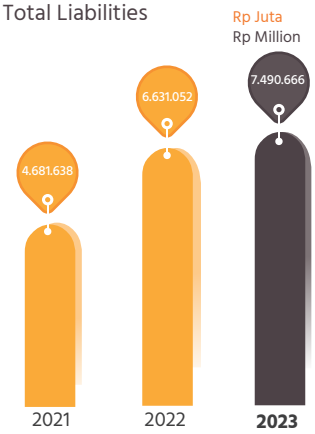
(Dalam Rp Juta)
(In Rp Million)

Uraian Description	2023	2022	2021
Simpanan Nasabah | Deposits from Customers	6.069.745	5.368.612	3.963.989
Liabilitas dari Bank Lain | Liabilities from Other Banks	744.263	600.082	575.663
Pinjaman yang diterima | Borrowings	550.000	500.000	-
Setoran Jaminan | Security Deposits	151	146	145
Liabilitas Lainnya | Other Liabilities	126.507	162.212	141.841
Total Liabilitas | Total Liabilities	7.490.666	6.631.052	4.681.638
Modal ditempatkan dan disetor penuh Issued and Fully Paid Capital	1.703.779	1.703.779	1.409.999
Tambahan modal disetor | Additional paid-in capital	1.633.486	1.633.486	1.429.008
Saham Tresuri | Treasury Shares	(55.201)	(55.201)	(55.201)
Komponen Ekuitas Lain | Other Components of Equity	(2.996)	(3.129)	(4.314)
Surplus revaluasi aset tetap – Netto Revaluation surplus of fixed assets-Net	85.480	85.034	89.209
Saldo Laba/Rugi | Retained Earnings	219.938	188.391	171.006
Jumlah Ekuitas | Total Equity	**3.584.486**	**3.552.360**	**3.039.706**
Jumlah Liabilitas dan Ekuitas | Total Liabilities and Equity	**11.075.151**	**10.183.411**	**7.721.344**

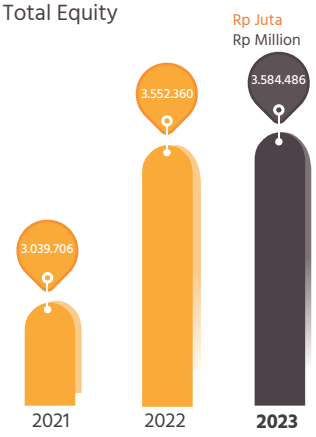
Jumlah Aset
Total Assets



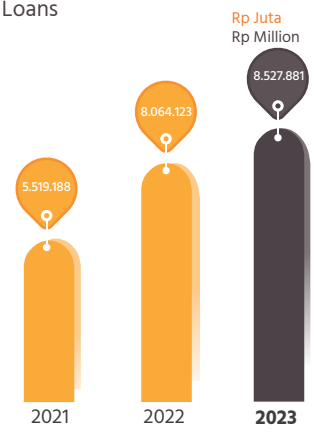
Total Liabilitas
Total Liabilities



Total Ekuitas
Total Equity



Pinjaman Diberikan
Loans

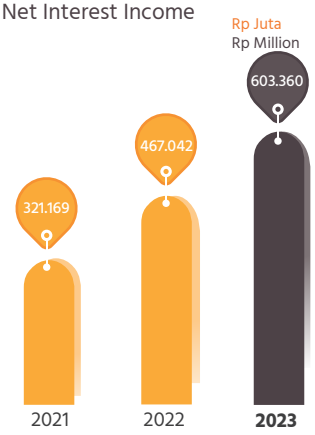


IKHTISAR LABA RUGI dan PENGHASILAN KOMPREHENSIF
PROFIT OR LOSS and COMPREHENSIVE INCOME OVERVIEW

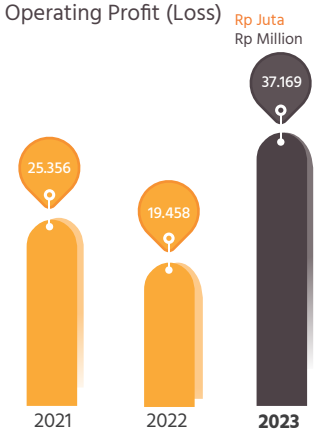
(Dalam Rp Juta)
(In Rp Million)

Uraian Description	2023	2022	2021
Pendapatan bunga-bersih | Net Interest Income	603.360	467.042	321.169
Pendapatan Operasional lainnya | Other Operating Income	16.949	10.436	13.191
Beban operasional lainnya – Bersih Other Operating Expenses – Net	(583.140)	(458.021)	(309.005)
Laba (Rugi) Operasional | Operating Profit (Loss)	37.169	19.458	25.356
Pendapatan (Beban) Non-Operasional-bersih Non-Operating Income (Expense) - net	(97)	(172)	473
Laba (Rugi) Tahun Berjalan Sebelum pajak Profit (Loss) before Income Tax	37.072	19.286	25.828
Beban Pajak Penghasilan | Income Tax Expense	(8.420)	(6.076)	(8.368)
Laba (Rugi) bersih tahun berjalan Net Profit (Loss) for the Year	28.652	13.210	17.460
Penghasilan (Beban) Komprehensif Lainnya Other Comprehensive Income (Expenses)	3.474	1.185	1.571
Jumlah Laba (Rugi) Komprehensif Total Comprehensive Income (Loss)	32.126	14.395	19.031
Laba (Rugi Per Saham (Nilai Penuh) Basic Earnings (Loss) per Share (Full Amount)	1,68	0,93	1,45

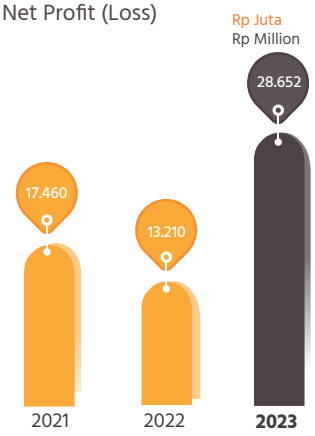
Pendapatan Bunga Bersih
Net Interest Income



Laba (Rugi) Operasi
Operating Profit (Loss)



Laba (Rugi) Bersih
Net Profit (Loss)



RASIO KEUANGAN DAN KEPATUHAN
FINANCIAL AND COMPLIANCE RATIOS

Uraian Description	2023	2022	2021
PERMODALAN | CAPITAL			
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	49,22	47,67	50,88
Rasio *Tier* 1 | Tier 1 Ratio	48,14	46,68	49,98
Rasio *Tier* 2 | Tier 2 Ratio	1,09	0,99	0,89
Aset Tetap terhadap Modal | Fixed Assets to Capital	3,65	3,21	3,98
KUALITAS ASET | ASSETS QUALITY			
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Non-Performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	3,16	2,64	3,86
Aset produktif bermasalah terhadap total aset produktif Non-performing earning assets to total earning assets	2,89	2,17	2,78
Rasio Pinjaman Bermasalah (*Non-Performing Loan* - NPL *Ratio*) – Bruto Non-Performing Loan (NPL) Ratio - Gross	3,80	2,75	3,58
Rasio Kredit Bermasalah (*Non-Performing Loan* - NPL *Ratio*) – Neto Non-Performing Loan (NPL) Ratio - Net	2,30	2,06	2,62
Cadangan Kerugian Penurunan Nilai (CKPN) terhadap Aset Produktif Allowance for Impairment Losses to Earning Assets	1,99	1,36	1,27
Rasio Penurunan Nilai Kredit (*Impairment Ratio*) Impairment Ratio	2,55	1,67	1,57
RENTABILITAS | RENTABILITY			
Return on Asset (ROA)	0,35	0,22	0,38
Return on Equity (ROE)	0,46	0,41	0,70
Margin Bunga Bersih (NIM) | Net Interest Margin (NIM)	5,87	5,68	5,09
Beban terhadap Pendapatan (CIR) | Cost to Income Ratio (CIR)	51,88	66,53	74,11
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expense to Operating Income (BOPO)	96,35	97,28	95,53
LIKUIDITAS | LIQUIDITY			
Pinjaman yang Diberikan terhadap Simpanan dari Nasabah (LDR) Loan to Deposit Ratio (LDR)	136,73	146,06	130,25
NSFR (Net Stable Funding Ratio)	121,65	117,28	118,95
Liquidity Coverage Ratio (LCR)	161,45	154,85	235,97
Rasio Dana Murah (CASA) Current Account Saving Account (CASA) Ratio	20,64	21,47	18,85
KEPATUHAN | COMPLIANCE			
Persentase pelanggaran BMPK LLL violation percentage			
Pihak terkait | Related parties	-	-	-
Pihak tidak terkait | Non-related parties	-	-	-
Persentase pelampauan BMPK | LLL exceeding percentage			-

RASIO KEUANGAN DAN KEPATUHAN
FINANCIAL AND COMPLIANCE RATIOS

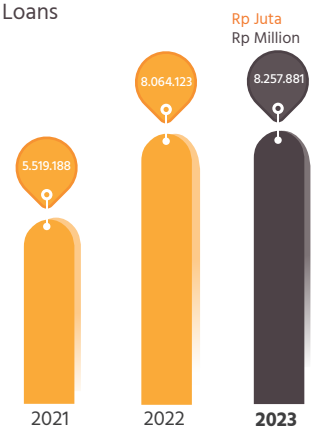
Uraian Description	2023	2022	2021
Pihak terkait | Related parties	-	-	-
Pihak tidak terkait | Non-related parties	-	-	-
Giro Wajib Minimum (GWM) | Statutory Reserve (GWM)			
GWM Utama Rupiah | Rupiah Main GWM			
Primer | Primary	7,19	7,47	3,77
Penyangga Likuiditas Makroprudensial (PLM) Macroprudential Liquidity Buffer (PLM)	23,06	16,65	28,31

IKHTISAR OPERASIONAL
OPERATIONAL HIGHLIGHTS

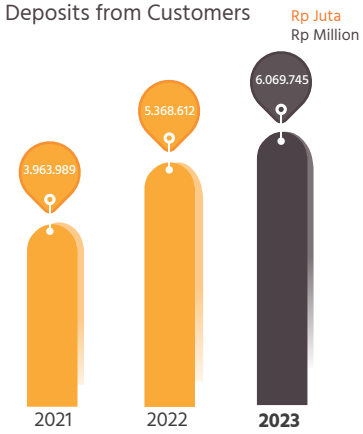
(Dalam Rp Juta)
(In Rp Million)

Uraian Description	2023	2022	2021
Pinjaman yang Diberikan | Loans	8.527.881	8.064.123	5.519.188
Simpanan dari Nasabah | Deposits from Customers	6.069.745	5.368.612	3.963.989
Pendapatan Bunga Kredit yang Diberikan Interest Income from Loans	888.987	624.718	444.545
Fee Based Income	10.906	10.436	7.390

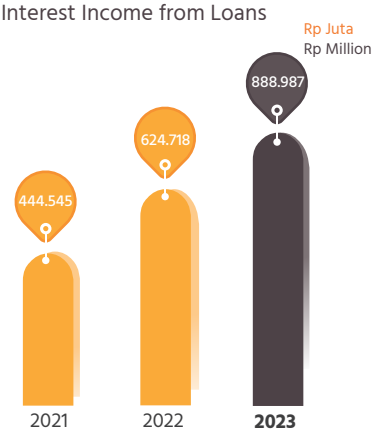
Pinjaman yang Diberikan
Loans



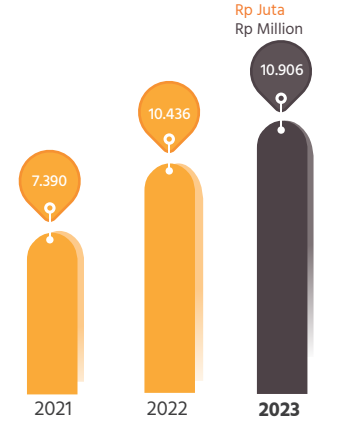
Simpanan dari Nasabah
Deposits from Customers



Pendapatan Bunga Kredit yang Diberikan
Interest Income from Loans



Fee Based Income

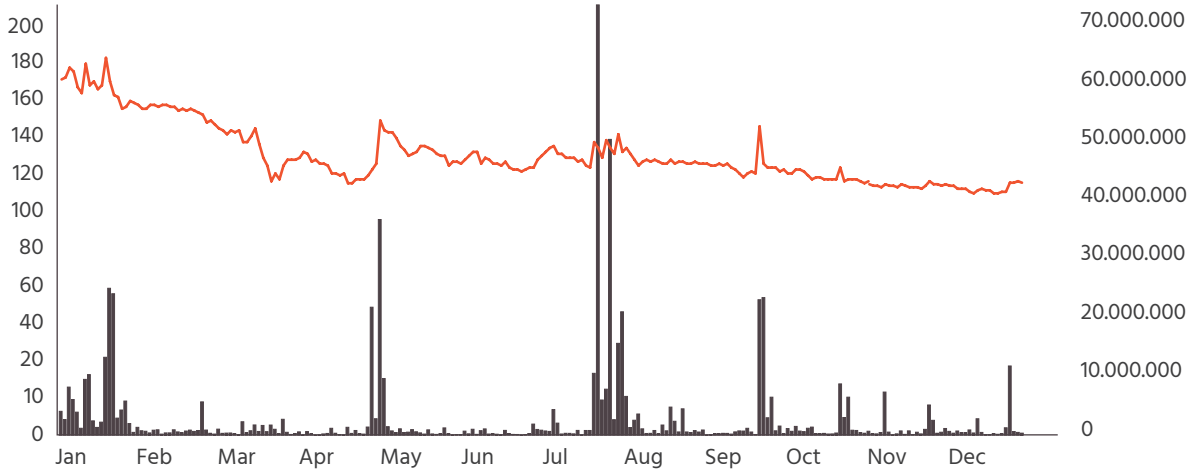


IKHTISAR SAHAM
STOCK HIGHLIGHTS

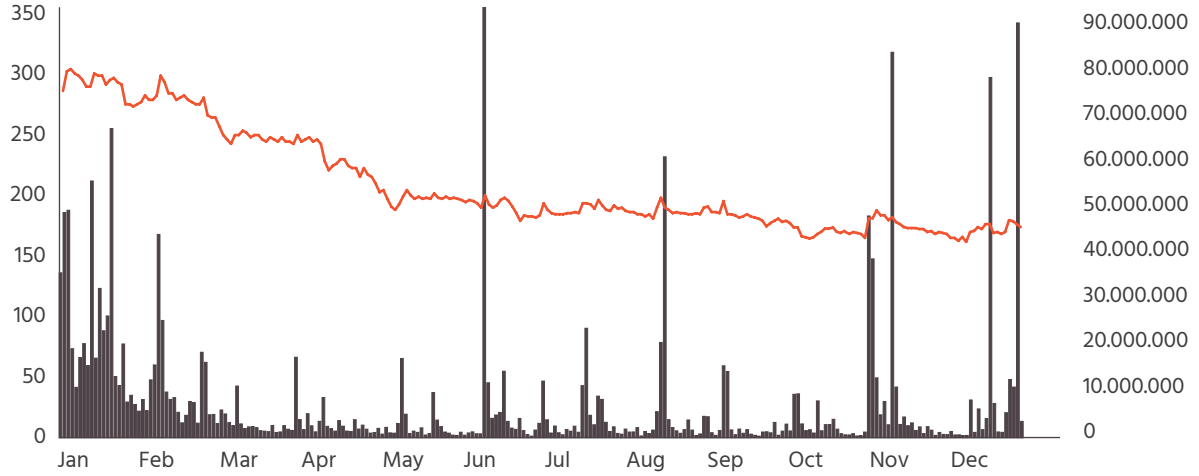
Tahun Year	Periode Period	Tertinggi Highest (Rp)	Terendah Lowest (Rp)	Penutupan Closing (Rp)	Jumlah Saham Beredar (lembar) Total Outstanding Shares (share)	Volume Perdagangan Trading Volume	Kapitalisasi Pasar Market Capitalization (Rp)
2023	Triwulan I Quarter I	138	133	134	17.037.792.274	322.300	2.283.064.164.716
	Triwulan II Quarter II	128	124	126	17.037.792.274	2.421.000	2.146.761.826.524
	Triwulan III Quarter III	130	124	127	17.037.792.274	141.100	2.163.799.618.798
	Triwulan IV Quarter IV	123	115	121	17.037.792.274	536.100	2.061.572.865.154
2022	Triwulan I Quarter I	264	244	252	14.099.985.111	14.941.400	3.553.196.247.972
	Triwulan II Quarter II	194	186	187	14.099.985.111	1.863.700	2.636.697.215.757
	Triwulan III Quarter III	174	169	169	14.099.985.111	1.179.600	2.382.897.483.759
	Triwulan IV Quarter IV	174	165	170	17.037.792.274	3.106.000	2.896.424.686.580
2021	Triwulan I Quarter I	535	161	189	11.562.788.016	731.970.400	2.185.366.935.024
	Triwulan II Quarter II	296	175	206	11.562.788.016	660.068.600	2.381.934.331.296
	Triwulan III Quarter III	442	202	278	11.562.788.016	1.688.258.500	3.214.455.068.448
	Triwulan IV Quarter IV	418	204	292	14.099.985.111	5.935.325.200	4.117.195.652.412
2020	Triwulan I Quarter I	320	300	270	8.876.344.033	53.400	2.396.612.888.910
	Triwulan II Quarter II	330	302	169	8.876.344.033	61.200	1.500.102.141.577
	Triwulan III Quarter III	320	280	195	8.876.344.033	1.310.900	1.730.887.086.435
	Triwulan IV Quarter IV	260	234	173	11.562.788.016	71.469.291	2.000.362.326.768
2019	Triwulan I Quarter I	307	234	244	2.250.000.000	1.590.174	549.000.000.000
	Triwulan II Quarter II	307	215	256	2.250.000.000	708.030	576.000.000.000
	Triwulan III Quarter III	313	215	240	6.341.554.146	848.158	1.521.972.995.040
	Triwulan IV Quarter IV	320	173	236	8.713.441.915	114.551	2.056.372.291.940

GRAFIK PERDAGANGAN SAHAM

Grafik Penutupan Harga Saham 2023



Grafik Penutupan Harga Saham 2022



SANKSI ATAS PERDAGANGAN SAHAM

Sepanjang tahun 2023, tidak terdapat sanksi yang diberikan otoritas bursa terhadap perdagangan saham OK BANK.

AKSI KORPORASI TERKAIT SAHAM

Pada tahun 2023, tidak ada aksi korporasi terkait saham yang dilakukan OK BANK.

Pada tahun 2022, OK BANK melakukan Penawaran Umum Terbatas IV melalui HMETD dengan menerbitkan saham baru sebanyak 2.937.807.163 lembar saham.

CHART OF STOCK TRADING

Chart of Closing Stock Price 2023

Chart of Closing Stock Price 2022

SANCTIONS ON STOCK TRADING

Throughout 2023, there were no sanctions imposed by the stock exchange authority on OK BANK's stock trading.

CORPORATE ACTIONS

In 2023, OK BANK took no share-related corporate actions.

In 2022, OK BANK conducted a Limited Public Offering IV through Preemptive Rights by issuing 2,937,807,163 new shares.

Penghargaan dan Sertifikasi

Awards and Certifications





PENGHARGAAN | AWARDS

Pada tanggal 08 Desember 2023 OK BANK menerima penghargaan dari LPS Award 2023 dalam kategori Bank teraktif dan terinovatif dalam sosialiasi (Bank Umum).
On December 08, 2023, OK BANK received an award from LPS Award 2023 in the category of the most active and innovative Bank in socialization (Commercial Bank).



OK BANK Indonesia memperoleh penghargaan dengan kategori *Operational Excellence* – sub kategori *Excellence in Audit, Compliance and Governance* dan masuk menjadi finalis kategori *Business Leader Award,* sub kategori *Risk and Regulation* pada acara 3rd *Annual FutureCFO Excellence Awards* 2024 tanggal 22 Feb 2024 di Fullerton Hotel Singapore yang diselenggarakan oleh CXOCIETY.
OK BANK Indonesia received an award in the Operational Excellence category - sub-category Excellence in Audit, Compliance and Governance and was a finalist in the Business Leader Award category, sub-category Risk and Regulation at the 3rd An nual FutureCFO Excellence Awards 2024 on 22 Feb 2024 at the Fullerton Hotel Singapore hosted by CXOCIETY.



SERTIFIKASI | CERTIFICATIONS

ISO 27001:2013 - Sistem Manajemen Keamanan Informasi dari PT Bureau Veritas Indonesia
ISO 27001:2013 - Information Security Management System from PT Bureau Veritas Indonesia

Peristiwa Penting 2023

2023 Event Highlights

23 **Februari**
February

Kegiatan *Corporate Social Responsibility* (CSR) penyerahan beasiswa OK Bae&Jung Scholarship Foundation yang diberikan kepada 22 orang mahasiswa/mahaisiswi dengan total jumlah beasiswa sebesar Rp220.000.000,-beasiswa tersebut diterima oleh Bapak Badrul Munir, Ph.d selaku Director of Student Affairs.

Corporate Social Responsibility (CSR) activities, handing over scholarships from the OK Bae&Jung Scholarship Foundation to 22 students with a total scholarship of Rp220,000,000. The scholarships were received by Mr. Badrul Munir, Ph.D., as Director of Student Affairs.





17 **Maret**
March

Pembukaan kantor cabang Bandung yang beralamat di Jalan Pasir Kaliki No.161, Pamoyanan, Kec. Cicendo, Kota Bandung, Provinsi Jawa Barat – 40173

The opening of the Bandung branch office located at Jalan Pasir Kaliki No. 161, Pamoyanan, Cicendo District, Bandung City, West Java Province - 40173

11 **April**
April

OK BANK Gandeng Universitas Pelita Harapan untuk Luncurkan Program OK KTA bagi Mahasiswa

PT Bank Oke Indonesia, Tbk. atau biasa dikenal sebagai OK BANK telah bekerja sama dengan Universitas Pelita Harapan (UPH) meluncurkan *pilot project* OK KTA untuk mahasiswa. Kerja sama tersebut bertujuan membantu para mahasiswa atau mahasiswi UPH membutuhkan bantuan finansial untuk biaya kuliah.

OK BANK Collaborates with Pelita Harapan University to Launch OK KTA Program for Students

PT Bank Oke Indonesia, Tbk., also known as OK BANK, has collaborated with Pelita Harapan University (UPH) to launch the OK KTA pilot project for students. The collaboration aims to help UPH students who need financial assistance for tuition fees.



11 Mei
May

Pelaksanaan Rapat Umum Pemegang Saham (RUPS), dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) 2023

Conducting 2023 General Meeting of Shareholders (GMS), and Extraordinary General Meeting of Shareholders (EGMS)





10 Juni
June

Penutupan KCP Puri

Puri Branch Office Closure

17 Juli
July



Relokasi Kantor Cabang Surabaya ke Jl. Manyar Ketoarjo No.45 Surabaya, Jawa Timur

Relocation of Surabaya Branch Office to Jl. Manyar Ketoarjo No.45 Surabaya, East Java

24 Juli
July



Relokasi Kantor Cabang Semarang ke Jl. Pemuda No. 45-51, Pandansari, Semarang, Jawa Tengah

Relocation of Semarang Branch Office to Jl. Pemuda No. 45-51, Pandansari, Semarang, Central Java

Peristiwa Penting 2023

2023 Event Highlights



28 Agustus
August

Kegiatan *Corporate Social Responsibility* (CSR), pelaksanaan donor darah "Bersama OK BANK Kita Berbagi Kehidupan". Kegiatan ini diikuti oleh sekitar 81 orang pendonor dengan jumlah akhir kantong darah yang terkumpul adalah 64 kantong darah.

Corporate Social Responsibility (CSR) activities include the implementation of blood donors "Together with OK BANK, We Share Life." This activity was participated in by around 81 donors, and the final number of blood bags collected was 64.



25 September
September

Relokasi Divisi Retail Kredit dan Digital Strategi dan Divisi Retail Business Development ke Jl. Batu Ceper Raya No.47 RT.015/001 Kel. Kebon Kelapa, Kec. Gambir Jakarta Pusat

Relocation of the Retail Credit and Digital Strategy Division as well as the Retail Business Development Division to Jl. Batu Ceper Raya No.47 RT.015/001 Kebon Kelapa Sub-district, Gambir District, Central Jakarta

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Laporan Manajemen

Management Report

Dewan Komisaris senantiasa menjalin komunikasi dengan Direksi dan jajaran manajemen Bank untuk membahas kendala yang dihadapi dalam menjalankan kegiatan operasional, mengelola risiko-risiko usaha yang ada serta menentukan langkah-langkah mitigasi yang tepat untuk memastikan tercapainya target kinerja dan optimalnya produktivitas seluruh jajaran.

The Board of Commissioners constantly communicates with the Board of Directors and the Bank's management to discuss obstacles faced in carrying out operational activities, managing existing business risks and determining appropriate mitigation measures to ensure the achievement of performance targets and optimizing the productivity of all levels.



Lim Cheol Jin

Komisaris Utama
President Commissioner

Laporan Dewan Komisaris

Board of Commissioner's Report

"Dewan Komisaris menilai bahwa Direksi telah dengan tepat menetapkan dan menjalankan berbagi inisiatif strategis dalam mengatasi kondisi usaha tahun 2023 yang berkembang dinamis dan penuh tantangan dengan meraih kinerja yang baik yang memperkuat fondasi OK BANK dalam meraih perbaikan kinerja di tahun-tahun mendatang yang diprakirakan lebih kondusif."

"The Board of Commissioners assesses that the Board of Directors has appropriately determined and implemented various strategic initiatives to overcome business conditions that were dynamic and full of challenges in 2023 by achieving positive performance that strengthened OK BANK's foundation to improve in the more conducive years ahead."

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Izinkan kami, Dewan Komisaris, mengawali Laporan Tahunan 2023 ini dengan menyampaikan laporan pertanggungjawaban terkait kegiatan pengawasan yang kami lakukan sepanjang tahun 2023. Dewan Komisaris bersama dengan komite-komite yang ada telah melakukan pengawasan secara menyeluruh serta memberikan saran dan rekomendasi dalam rangka mengawal pengelolaan dan implementasi rencana bisnis Bank oleh Direksi agar tetap berada dalam koridor *best practices*. Dewan Komisaris senantiasa menjalin komunikasi dengan Direksi dan jajaran manajemen Bank untuk membahas kendala yang dihadapi dalam menjalankan kegiatan operasional, mengelola risiko-risiko usaha yang ada serta menentukan langkah-langkah mitigasi yang tepat untuk memastikan tercapainya target kinerja dan optimalnya produktivitas seluruh jajaran.

TINJAUAN KONDISI PEREKONOMIAN DAN INDUSTRI PERBANKAN

Perekonomian global sepanjang tahun 2023 masih diwarnai ketidakpastian akibat berkepanjangannya konflik geopolitik di kawasan Eropa, yang membuat inflasi global tetap bertahan tinggi dan membuat berbagai bank sentral negara maju, termasuk The Fed, mempertahankan kebijakan suku bunga tinggi. Akibatnya pertumbuhan perekonomian global

Dear Shareholders and Stakeholders,

Allow us, the Board of Commissioners, to begin this 2023 Annual Report by submitting an accountability report for the supervisory activities we carried out in 2023. The Board of Commissioners, in collaboration with the existing committees, has conducted comprehensive oversight and made suggestions and recommendations to the Board of Directors in order to ensure that the Bank's business plans are managed and implemented in accordance with best practices. The Board of Commissioners is always in communication with the Board of Directors and the Bank's management to discuss challenges in implementing operational activities, managing existing business risks, and determining appropriate mitigation measures to ensure performance targets and optimal productivity at all levels are met.

OVERVIEW OF ECONOMIC CONDITIONS AND THE BANKING INDUSTRY

The global economy remained uncertain throughout 2023 as a result of the ongoing geopolitical conflict in Europe, which has kept global inflation high and forced various central banks in developed countries, including the Fed, to maintain high interest rate policies. As a result, global economic growth slowed, and primary commodity prices

melambat dan harga-harga komoditas primer menurun. IMF dalam rilisnya, World Economic Outlook (WEO), Januari 2024 kemudian memprakirakan, pertumbuhan perekonomian global tahun 2023 terkoreksi menjadi sebesar 3,1% dari 3,5% di tahun 2022. Perlambatan pertumbuhan perekonomian tersebut membuat volume maupun nilai perdagangan global juga menurun dan mempengaruhi pertumbuhan perekonomian berbagai negara berkembang, termasuk Indonesia.

fell. In its January 2024 World Economic Outlook (WEO), the IMF forecasted that global economic growth in 2023 would be 3.1%, down from 3.5% in 2022. The slowdown in economic growth reduced the volume and value of global trade, affecting the economic growth of many developing countries, including Indonesia.

Pemerintah Indonesia merespons kondisi tersebut dengan menerapkan kebijakan makroprudensial, melanjutkan pembangunan infrastruktur konektivitas yang selektif, memperbaiki iklim usaha, melanjutkan program hiliriasi, namun juga diikuti penyesuaian suku bunga rujukan BI7DRR oleh Bank Indonesia menjadi sebesar 6,00% dari 5,50% di awal tahun 2023. Hasilnya, Indonesia kembali melanjutkan catatan surplus neraca perdagangan yang cukup substansial, hingga mencapai USD36,9 miliar, sehingga total cadangan devisa kembali meningkat mencapai USD146,36 miliar di akhir tahun 2023.

The Indonesian government responded to these conditions by implementing macroprudential policy, continuing selective development of connectivity infrastructure, improving the business climate, and continuing downstream programs, as well as following Bank Indonesia's adjustment of the BI7DRR reference interest rate to 6.00% from 5.50% at the start of 2023. As a result, Indonesia continued to record a significant trade balance surplus, reaching USD36.9 billion, increasing total foreign exchange reserves to USD146.36 billion by the end of 2023.

Data Badan Pusat Statistik (BPS) kemudian menunjukkan perekonomian Indonesia di tahun 2023 tetap mencatatkan pertumbuhan lebih tinggi dari perekonomian global, yakni 5,05% dari 5,31% di tahun sebelumnya, didorong oleh naiknya konsumsi domestik serta kuatnya pertumbuhan berbagai lapangan usaha. Adapun tingkat inflasi nasional telah berhasil dikendalikan dan menurun ke level 2,61% dari 5,51% di tahun sebelumnya. Kuatnya fondasi perekenomian tersebut membuat nilai tukar rupiah per akhir Desember 2023 tercatat sebesar Rp15.399/USD atau terapresiasi 1,10% dari Rp15.568/USD di akhir 2022.

Data from the Central Statistics Agency (BPS) then revealed that the Indonesian economy in 2023 continued to grow faster than the global economy, at 5.05% compared to 5.31% the previous year, owing to rising domestic consumption and strong growth in various business sectors. The national inflation rate has been successfully controlled and has fallen to 2.61% from 5.51% the previous year. Because of the strong economic foundation, the Rupiah exchange rate as of December 31, 2023 was Rp15,399/USD, a 1.10% increase from Rp15,568/USD at the end of 2022.

Industri perbankan nasional dapat mengatasi kondisi perekonomian Nasional dengan mencatatkan pertumbuhan kredit sebesar 10,4% secara *year on year* (yoy) per Desember 2023. Pertumbuhan ini didorong pertumbuhan kredit modal kerja yang naik 10,14% (yoy) November, kredit investasi bertumbuh 9,25% (yoy), dan kredit konsumsi meningkat 9,40% (yoy). Berdasarkan kelompok usaha penggunanya, kredit kepada usaha Mikro Kecil dan Menengah (UMKM) tumbuh sebesar 8,46% (yoy) sementara kredit korporasi meningkat sebesar 9,99% (yoy). Adapun Dana Pihak Ketiga (DPK) perbankan nasional tumbuh sebesar 3,8% (yoy) di 2023.

The national banking industry was able to overcome national economic conditions by recording credit growth of 10.4% year on year (yoy) as of December 2023. This growth was driven by growth in working capital loans, which rose 10.14% (yoy) in November, investment loans grew 9.25% (yoy), and consumer loans increased 9.40% (yoy). Based on user business groups, Micro, Small and Medium Enterprises (MSMEs) loans grew by 8.46% (yoy) while corporate loans increased by 9.99% (yoy). Meanwhile, national banking Third Party Funds (DPK) grew by 3.8% (yoy) in 2023.

Mengacu pada Laporan Perekonomian Indonesia 2023 Bank Indonesia, pada Desember 2023, likuiditas perbankan juga tetap memadai, tercermin dari rasio Aset Likuid terhadap Dana Pihak Ketiga (AL/DPK) pada Desember 2023 yang terjaga tinggi pada 28,73%, dengan tingkat rasio CAR perbankan di nasional masih terjaga sebesar 27,65%. Pada aspek profitabilitas, perbankan nasional tetap menunjukkan kinerja yang cukup baik dengan NIM sebesar 4,81% dan ROA sebesar 2,74%. Rasio NPL perbankan nasional juga terjaga

According to Bank Indonesia's 2023 Indonesian Economic Report, banking liquidity remained adequate in December 2023, as evidenced by the high ratio of Liquid Assets to Third Party Funds (AL/DPK) of 28.73% in December 2023, while the national banking CAR ratio remained 27.65%. National banking continued to perform well in terms of profitability, with a NIM of 4.81% and ROA at 2.74%. The national banking NPL ratio was also kept at 2.38% gross and 0.75% net. Overall, strong banking resilience was

di 2,38% (*gross*) dan 0.75% (*netto*). Secara keseluruhan, ketahanan perbankan yang kuat tersebut didukung oleh kemampuan bayar korporasi dan rumah tangga yang tetap baik, sejalan dengan kinerja korporasi dan ekspektasi penghasilan rumah tangga yang terus membaik. Hasil *stress-test* Bank Indonesia menunjukkan ketahanan perbankan tetap kuat dalam menghadapi berbagai risiko ketidakpastian ke depan.

bolstered by corporations and households' continued strong repayment capacity, which was consistent with improving corporate performance and household income expectations. The results of Bank Indonesia's stress tests show that banking resilience remains strong in the face of future uncertainty risks.

PELAKSANAAN FUNGSI PENGAWASAN DEWAN KOMISARIS

Dewan Komisaris selalu menjalankan tanggung jawabnya dengan memberikan saran dan rekomendasi, dalam melakukan pengelolaan Bank. Pengawasan dan penasihatan tersebut dimaksudkan agar tercipta kesesuaian dan konsistensi pelaksanaan kegiatan usaha OK BANK dengan Rencana Bisnis Bank (RBB), yang disertai penerapan praktik terbaik prinsip-prinsip *Good Corporate Governance* (GCG) pada seluruh unit organisasi. Dewan Komisaris senantiasa menjalin hubungan kerja yang sangat baik dengan Direksi dan mengedepankan prinsip saling menghormati wewenang dan tanggung jawab masing-masing pihak.

Sepanjang tahun 2023, Dewan Komisaris melaksanakan 6 (enam) kali rapat internal dan 3 (tiga) kali rapat gabungan dengan mengundang Direksi, dengan tingkat kehadiran Dewan Komisaris dalam rapat secara keseluruhan adalah 100% (seratus) 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.

IMPLEMENTATION OF THE BOARD OF COMMISSIONERS' SUPERVISION ROLES

The Board of Commissioners consistently fulfills its responsibilities by making suggestions and recommendations for managing the Bank. The oversight and advice are intended to ensure conformity and consistency in the implementation of OK BANK's business activities with the Bank's Business Plan (RBB), as well as the application of best practices in good corporate governance (GCG) principles across all organizational units. The Board of Commissioners always has a harmonious working relationship with the Board of Directors and prioritizes the principle of mutual respect for each party's authority and responsibilities.

Throughout 2023, the Board of Commissioners held 6 (six) internal meetings and 3 (three) joint meetings with the Board of Directors, with a 100% (one hundred percent) attendance rate in all meetings at the Board of Commissioners meetings. In addition to the joint meeting forum, the organs of the Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee, also hold meetings by inviting the relevant divisions to discuss issues pertinent to each Committee.

PENILAIAN ATAS KINERJA DIREKSI

Tahun 2023 berkembang menjadi tahun yang dinamis dan penuh tantangan bagi OK BANK maupun pelaku industri perbankan lainnya, akibat berkepanjangannya konflik geopolitik yang membuat suku bunga global tetap tinggi dan membuat perekonomian global maupun nasional tumbuh melambat.

Dewan Komisaris mengamati dengan seksama implementasi berbagai inisiatif strategis yang telah ditetapkan bersama dengan Direksi, dan menyimpulkan bahwa Direksi bersama seluruh jajaran dibawahnya telah menerapkan berbagai inisiatif strategis tersebut dengan baik. Hasilnya menunjukkan, OK BANK dapat melalui tahun 2023 dengan mencatatkan sejumlah kinerja yang semakin memperkuat landasan fundamental untuk mengantisipasi membaiknya kondisi usaha pada tahun-tahun mendatang.

ASSESSMENT OF THE BOARD OF DIRECTORS PERFORMANCE

The year 2023 was shaping up to be a dynamic and challenging year for OK BANK and other banking industry players due to the ongoing geopolitical conflict, which has kept global interest rates high and slowed global and national economic growth.

The Board of Commissioners carefully monitored the implementation of various strategic initiatives developed in collaboration with the Board of Directors and concluded that the Board of Directors, along with all levels below, had done an excellent job. The findings revealed that OK BANK can make it through 2023 by demonstrating a number of performances that strengthen the fundamental foundation for anticipating improving business conditions in the coming years.

Dewan Komisaris melakukan penilaian terhadap kinerja Direksi yang meliputi aspek operasional, keuangan, dan aspek lainnya yang berkaitan erat bagi keberlanjutan kegiatan usaha Perseroan. Dasar penilaian Dewan Komisaris adalah keberhasilan Direksi dalam memenuhi berbagai target-target indikatif yang tercantum dalam RBB untuk tahun pelaporan.

The Board of Commissioners assesses the Board of Directors' performance, including operational, financial, and other aspects that are critical to the Company's business sustainability. The Board of Commissioners' assessment is based on the Board of Directors' ability to meet various indicative targets outlined in the RBB for the reporting year.

Pada tahun 2023, OK BANK membukukan kinerja yang baik. Bank mencatatkan pertumbuhan aset sebesar 8,76% menjadi Rp11,08 triliun. Kredit yang diberikan tumbuh 5,75% menjadi Rp8,53 triliun, sedangkan penghimpunan dana pihak ketiga tumbuh 13,06% menjadi Rp6,07 triliun. OK BANK juga berhasil menjaga kualitas kredit yang diberikan, tercermin dari Rasio Kecukupan Modal yang naik menjadi sebesar 49,22% dengan rasio NPL *gross* yang sebesar 3,80%. Laba bersih yang dibukukan OK BANK meningkat drastis 116,89% menjadi Rp28,65 miliar, kendati Bank meningkatkan nilai CKPN untuk memitigasi risiko kredit.

In 2023, OK BANK performed well. The Bank's assets increased by 8.76% to Rp11.08 trillion. Loans rose 5.75% to Rp8.53 trillion, while third-party fund collection increased 13.06% to Rp6.07 trillion. OK BANK also succeeded in maintaining loan quality, as evidenced by the capital adequacy ratio, which increased to 49.22% with a gross NPL ratio of 3.80%. OK BANK's net profit increased by 116.89% to Rp28.65 billion, despite increasing the CKPN value to mitigate credit risk.

Dengan mempertimbangkan beratnya kondisi usaha yang harus diatasi di tahun 2023, Dewan Komisaris sangat mengapresiasi hasil knerja yang diraih tersebut.

Taking into account the serious business conditions that must be overcome in 2023, the Board of Commissioners really appreciates the performance results achieved.

PANDANGAN ATAS PROSPEK USAHA YANG DISUSUN OLEH DIREKSI

Memperhatikan asumsi terhadap kondisi perekonomian baik global maupun nasional yang masih cukup menantang, Dewan Komisaris memandang bahwa secara garis besar prospek usaha yang disusun oleh Direksi telah relevan dengan kondisi terkini. Dewan Komisaris meyakini bahwa didukung dengan landasan yang kuat dari pencapaian kinerja tahun 2023, Direksi mampu menjalankan seluruh strategi dengan baik dan akan mampu meraih hasil terbaik dari membaiknya peluang pertumbuhan industri perbankan mengiringi membaiknya pertumbuhan ekonomi di tahun-tahun mendatang. Namun demikian, Dewan Komisaris tetap mengingatkan Direksi untuk fokus pada sektor yang memiliki potensi yang besar, sesuai dengan kompetensi inti OK BANK, namun dengan tingkat risiko yang moderat.

OPINION ON BUSINESS PROSPECTS PREPARED BY THE BOARD OF DIRECTORS

Given the ongoing challenges in the global and national economies, the Board of Commissioners believes that, in general, the business prospects envisioned by the Board of Directors are relevant to current conditions. The Board of Commissioners believes that, based on their achievements in 2023, the Board of Directors will be able to successfully implement all of their business strategies and achieve the best results from improving opportunities for growth in the banking industry as economic growth improves in the coming years. However, the Board of Commissioners would like to remind the Board of Directors to continue focusing on sectors with high potential, in line with OK BANK's core competencies, but with a moderate level of risk.

PANDANGAN ATAS PENERAPAN TATA KELOLA PERUSAHAAN

OK BANK mewujudkan komitmen untuk senantiasa menerapkan praktik terbaik *Good Corporate Governance* (GCG) di seluruh level organisasi dengan melakukan penilaian berkala dan melakukan perbaikan terhadap berbagai hal yang ditemukan dalam proses penilaian berkala tersebut. OK BANK menyadari bahwa penerapan praktik terbaik GCG tersebut akan berdampak positif terhadap pencapaian kinerja dan akan mendorong terjadinya peningkatan nilai tambah Bank bagi para *stakeholders* secara berkelanjutan.

OPINION ON THE IMPLEMENTATION OF CORPORATE GOVERNANCE

OK Bank demonstrates its commitment to consistently implementing Good Corporate Governance (GCG) principles at all levels of the organization by conducting periodic assessments and improving on the findings from the periodic assessment process. OK BANK recognizes that implementing the best GCG practices will have a positive impact on achieving sustainable performance and providing increased added value to stakeholders.

Oleh karena itu, Dewan Komisaris senantiasa berupaya memastikan bahwa kegiatan kepengurusan Bank yang dilakukan oleh Direksi telah sesuai dengan peraturan perundangan yang berlaku serta memberikan nasihat maupun rekomendasi terbaik pada setiap keputusan strategis yang dilaksanakan dalam rangka mencapai tujuan sebagaimana terlah ditetapkan dalam RBB. OK BANK senantiasa berupaya meningkatkan kualitas pengelolaan risiko untuk mengatasi berbagai tantangan dan mencatatkan kinerja terbaik disetiap kondisi usaha yang harus dihadapi.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Dewan Komisaris membentuk komite-komite untuk membantu Dewan komisaris menjalankan tugas dan fungsi pengawasan dan penasehatan yang harus dijalankan. Komite-komite Dewan Komisaris tersebut meliputi Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi. Dewan Komisaris melakukan penilaian berkala terhadap kinerja komite-komite di bawahnya, dan menyimpulkan selama tahun 2023, komite-komite tersebut telah melaksanakan tugas dan tanggung jawabnya dengan efektif.

1. Komite Audit bertugas dan bertanggung jawab antara lain untuk melakukan pengawasan dan evaluasi terhadap pelaksanaan fungsi audit internal maupun eksternal serta tindak lanjut atas hasil audit, penerapan sistem pengendalian internal, kepatuhan terhadap peraturan perundang-undangan yang berlaku, penelahaan atas informasi keuangan, serta pelaksanaan manajemen risiko. Selama tahun 2023, Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dalam rangka menilai kecukupun pengendalian internal.
2. Komite Pemantau Risiko bertugas dan bertanggung jawab melakukan pengawasan terhadap penerapan manajemen risiko. Pengawasan bertujuan agar Bank tetap memenuhi unsur-unsur kecukupan prosedur pengelolaan risiko sehingga kegiatan usaha OK BANK tetap terkendali dan berada pada batas/limit risiko yang dapat diterima dan menguntungkan. Selama tahun 2023, Komite Pemantau Risiko telah mengevaluasi kebijakan penyediaan kredit dan penyediaan dana kepada pihak terkait serta meninjau pelaksanaan manajemen risiko OK BANK dengan baik.
3. Komite Remunerasi dan Nominasi bertugas dan bertanggung jawab membantu Dewan Komisaris melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan penetapan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Selama tahun 2023, Komite Remunerasi dan Nominasi telah membantu Dewan Komisaris terkait dengan merekomendasikan terjadinya perubahan susunan Anggota Dewan Komisaris maupun Direksi dalam rangka meningkatkan kinerja Bank.

As a result, the Board of Commissioners strives to ensure that the Bank's management activities, as carried out by the Board of Directors, are in accordance with applicable laws and regulations, and to provide the best advice and recommendations for every strategic decision implemented in order to achieve the objectives outlined in the RBB. OK BANK always strives to improve the quality of risk management in order to overcome various challenges and achieve the best performance in every business situation.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners forms committees to assist the Board of Commissioners in carrying out its oversight and advisory duties and functions. The Board of Commissioners' committees include the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. The Board of Commissioners conducts regular assessments of the performance of the committees under it and concludes that during 2023, these committees have implemented their duties and responsibilities effectively.

1. The Audit Committee is tasked and responsible, among other things, for supervising and evaluating the implementation of internal and external audit functions, as well as following up on audit results, implementing the internal control system, complying with applicable laws and regulations, reviewing financial information, and implementing risk management. In 2023, the Audit Committee has monitored and evaluated audit planning and implementation, as well as follow-up on audit results, in order to assess the adequacy of internal control.
2. The Risk Monitoring Committee has duties and responsibilities to supervise the implementation of risk management. The supervision aims to ensure that the Bank continues to meet the required elements of adequate risk management procedures so that OK BANK's business activities remain under control within acceptable and profitable risk limits. Throughout 2023, the Risk Monitoring Committee has evaluated the policies for providing credit and providing funds to related parties, as well as reviewed the proper implementation of OK BANK's risk management.
3. The Remuneration and Nomination Committee is tasked with and responsible for assisting the Board of Commissioners in carrying out its functions and duties in areas related to determining nominations and remuneration for members of the Board of Directors and Board of Commissioners. During 2023, the Remuneration and Nomination Committee has assisted the Board of Commissioners regarding changes to the composition of the members of the Board of Commissioners and Board of Directors to improve the Bank's performance.

PERUBAHAN KOMPOSISI DEWAN KOMISARIS

Selama tahun 2023, telah terjadi perubahan komposisi anggota Dewan Komisaris dengan penjelasan singkat sebagai berikut.

Pada tanggal 11 Mei 2023, RUPS Luar Biasa memutuskan untuk memberhentikan dengan hormat Sdr. Idham Aziz selaku Komisaris Independen, dan berlaku efektif sejak RUPSLB ini ditutup. RUPSLB juga menyetujui untuk mengangkat Sdr. Chairudin selaku Komisaris Independen, yanga akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK), atau instansi berwenang lainnya. Persetujuan dimaksud diperoleh pada tanggal 17 Juli 2023. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. setelah RUPSLB sampai saat Laporan ini disusun adalah sebagai berikut.

Komisaris Utama	: Lim Cheol Jin
Komisaris Independen	: Chairudin
Komisaris Independen	: Sondang Martha Samosir

PENUTUP

Atas seluruh pencapaian Perseroan selama tahun 2023 tersebut, Kami, selaku Dewan Komisaris OK BANK menyampaikan apresiasi dan penghargaan terhadap semangat, dedikasi, dan pengabdian segenap jajaran Direksi, Manajemen dan Karyawan dalam merealisasikan pencapaian kinerja Perseroan. Kami juga mengucapkan terima kasih kepada Pemegang Saham, nasabah, mitra bisnis, pemangku kepentingan lainnya atas kepercayaannya dalam mendukung program dan kegiatan yang dijalankan, sehingga OK BANK dapat kembali mencatatkan kinerja yang baik yang akan menjadi dasar bagi peningkatan kinerja di tahun-tahun mendatang.

CHANGES TO THE COMPOSITION OF THE BOARD OF COMMISSIONERS

In 2023, there were changes to the composition of members of the Board of Commissioners with a brief explanation as follows.

On May 11, 2023, the Extraordinary GMS decided to honorably dismiss Mr. Idham Aziz as Independent Commissioner, effective since the closing of the EGMS. The EGMS also agreed to appoint Mr. Chairudin as Independent Commissioner, which would become effective after obtaining approval from the Financial Services Authority (OJK) or other authorized agency. The approval in question was obtained on July 17, 2023. Thus, the management structure of PT Bank KEB Oke Indonesia Tbk prior to the EGMS until the time this report was prepared is as follows:

President Commissioner	: Lim Cheol Jin
Independent Commissioner	: Chairudin
Independent Commissioner	: Sondang Martha Samosir

CLOSING

For all of the Company's achievements in 2023, we, the Board of Commissioners of OK BANK, would like to express our appreciation and gratitude to the Board of Directors, Management, and all employees for their enthusiasm, dedication, and loyalty in realizing the Bank's achievements. We would also like to express our gratitude to the shareholders, customers, business partners, and other stakeholders for their trust in supporting the programs and activities so that OK BANK can again record positive performance, which will become the basis of performance improvement in the years to come.

Jakarta, 19 April 2024

LIM CHEOL JIN
Komisaris Utama

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Park Young Man

Direktur Utama
President Director

Laporan Direksi

Board of Director Report

"OK BANK berhasil melalui kondisi tahun 2023 yang berubah dinamis dan penuh tantangan dengan menorehkan sejumlah kinerja operasional maupun keuangan yang baik, dan memperkuat fondasi Bank untuk meraih perbaikan kinerja di tahun-tahun mendatang yang diprakirakan semakin kondusif, baik bagi industri perbankan maupun bagi para nasabah."

"OK BANK successfully navigated through the dynamic and challenging conditions of 2023 by achieving several good operational and financial performances as well as strengthening the Bank foundation to achieve improved performance in the coming years, which are predicted to be more conducive, both for the banking industry and for the customers."

PARA PEMEGANG SAHAM DAN PEMANGKU KEPENTINGAN YANG TERHORMAT,

Atas nama Direksi, perkenankan kami melaporkan perkembangan operasional dan kinerja OK BANK selama tahun 2023. Kami akan melaporkan ringkasan tantangan-tantangan yang harus sehubungan dengan kondisi makro ekonomi Indonesia yang semakin terhubung dengan kondisi makro ekonomi global, juga tantangan suku bunga tinggi, pelemahan permintaan kredit dan naiknya persaingan perolehan dana simpanan nasabah, beserta cara OK BANK dalam merespons dan mengatasi berbagai tantangan tersebut. Kami juga akan menyampaikan ringkasan kinerja operasional maupun keuangan OK BANK, beserta antisipasi yang telah dipersiapkan untuk menyambut peluang pertumbuhan kinerja di tahun-tahun mendatang.

TINJAUAN MAKRO EKONOMI DAN INDUSTRI PERBANKAN

Berkepanjangannya konflik geopolitik membuat berbagai negara besar dunia, termasuk Amerika Serikat mempertahankan kebijakan suku bunga tinggi dengan jangka waktu yang lebih lama (*higher for longer*) untuk menekan inflasi. Kondisi tersebut membuat IMF, melalui laporan World Economic Outlook per Januari 2024, memprakirakan pertumbuhan ekonomi global di 2023 hanya mencapai 3,1% (yoy) menurun dari 3,5% di tahun 2022.

DEAR OUR MOST VALUED SHAREHOLDERS AND STAKEHOLDERS,

On behalf of the Board of Directors, kindly allow us to report on the operational and performance development of OK BANK during 2023. We will report a summary of the challenges associated with Indonesia's macroeconomic conditions, which are increasingly connected to global macroeconomic conditions, as well as the challenges of high-interest rates, weakening credit demand, and increased competition for customer deposits, including how OK BANK responded to and overcame these challenges. We will also summarize OK BANK's operational and financial performance, as well as the anticipated growth opportunities in the coming years.

MACROECONOMIC AND BANKING INDUSTRY OVERVIEW

The ongoing geopolitical conflicts have prompted many major countries, including the United States, to maintain a higher interest rate policy for a longer period of time in order to keep inflation under control. These conditions led the IMF, in its January 2024 World Economic Outlook report, to forecast global economic growth in 2023 at 3.1% (yoy), down from 3.5% in 2022.

Dalam rilisnya, IMF juga memprediksi inflasi global, sekalipun mulai menurun tetap berada di level yang tinggi, yakni di kisaran 6,8% dari 8,7% pada 2022. Kondisi tersebut membuat Global Manufacturing PMI 2023 menurut J.P. Morgan dan S&P Global, menunjukkan tren pelemahan dan berkutat di zona kontraksi (di bawah 50,0), yakni menurun dari sebelumnya di level 49,3 per November 2023 menjadi ke level 49,0 per Desember 2023.

In its release, the IMF also predicted that global inflation, while beginning to fall, will remain high, ranging from 6.8% to 8.7% by 2022. According to J.P. Morgan and S&P Global, these conditions cause the Global Manufacturing PMI 2023 to show a weakening trend and struggle in the contraction zone (below 50.0), dropping from 49.3 in November 2023 to 49.0 in December 2023.

Di tengah ketidakpastian dan gejolak perekonomian global tersebut, perekonomian nasional, sesuai rilis BPS, tetap menunjukkan ketangguhannya dengan mencatatkan pertumbuhan sebesar 5,05%, sedikit menurun dari 5,31% di tahun sebelumnya, ditopang oleh sebagian besar lapangan usaha. Lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 14,74% serta diikuti Jasa Lainnya sebesar 11,14%, sementara konsumsi rumah tangga juga menguat. Data Bank Indonesia juga menunjukkan pertumbuhan perekonomian Nasional di tahun 2023 ditopang oleh konsumsi swasta, termasuk konsumsi generasi muda, juga ditopang oleh berlanjutnya realisasi penyelesaian Proyek Strategis Nasional (PSN).

According to the Central Bureau of Statistics, despite global economic uncertainty and turmoil, the national economy continued to demonstrate its resilience by increasing by 5.05%, a slight decrease from 5.31% the previous year, with most business sectors supporting the growth. Transportation and warehousing saw the greatest growth at 14.74%, followed by other services at 11.14%, while household consumption also increased. According to Bank Indonesia data, the national economy's growth in 2023 was fueled by private consumption, including consumption by the younger generation, as well as the continued realization of the National Strategic Project (PSN).

Adapun tingkat inflasi nasional telah berhasil dikendalikan dan menurun ke level 2,61% dari 5,51% di tahun sebelumnya. Neraca perdagangan Indonesia juga kembali mencatatkan surplus sebesar US$36,9 miliar, membuat cadangan devisa di akhir tahun 2023 mencapai US$146,38 miliar, setara dengan pembiayaan 6,7 bulan impor atau 6,5 bulan impor dan pembayaran utang luar negeri Pemerintah. Nilai tukar rupiah per akhir Desember 2023 tercatat sebesar Rp15.399/USD atau terapresiasi 1,10% dari Rp15.568/USD di akhir 2023. Sehingga Bank Indonesia memiliki ruang untuk hanya menaikkan suku bunga acuan BI 7-*Day Reverse Repo Rate* (BI7DRR) menjadi sebesar 6,00% dari 5,50% per Desember 2023 dalam merespons tingginya suku bunga Bank-bank Sentral negara besar dunia.

The national inflation rate was successfully controlled, falling to 2.61% from 5.51% the previous year. Indonesia's trade balance also showed a surplus of US$36.9 billion, bringing foreign exchange reserves to US$146.38 billion by the end of 2023, sufficient to finance 6.7 months of imports or 6.5 months of imports and government foreign debt payments. As of the end of December 2023, the rupiah exchange rate stood at Rp15,399/US$, up 1.10% from Rp15,568/US$ at the end of 2023. As a result, in response to the world's major central banks' high interest rates, Bank Indonesia was only able to raise the benchmark BI 7-Day Reverse Repo Rate (BI7DRR) to 6.00% from 5.50% in December 2023.

Kendati dihadapkan pada ketidakpastian perekonomian dan tingginya suku bunga global, kinerja perbankan nasional menunjukkan perkembangan positif terutama dalam menopang perekonomian nasional selama 2023. Data Otoritas Jasa Keuangan (OJK), menunjukkan kredit perbankan tumbuh 10,38% secara *year on year* (yoy) per Desember 2023. Pertumbuhan ini didorong pertumbuhan kredit modal kerja yang naik 10,14% (yoy) November, kredit investasi bertumbuh 9,25% (yoy), dan kredit konsumsi meningkat 9,40% (yoy). Berdasarkan kelompok usaha penggunanya, kredit kepada usaha Mikro Kecil dan Menengah (UMKM) tumbuh sebesar 8,46% (yoy) sementara kredit korporasi meningkat sebesar 9,99% (yoy).

Despite economic uncertainty and high global interest rates, the performance of national banking indicated positive developments, particularly in terms of supporting the national economy in 2023. According to Financial Services Authority (OJK) data, banking loans increased by 10.38% year on year (yoy) in December 2023. This increase was driven by working capital loan growth, which increased by 10.14% (yoy) in November, investment loans by 9.25% (yoy), and consumer loans by 9.40%. Loans to micro, small, and medium enterprises (MSMEs) increased by 8.46% (yoy), while corporate loans increased by 9.99% (yoy).

Peningkatan kredit di 2023 dapat diimbangi dengan membaiknya kualitas kredit. Hal ini tercermin dari rasio *Non Performing Loan* (NPL) *gross* yang dapat ditekan menjadi 2,19% di 2023, atau turun dibandingkan 2,44% di 2022. Sementara pada sisi permodalan, rasio *Capital to Adequacy Ratio* (CAR) menguat dari sebelumnya 25,66% di 2022 naik menjadi 27,65% di 2023. Dana Pihak Ketiga (DPK) perbankan hanya tumbuh sebesar 3,73% (yoy) di 2023, didorong oleh kenaikan giro, tabungan dan deposito yang masing-masing per Desember tumbuh 4,57% (yoy), 2,06% dan 4,48% (yoy). Mencerminkan masyarakat mulai meningkatkan pengeluaran, baik untuk konsumsi rumah tangga maupun berwisata, menyambut berakhirnya status pandemi.

Perkembangan menarik yang patut dicermati adalah bahwa, sesuai data Bank Indonesia, transaksi perbankan digital di tahun 2023 kembali meningkat 13,48% YoY mencapai nilai sebesar Rp58.478 triliun, dengan proyeksi pertumbuhan sebesar 9,11%, untuk mencapai nilai hingga sebesar Rp63.804 triliun pada 2024. Nilai transaksi QRIS sebesar Rp230 triliun, meningkat signifikan sebesar 130,01% YoY pada 2023. Adapun jumlah pengguna QRIS mencapai 45 juta orang dan telah terdapat 30 juta *merchant* yang didominasi oleh UMKM. OK BANK memandang perkembangan tersebut sebagai peluang yang harus diantisipasi dengan sebaik-baiknya.

TANTANGAN YANG DIHADAPI DAN PENANGANANNYA

Tahun 2023 yang diwarnai dengan suasana menjelang Pemilu, suku bunga tinggi dan pelemahan pertumbuhan perekonomian juga euforia pencabutan status pandemi membuat pelaku industri perbankan dihadapkan pada beberapa tantangan. Kondisi tersebut membuat investasi cenderung melambat, persaingan mendapatkan dana simpanan nasabah cenderung meningkat, karena masyarakat lebih memilih berwisata maupun berbelanja. Perbankan juga masih harus menyelesaikan portofolio kredit yang terdampak pandemi COVID, menurut skema penanggulangan yang hampir berakhir.

OK BANK merespons kondisi tersebut dengan menjalankan berbagai inisiatif, dengan tujuan mempermudah akses nasabah. Beberapa inisiatif tersebut di antaranya adalah membuka Kantor Cabang di Bandung, salah satu kota tujuan wisata domestik. Bank juga melakukan relokasi Kantor Cabang Surabaya dan Semarang ke tempat yang lebih sesuai dengan kebutuhan nasabah. OK BANK juga melakukan berbagai pengembangan baik secara intern maupun bekerja sama dengan beberapa perusahaan Inovasi Keuangan Digital yang terdaftar di OJK.

The increase in loans in 2023 was able to be balanced with the improved loan quality. This is reflected in the gross Non-Performing Loan (NPL) ratio, which can be reduced to 2.19% in 2023 or decreased compared to 2.44% in 2022. Meanwhile, on the capital side, the Capital to Adequacy Ratio (CAR) strengthened from 25.66% in 2022 to 27.65% in 2023. Third-party funds (DPK) in banking only increased by 3.73% (yoy) in 2023, driven by an increase in current accounts, savings, and deposits that increased by 4.57% (yoy), 2.06%, and 4.48% (yoy), respectively, as of December. It reflects that people began to increase spending, both for household consumption and travel, welcoming the end of the pandemic status.

There is an attractive development worth noting, which is that according to Bank Indonesia data, digital banking transactions in 2023 re-increased by 13.48% YoY to reach a value of Rp58,478 trillion, with a projected increase of 9.11% to reach a value of up to Rp63,804 trillion in 2024. The value of QRIS transactions was Rp230 trillion, a significant increase of 130.01% YoY in 2023. The number of QRIS users reached 45 million people, and there were 30 million merchants, dominated by MSMEs. OK BANK considers these developments as opportunities that must be anticipated as well as possible.

CHALLENGES AND SOLUTIONS

2023 was marked by the atmosphere prior to the general election, high-interest rates, weakening economic growth, and the euphoria of lifting the pandemic status, thus causing banking industry actors to face several challenges. These conditions cause investment to slow down, and competition for customer deposits tends to increase since people prefer to travel and shop. The banks also still have to resolve the loan portfolios affected by the COVID pandemic, according to the near end of the countermeasure scheme.

OK BANK responded to these conditions by implementing various initiatives, intending to facilitate customer access. The Bank took several initiatives, including opening a Branch Office in Bandung, one of the domestic tourist destinations. The Bank also relocated the Surabaya and Semarang Branch Offices to a place that better suits the customers' needs. OK BANK also created various developments, both internally and in collaboration with several Digital Financial Innovation companies registered with OJK.

KEBIJAKAN STRATEGIS

OK BANK telah menyusun RBB secara realistis dengan memperhatikan berbagai faktor intern dan ekstern yang mempengaruhi kelangsungan usaha dengan mempertimbangkan *risk appetite* yang telah ditetapkan sesuai masukan dari rapat-rapat manajemen risiko yang diselenggarakan secara berkala. Untuk mengatasi kondisi tahun 2023 tersebut, Bank menerapkan beberapa inisiatif strategis dengan sasaran meraih pertumbuhan pembiayaan yang berkualitas, kinerja yang membaik dan jumlah *account* nasabah yang meningkat, yakni antara lain:

1. Meningkatkan aset Bank melalui penyaluran kredit ke segmen korporasi dan *Financial Institution* didukung aplikasi layanan berbasis teknologi terkini.
2. Menambah partner kerja sama dengan perusahaan *Fintech,* termasuk mengembangkan kredit *channeling* dengan dukungan peningkatan kualitas layanan call center (*telemarketing, call center, collection management*)
3. Pengembangan sistem layanan meliputi penerapan kredit skoring *online* dan *Loan Application System* yang dilengkapi fitur E-KYC untuk memudahkan nasabah mengajukan kredit dan mempercepat pengambilan keputusan persetujuan kredit.
4. Mengoptimalkan akses nasabah dengan menambah jumlah kantor cabang, merelokasi kantor cabang dan mengoptimalisasi alokasi sumber daya manusia pada masing-masing cabang.
5. Mengembangkan dan meningkatkan layanan transaksi *online* setiap saat didukung aplikasi sistem BI FAST.
6. Meningkatkan proses *monitoring* dan mempercepat proses normalisasi debitur-debitur restruktur COVID.
7. Dan lain-lain.

Direksi merumuskan dan menetapkan inisiatif strategis yang diterapkan untuk mengatasi kondisi usaha yang berubah secara dinamis dan penuh tantangan dengan pendekatan *bottom-up*, yaitu dengan melibatkan semua divisi yang ada.

Untuk memastikan inisiatif strategis yang ditetapkan berjalan dengan baik dan dijalankan dengan disiplin oleh seluruh jajaran, Bank menjalankan rapat berkala yang wajib dihadiri oleh masing-masing kepala Divisi beserta jajaran, sesuai dengan masing-masing fungsi yang menjadi tanggungjawabnya.

STRATEGIC POLICIES

OK BANK prepared the RBB realistically by considering various internal and external factors that affect business continuity and the determined risk appetite according to feedback from risk management meetings held regularly. To overcome the conditions in 2023, the Bank implemented several strategic initiatives with the purposes of achieving quality financing growth, improved performance, and an increasing number of customer accounts, including:

1. Increasing the Bank assets through lending to the corporate and Financial Institution segments supported by the latest technology-based services applications.
2. Adding cooperation partners with Fintech companies, including developing credit channeling with support for improving the quality of call center services (telemarketing, call center, collection management)
3. Service system development includes the implementation of online credit scoring and Loan Application System which is equipped with E-KYC feature to make it easier for the customers to apply for credit and speed up credit approval decision making.
4. Optimizing customer access by increasing the number of branch offices, relocating branch offices and optimizing the allocation of human resources at each branch.
5. Developing and improving online transaction services at any time supported by the BI FAST system application.
6. Improving the monitoring process and speeding up the normalization process for COVID restructuring debtors.
7. And others.

The Board of Directors formulates and determines strategic initiatives that are implemented to overcome dynamically changing and challenging business conditions using a bottom-up approach, namely by involving the entire existing divisions.

To ensure that the determined strategic initiatives run well and are carried out with discipline by all levels, the Bank holds regular meetings that are mandatory to be attended by each division head and staff in accordance with the function for which they are in charge.

PERBANDINGAN ANTARA KINERJA DENGAN TARGET

Mempertimbangkan kondisi perekonomian dan industri perbankan di tahun 2023 tersebut, OK BANK menjalankan kombinasi inisiatif strategis yang lebih menekankan pada upaya menjaga kualitas kredit yang disalurkan, bukan pertumbuhannya. Strategi umum tersebut memberikan hasil yang menggembirakan. Total *outstanding* kredit yang diberikan sepanjang tahun 2023 tumbuh 5,75%, atau bertambah sebesar Rp463,76 miliar, mencapai nilai sebesar Rp8.527,88 miliar, dari sebesar Rp8.064,12 miliar di tahun sebelumnya. Sementara simpanan dana pihak ketiga yang dihimpun Bank meningkat 13,06% menjadi senilai Rp6.069,75 miliar dari Rp5.368,61 miliar di tahun 2022.

Tahun 2023, OK BANK membukukan pendapatan bunga sebesar Rp1.000,38 miliar, meningkat 42,51% atau bertambah Rp298,40 miliar dibandingkan tahun sebelumnya yang sebesar Rp701,98 miliar. Pertambahan nilai pendapatan bunga jauh lebih besar dari pertumbuhan *outstanding* kredit. Hal ini menunjukkan Bank berhasil menjaga kualitas kreditnya, sehingga NIM meningkat dari 5,68% di tahun 2022 menjadi 5,87% di tahun 2023. Hal tersebut menjadikan laba bersih Bank di tahun 2023 meningkat hingga 116,89% dari tahun sebelumnya yang sebesar Rp13,21 miliar, menjadi sebesar Rp28,65 miliar.

Pada sisi lain, NPL bruto naik menjadi 3,80% di tahun 2023 dari 2,75% di tahun 2022. OK BANK telah mengantisipasi risiko kenaikan NPL ini dengan meningkatkan Cadangan Kerugian, sehingga Rasio CKPN terhadap Aset Produktif meningkat dari 1,36% menjadi 1,99%.

OK BANK juga tetap menjaga Rasio Kecukupan Modal (*Capital Adequacy Ratio*/CAR) pada level yang sangat aman yaitu sebesar 49,22 dari sebelumnya sebesar 47,67%.

Untuk tahun 2023, OK BANK telah menetapkan beberapa indikator target yang harus dicapai, yakni: Pendapatan Bunga Bersih sebesar Rp633,39 miliar; Laba Bersih: Rp30,12 miliar; CAR: 46,32%, NIM: 5,76% dan NPL *Gross*: 3,31%. Sehingga hasil kinerja tersebut menunjukkan sekalipun laba bersih meningkat dan beberapa indikator target berhasil tercapai, namun sebagian lainnya tidak tercapai. Pencapaian tersebut menjadi salah satu faktor yang dipertimbangkan dalam penyusunan target dan strategi bisnis ke depan.

Sekalipun demikian Bank meyakini peraihan kinerja tahun 2023 telah membuat fundamental OK BANK semakin kuat, sehingga optimis akan dapat meraih kinerja yang lebih baik dan berkelanjutan di masa mendatang.

COMPARISON BETWEEN PERFORMANCE AND TARGET

Considering economic conditions and the banking industry in 2023, OK BANK runs a combination of strategic initiatives that emphasize efforts to maintain the quality of credit disbursed rather than its growth. This general strategy brought encouraging results. Total outstanding credit provided throughout 2023 grew 5.75%, or increased by Rp463.76 billion, reaching a value of Rp8,527.88 billion from Rp8,064.12 billion in the previous year. Meanwhile, third-party fund deposits collected by the Bank increased by 13.06% to Rp6,069.75 billion from Rp5,368.61 billion in 2022.

In 2023, OK BANK recorded interest income of Rp1,000.38 billion, an increase of 42.51%, or Rp298.40 billion, compared to the previous year, which amounted to Rp701.98 billion. The increase in the value of interest income was much greater than the growth in outstanding credit. This indicates that the Bank has succeeded in maintaining the quality of its credit, so the NIM increased from 5.68% in 2022 to 5.87% in 2023. Those drove the Bank's net profit in 2023 to increase to 116.89% from the previous year, which was Rp13.21 billion, to Rp28.65 billion.

On the other hand, gross NPL increased to 3.80% in 2023 from 2.75% in 2022. OK BANK already anticipated the risk of increasing NPL by increasing the Reserve for Losses, so that the CKPN to Productive Assets Ratio increased from 1.36% to 1.99%.

OK BANK also continued to maintain its Capital Adequacy Ratio (CAR) at a very safe level, namely 49.22 from the previously 47.67%.

For 2023, OK BANK set several target indicators required to be achieved, namely: Net Interest Income of Rp633.39 billion; Net Profit: Rp30.12 billion; CAR of 46.32%, NIM of 5.76% and Gross NPL of 3.31%. Thus, the performance results show that, despite increased net profit and several target indicators being successfully achieved, others were not. This achievement was one of the factors considered in preparing future business targets and strategies.

However, the Bank believes that the performance achievements in 2023 resulted in stronger fundamentals for OK BANK, so it is optimistic to be able to achieve better and more sustainable performance in the future.

TINJAUAN PROSPEK USAHA

Kajian IMF dalam World Economic Outlook, Januari 2024, menyebutkan perekonomian global di tahun 2024 diprakirakan masih melanjutkan proses konsolidasinya. Namun demikian, inflasi global yang masih tinggi di tahun 2023 diprakirakan semakin menurun, sehingga suku bunga rujukan bank-bank sentral negara-negara maju diprakirakan juga sudah mulai menurun, mengiringi turunnya tingkat inflasi global. Hal ini tentunya akan berdampak positif terhadap Perekonomian Indonesia, terutama pada peningkatan permintaan terhadap kredit perbankan.

Perekonomian Indonesia tetap menunjukkan ketangguhannya dengan kembali tumbuh lebih tinggi dari pertumbuhan perekonomian global. Bank Indonesia memperkirakan pertumbuhan ekonomi Indonesia di 2024 berada di kisaran 4,75%-5,5% yang didukung oleh kebijakan moneter yang akomodatif terhadap stabilitas dan pertumbuhan. Sementara Pemerintah Indonesia menargetkan pertumbuhan di angka 5,2% dengan inflasi tetap terjaga di kisaran 2,5±1%. Kinerja konsumsi, baik swasta maupun Pemerintah, dan investasi diperkirakan terus meningkat sejalan dengan pola konsumsi masyarakat yang tetap kuat, dampak positif pelaksanaan Pemilu yang aman dan damai, serta keberlanjutan pembangunan Proyek Strategis Nasional (PSN). Sementara kredit perbankan nasional akan turut bertumbuh pada level yang moderat, 10-12%.

Mempertimbangkan proyeksi dan prakiraan kondisi industri perbankan tersebut, OK BANK menetapkan target pertumbuhan yang cukup baik dalam RBB. Meskipun demikian Bank tetap menerapkan tata kelola perusahaan yang baik (GCG), meningkatkan kualitas penerapan management risiko, menetapkan *risk appetite* dengan *prudent*, sesuai *best practice* manajemen risiko yang berlaku di industri perbankan dalam memilah dan menyalurkan kredit Sementara dari sisi kinerja, OK BANK menargetkan peningkatan perolehan *fee-based income* dari kegiatan pembiayaan korporasi maupun pengelolaan transkasi yang akan mendukung peningkatan kinerja Bank.

TATA KELOLA PERUSAHAAN

OK BANK mewujudkan komitmen perbaikan kualitas penerapan tata kelola perusahaan dengan melakukan penilaian berkala terhadap kualitas praktik GCG, kemudian menjalankan berbagai rekomendasi yang menyertai pelaksanaan penilaian tersebut. Bank juga senantiasa mengikuti perkembangan konsep GCG terkini, termasuk merespons semakin mengemukanya mitigasi isu keberlanjutan dalam pengelolaan perusahaan, yakni dengan mempertimbangkan mitigasi dampak sosial dan lingkungan dalam menjalankan kegiatan operasional, pemberian kredit

REVIEW OF BUSINESS PROSPECTS

An IMF study in the World Economic Outlook for January 2024 stated that the global economy in 2024 is predicted to continue its consolidation process. However, the high global inflation in 2023 is predicted to decline further, so reference interest rates for central banks in developed countries are also predicted to start to decline, accompanying the decline in the global inflation rate. This will certainly have positive impacts on the Indonesian economy, especially in increasing demand for bank credit.

The Indonesian economy continues to show its resilience by returning to growth that is higher than global economic growth. Bank Indonesia estimates that Indonesia's economic growth in 2024 will be in the range of 4.75%–5.5%, which is supported by monetary policy that is accommodative towards stability and growth. Meanwhile, the Indonesian government is targeting growth of 5.2%, with inflation maintained at around 2.5 ± 1%. Consumption performance, both private and government, and investment are expected to continue to increase in line with people's consumption patterns, which remain strong, the positive impact of holding safe and peaceful elections, and the sustainability of National Strategic Projects (PSN) development. Meanwhile, national banking credit will also grow at a moderate level, at 10-12%.

Considering the projections and forecasts for the banking industry, OK BANK has set a fairly good growth target for the RBB. However, the Bank continues to implement good corporate governance (GCG), improve the quality of risk management implementation, determine risk appetite prudently, and follow the applicable risk management best practices in the banking industry in sorting and distributing credit. Meanwhile, in terms of performance, OK BANK is targeting an increase in obtaining fee-based income from corporate financing activities and transaction management, which will support improving the Bank's performance.

CORPORATE GOVERNANCE

OK BANK realizes its commitment to improving the quality of corporate governance implementation by applying regular quality assessments of GCG practices and then implementing various recommendations that accompany the implementation of these assessments. The Bank also keeps following developments in the latest GCG concepts, including responding to the increasingly prominent mitigation of sustainability issues in company management, namely by considering mitigating social and environmental impacts in running operational activities, providing credit,

maupun penempatan dana. OK BANK akan tetap berfokus pada upaya peningkatan kualitas pengelolaan risiko, selain mulai menerapkan mitigasi dampak sosial dan lingkungan dalam kegiatan penyaluran pembiayaan yang dijalankan.

Dalam rangka mendukung penerapan tata kelola keberlanjutan, OK BANK semakin intensif mengikutsertakan karyawan dari berbagai jenjang jabatan dalam program pelatihan yang berkaitran dengan penerapan tata kelola keberlanjutan dengan metode *e-learning*. Selain itu, OK BANK juga menjalankan program sosialisasi tentang tata kelola keberlanjutan sebagai upaya meningkatkan kesadaran pentingnya dukungan terhadap penerapan tata kelola keberlanjutan yang harus diikuti para karyawan.

PERUBAHAN KOMPOSISI DIREKSI

Pada tahun pelaporan terdapat perubahan susunan Direksi yang dilakukan melalui pelaksanaan RUPSLB tanggal 11 Mei 2023. Dalam RUPSLB tersebut Bank memberhentikan dengan hormat Sdr. Kim Seongtaek dan Sdr Joyo dan mengangkat Sdr. Inhyo Wang selaku Direktur Kredit dan IT dan Sdri. Vincentia M. Djuniwati W selaku Direktur Bisnis. Atas nama Direksi, kami ucapkan terima kasih atas kerja keras dan pengabdian Sdr. Kim Seongtaek maupun Sdr. Joyo selama menjalankan tugasnya.

Dengan keputusan tersebut, maka susunan Direksi OK BANK pada akhir Desember 2023 hingga saat penyusunan Laporan ini terdiri dari:

Direktur Utama	: Park Young Man
Wakil Direktur Utama	: Hendra Lie
Direktur Kredit & TI	: Inhyo Wang
Direktur Bisnis	: Vincentia M. Djuniwati W
Direktur Kepatuhan	: Efdinal Alamsyah

DUKUNGAN PENCAPAIAN TUJUAN KEBERKELANJUTAN

OK BANK mewujudkan komitmen dukungan pencapaian tujuan keberlanjutan dengan menyusun kerangka kerja program keberlanjutan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dievaluasi dan dilaporkan pelaksanaannya setiap tahun. Bank merealisasikan berbagai inisiatif strategis untuk mendukung pencapaian tujuan keberlanjutan, sesuai kompetensi dan kegiatan usaha yang dijalankan, di antaranya meningkatkan portofolio kredit UMKM untuk memberdayakan ekonomi lokal dan meningkatkan investasi pada pengembangan transportasi ramah lingkungan yang menjadi salah satu butir pembiayaan Kegiatan Usaha Berkelanjutan (KUB) dan investasi surat berharga ramah lingkungan.

and placing funds. OK BANK will continue to focus on efforts to improve the quality of risk management, apart from starting to implement social and environmental impact mitigation in its financing distribution activities.

In order to support the implementation of sustainability governance, OK BANK is intensively involving employees from various levels of positions in training programs related to the implementation of sustainability governance using e-learning methods. Moreover, OK BANK also carries out an outreach program on sustainability governance in an effort to increase awareness of the importance of supporting the implementation of sustainability governance, which is mandatory for employees to obey.

CHANGES IN BOARD OF DIRECTORS COMPOSITION

In the reporting year, there was a change in the composition of the Board of Directors through the EGMS on May 11, 2023. At the EGMS, the Bank respectfully dismissed Mr. Kim Seongtaek and Mr. Joyo, as well as appointed Mr. Inhyo Wang as Director of Credit and IT and Mr. Vincentia M. Djuniwati W as Business Director. On behalf of the Board of Directors, we would like to thank you for your hard work and dedication by Mr. Kim Seongtaek and Mr. Joyo while serving their duties.

With this decision, the composition of OK BANK's Board of Directors at the end of December 2023 until the time of preparing this Report consists of the following:

President Director	: Park Young Man
Vice President Director	: Hendra Lie
Credit & IT Director	: Inhyo Wang
Business Director	: Vincentia M. Djuniwati W
Compliance Director	: Efdinal Alamsyah

SUPPORT IN SUSTAINABILITY GOALS ACHIEVEMENT

OK Bank realizes its commitment to supporting the achievement of sustainability goals by developing a sustainability program framework in the Sustainable Financial Action Plan (RAKB) with its annual evaluation and reports on the implementation. The Bank applies various strategic initiatives to support the achievement of sustainability goals following its competencies and business activities, including increasing the MSME credit portfolio to empower the local economy and increasing investment in the development of environmentally friendly transportation, which is one of the items in financing Sustainable Business Activities (KUB) and environmentally friendly securities investment.

Sepanjang tahun 2023, Bank juga telah melaksanakan berbagai program pemberdayaan masyarakat, mencakup di antaranya program literasi inklusi keuangan yang dijalankan secara rutin pasca Pandemi. OK BANK juga menginiasi pelaksanaan kegiatan operasional perbankan yang ramah lingkungan, yang diterapkan dalam wujud, mencakup: intensifikasi penggunaan aplikasi berbasis teknologi informasi untuk meningkatkan efisiensi dan menghemat penggunaan kertas; penggunaan lampu-lampu LED yang hemat listrik dan pengelolaan sampah. Bank menyampaikan laporan pelaksanaan RAKB bersama-sama realisasi program TJSL lainnya dalam Laporan Keberlanjutan yang disusun sesuai ketentuan OJK.

Throughout 2023, the Bank also implemented various community empowerment programs, including a financial inclusion literacy program that was carried out regularly after the pandemic. OK BANK also initiated the implementation of environmentally friendly banking operational activities, which are implemented in the following ways: intensifying the use of information technology-based applications to increase efficiency and save paper use; using LED lights to save electricity; and managing waste. The Bank submits a report on RAKB implementation together with the realization of other CSR programs in a Sustainability Report prepared based on OJK regulations.

APRESIASI

Suku bunga tinggi dan pelemahan pertumbuhan perekonomian membuat tahun 2023 berkembang menjadi tahun yang dinamis dan penuh tantangan yang membuat seluruh jajaran bekerja keras untuk mengatasinya demi meraih kinerja terbaik. Oleh karenanya Direksi memberikan apresiasi kepada seluruh karyawan yang telah bekerja sepenuh hati, dengan segenap kompetensi dan penuh dedikasi tinggi. Direksi juga mengucapkan terima kasih kepada Dewan Komisaris atas kerja sama, nasihat dan rekomendasi yang diberikan.

Atas nama Perseroan, Direksi juga memberikan apresiasi kepada seluruh nasabah dan mitra kerja atas kerja sama yang telah terjalin dengan baik dan kepercayaan yang telah diberikan pada Perseroan. Kepada Pemegang Saham, Direksi mengucapkan terima kasih atas kepercayaan yang telah diberikan. Berbekal kepercayaan anda semua dan didukung oleh jajaran karyawan yang semakin kompeten serta didampingi Dewan Komisaris yang bijak dalam memberikan arahan dan pengewasan kami optimis, OK BANK akan dapat terus melaju mengatasi seluruh tantangan dan kondisi usaha yang dinamis dengan senantiasa mencatatkan kinerja positif terbaik dan berkelanjutan.

LETTER OF APPRECIATION

High interest rates and weakening economic growth turned 2023 into a dynamic and challenging year that drove the entire level to work hard to overcome it in order to achieve the best performance. Therefore, the Board of Directors would like to appreciate all employees who have worked wholeheartedly, with all competence, and with high dedication. The Board of Directors also thanked the Board of Commissioners for the cooperation, advice, and recommendations provided.

On behalf of the Company, the Board of Directors also expressed appreciation to all customers and work partners for the good cooperation and trust they have placed in the Company. To the shareholders, the Board of Directors would like to thank them for the trust. Equipped with your trust, supported by an increasingly competent staff, and accompanied by the Board of Commissioners for wisely providing direction and supervision, we are optimistic that OK BANK will be able to continue to overcome all challenges and dynamic business conditions by always recording the best and most sustainable positive performance.

PARK YOUNG MAN



Direktur Utama
President Director

Surat Pernyataan Anggota Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Tahunan dan Laporan Keberlanjutan Tahun 2023 PT Bank Oke Indonesia, Tbk. [OJK G.2]

Statement Letters of Members of the Board of Directors and Members of the Board of Commissioners Regarding Responsibility for the 2023 Annual Report and Sustainability Report of PT Bank Oke Indonesia, Tbk. [OJK G.2]

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

Demikian pernyataan ini dibuat dengan sebenarnya

Jakarta, 19 April 2024

We, the undersigned, declare that all information in the 2023 Annual Report and Sustainability Report of PT Bank Oke Indonesia, Tbk. has been presented in its entirety and we are fully responsible for the accuracy of the contents of the Company's Annual Report and Sustainability Report.

This statement has been made truthfully.

Jakarta, April 19, 2024

Dewan Komisaris
Board of Commissioners

Lim Cheol Jin
Komisaris Utama
President Commissioner

Sondang Martha Samosir
Komisaris Independen
Independent Commissioner

Chaifudin
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Park Young Man
Direktur Utama
President Director

Hendra Lie
Wakil Presiden Direktur
Vice President Director

Vincentia M. Djuniwati Wijaya
Direktur Bisnis
Business Director

Inhyo Wang
Direktur Kredit dan IT
Credit and IT Director

Efdinal Alamsyah
Direktur Kepatuhan
Compliance Director



Profil Perusahaan

Company Profile

OK BANK menunjukkan konsistensi mendahulukan kepentingan para nasabah dengan mengajukan sertifikasi standar operasi internasional mengenai keamanan data elektronik, menambah kantor cabang di area potensial, dan merelokasi kantor cabang pembantu untuk mendekati para nasabah potensial.

OK BANK demonstrated its consistency in putting the customers' interests first by applying for international operating standard certification on electronic data security, adding branch offices in potential areas, and relocating sub-branch offices to get closer to potential customers.

Informasi Perusahaan

Company Information

Nama Perusahaan
Company Name

PT Bank Oke Indonesia, Tbk.

Tanggal Pendirian
Date of Establishment

22 November 1991
November 22, 1991

Kegiatan Usaha
Business Activities

Jasa Perbankan
Banking Services

Modal Dasar
Authorized Capital

Rp3.000.000.000.000

Modal Ditempatkan dan Disetor Penuh
Issued and Paid-up Capital

Rp1.703.779.227.400

Tanggal *Go Public*
Go Public Date

11 Juli 2014
July 11, 2014

Kode Saham
Stock Code

DNAR

Komposisi Pemegang Saham
Shareholders Composition

OK Next (d/h.APRO Financial)Co. Ltd.
89,73%

Saham Treasury | Treasury Shares
0,85%

Masyarakat | Public
9,42%

Jumlah Karyawan Tahun 2023
Number of Employee in 2023

327 Karyawan
327 Employee

Alamat Kantor Pusat
Head Office Address

Jl. Ir. H. Juanda No. 12,
Jakarta Pusat | Central Jakarta
Telepon | Phone : 021-2312633
Faksimile | Fax : 021-2312604

Situs Web
Website

www.okbank.co.id

Sekilas OK BANK

OK BANK at A Glance

Perseroan pertama kali didirikan dengan nama PT Liman International Bank pada tahun 1990 berdasarkan akta pendirian No. 99 tanggal 15 Agustus 1990. Izin operasi sebagai Bank Umum ditetapkan melalui surat Bank Indonesia tertanggal 21 November 1991. Pada tanggal 8 November 2012 dilakukan perubahan nama menjadi PT Bank Dinar Indonesia. Perubahan nama ini diputuskan melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) dan telah mendapat persetujuan dari Bank Indonesia serta Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia. Sejak 11 Juli 2014 saham Perseroan resmi tercatat di Bursa Efek Indonesia (BEI) dengan kode saham DNAR sehingga nama Perseroan saat itu menjadi PT Bank Dinar Indonesia Tbk (Bank Dinar). Pada tanggal 25 Oktober 2018 Bank Dinar diakuisisi oleh APRO Financial Co. Ltd. (APRO) sebuah institusi keuangan besar yang berasal dari Korea Selatan. Transaksi akuisisi dilakukan melalui pembelian 77,38% saham Bank Dinar.

Pada tanggal 8 Juli 2019 Bank Dinar melakukan penggabungan usaha dengan PT Bank Oke Indonesia, Tbk. (OK BANK) yang juga dimiliki oleh APRO sebesar 99%. OK BANK sendiri sebelumnya bernama Bank Andara yang didirikan pada tahun 1980 dengan nama Maskapai Andil Indonesia Bank Pasar Seri Partha. Pada tahun 1989 memperoleh izin sebagai bank umum dan pada tahun 1997 berubah nama menjadi PT Bank Sri Partha yang berfokus pada pembiayaan bagi UMKM yang berada di Bali. Setelah diakuisisi oleh sekelompok pemegang saham yang memiliki reputasi internasional, baik di bidang sosial maupun perbankan, pada 20 April 2009 berubah nama menjadi Bank Andara setelah mendapat persetujuan dari Bank Indonesia. Pada 18 November 2016, Bank Andara dan APRO menandatangani akta akuisisi yang menandai efektifnya akuisisi oleh APRO. Transaksi akuisisi Bank Andara dilakukan melalui pembelian saham baru Bank Andara sebesar 40,00% dan setahun setelah akuisisi, tepatnya di bulan Mei 2017, APRO melakukan pembelian saham dari Pemegang Saham yang lain sehingga kepemilikannya menjadi 99,00%. Pada bulan Agustus 2017, nama Bank Andara berubah menjadi Bank Oke Indonesia dan telah disetujui oleh Otoritas Jasa Keuangan RI.

Dalam penggabungan tersebut, OK BANK merupakan Bank yang menggabungkan diri sedangkan Bank Dinar merupakan Bank yang menerima penggabungan (*surviving Bank*) dan sejak 26 Agustus 2019 Perseroan melakukan perubahan nama dari PT Bank Dinar Indonesia Tbk menjadi PT Bank Oke Indonesia, Tbk.

The Company was first established under the name PT Liman International Bank in 1990, based on the deed of establishment No. 99 dated August 15, 1990. The operating license as a Commercial Bank was stipulated through a letter from Bank Indonesia dated November 21, 1991. On November 8, 2012, the name was changed to PT Bank Dinar Indonesia. This name change was decided through the Extraordinary General Meeting of Shareholders (EGMS) and has received approval from Bank Indonesia and the Ministry of Law and Human Rights of the Republic of Indonesia. Since July 11, 2014, the Company's shares have been officially listed on the Indonesia Stock Exchange (IDX) with the stock code DNAR, so the Company's name at the time became PT Bank Dinar Indonesia Tbk (Bank Dinar). On October 25, 2018, Bank Dinar was acquired by APRO Financial Co. Ltd. (APRO), a large financial institution from South Korea. The acquisition transaction was conducted by purchasing 77.38% of Bank Dinar's shares.

On July 8, 2019, Bank Dinar merged with PT Bank Oke Indonesia (OK BANK), which is also owned by APRO for 99%. OK BANK was previously known as Bank Andara, which was founded in 1980 under the name Airline Andil Indonesia Bank Pasar Seri Partha. In 1989, it obtained a license as a commercial bank and changed its name to PT Bank Sri Partha in 1997, which focused on financing MSMEs in Bali. After being acquired by a group of shareholders with international reputations, both in the social and banking sectors, on April 20, 2009, it changed its name to Bank Andara after obtaining approval from Bank Indonesia. On November 18, 2016, Bank Andara and APRO signed the deed of acquisition that marked the effectiveness of the acquisition by APRO. The acquisition transaction of Bank Andara was carried out through the purchase of new shares of Bank Andara by 40%, and a year after the acquisition, precisely in May 2017, APRO purchased shares from other shareholders so that its ownership became 99%. In August 2017, the name of Bank Andara changed to Bank Oke Indonesia, which has been approved by the Indonesian Financial Services Authority.

In the merger, OK BANK is the merging bank, while Bank Dinar is the surviving bank. Since August 26, 2019, the Company has changed its name from PT Bank Dinar Indonesia Tbk to PT Bank Oke Indonesia, Tbk.

Jejak Langkah Perusahaan

Company Milestone

Bank Oke Indonesia

1980 - 1997

1980

Berdiri dengan nama Maskapai Andil Indonesia Bank Pasar Seri Partha Bank Pasar Seri Partha

Established under the name Maskapai Andil Indonesia Bank Pasar Seri Partha

1989

Peningkatan status Maskapai Andil Indonesia Bank Pasar Seri Partha menjadi Bank Umum dengan nama PT Bank Seri Partha

The status upgrade of Maskapai Andil Indonesia Bank Pasar Seri Partha to Commercial Bank namely PT Bank Seri Partha

1997

Perubahan nama dari PT Bank Seri Partha menjadi PT Bank Sri Partha.

Change of name from PT Bank Seri Partha to PT Bank Sri Partha

2008 - 2009

2008

Mercy Corps, IFC, HTF, dan Catholic Organization for Relief and Development Aid (Cordaid) mengakuisisi PT Bank Sri Partha

Mercy Corps, IFC, HTF, and the Catholic Organization for Relief and Development Aid (Cordaid) acquired PT Bank Sri Partha

2009

Perubahan nama dari PT Bank Sri Partha menjadi PT Bank Andara

Change of name from PT Bank Sri Partha to PT Bank Andara

2016 - 2017

2016

Diakuisisi oleh APRO Financial Co. Ltd.

Acquired by APRO Financial Co. Ltd.

2017

Perubahan nama PT Bank Andara menjadi PT Bank Oke Indonesia, Tbk.

Change of name from PT Bank Andara to PT Bank Oke Indonesia, Tbk.

Bank Dinar Indonesia

1990-1991

1990

Berdiri dengan nama PT Liman International Bank

Established under the name PT Liman International Bank

1991

Memperoleh izin operasi dari Bank Indonesia sebagai Bank Umum

Obtained operating license from Bank Indonesia as a Commercial Bank

2012 - 2018

2012

Perubahan nama menjadi PT Bank Dinar Indonesia

Change of name to PT Bank Dinar Indonesia

2014

Pencatatan perdana saham di Bursa Efek Indonesia sehingga menjadi PT Bank Dinar Indonesia Tbk dengan kode saham DNAR

Initial shares listing on the Indonesia Stock Exchange so that it became PT Bank Dinar Indonesia Tbk with the shares code DNAR

2018

Diakuisisi oleh APRO Financial Co. Ltd.

Acquired by APRO Financial Co. Ltd.

OK BANK
Indonesia



2019

2019

- Penambahan Modal melalui Penawaran Umum Terbatas (PUT) I dengan Hak Memesan Efek Terlebih Dahulu (HMETD)
- Penggabungan usaha antara Bank Dinar Indonesia dan Bank Oke Indonesia dengan nama PT Bank Dinar Indonesia Tbk, di mana 91,33% saham dimiliki oleh A PRO Financial Co. Ltd.
- Perubahan nama dari PT Bank Dinar Indonesia Tbk menjadi PT Bank Oke Indonesia, Tbk.

- Capital Injection through Limited Public Offering (LPO) I with Preemptive Rights
- A merger between Bank Dinar Indonesia and Bank Oke Indonesia under the name PT Bank Dinar Indonesia Tbk, where 91.33% of the shares are owned by APRO Financial Co. Ltd.
- Change of name from PT Bank Dinar Indonesia Tbk to PT Bank Oke Indonesia, Tbk.

2020-2021

2020

Penambahan Modal melalui Penawaran Umum Terbatas (PUT) II dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Capital Injection through Limited Public Offering (LPO) II with Preemptive Rights (HMETD)

2021

Penambahan Modal melalui Penawaran Umum Terbatas (PUT) III dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Capital Injection through Limited Public Offering (PUT) III with Preemptive Rights (HMETD)

2022

2022

- PT Bank Oke Indonesia, Tbk. (OK BANK) meningkatkan modal dasar perusahaan dari Rp2,50 triliun menjadi Rp3 triliun
- Penambahan Modal melalui Penawaran Umum Terbatas (PUT) IV dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

- PT Bank Oke Indonesia, Tbk. (OK BANK) increased the Company's authorized capital from Rp2.50 trillion to Rp3 trillion
- Capital Injection through Limited Public Offering (PUT) IV with Preemptive Rights (HMETD)

2023

2023

- Mendapatkan Sertifikat ISO 27001:2013 – Sistem Manajemen Keamanan Informasi
- Membuka Kantor Cabang di Bandung.

- Obtained ISO 27001:2013 Certificate - Information Security Management System
- Opened Branch Office in Bandung.

Bidang Usaha
Business Field

Sesuai dengan Anggaran Dasar Perseroan yang terakhir, dan tujuan utama Perseroan adalah berusaha dalam bidang bank umum. Untuk mencapai maksud dan tujuan tersebut Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:

KEGIATAN USAHA UTAMA

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
2. Memberikan kredit, baik untuk jangka panjang, jangka menengah, dan jangka pendek;
3. Menerbitkan surat pengakuan utang;
4. Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan atau perintah nasabahnya:
    a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
    b. Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
    c. Sertifikat Bank Indonesia (SBI);
    d. Obligasi;
    e. Surat dagang berjangka waktu;
    f. Instrumen surat berharga lainnya.
5. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
6. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainya;
7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga.
8. Menyediakan tempat untuk menyimpan barang dan surat berharga;
9. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
10. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam surat berharga yang tidak tercatat di bursa efek;
11. Membeli melalui pelelangan agunan, baik semua maupun sebagian, dalam hal debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;

Following the latest Articles of Association of the Company, the main objective of the Company is to do business in the field of commercial banking. To achieve these aims and objectives, the Company may carry out the following business activities:

MAIN BUSINESS ACTIVITIES

1. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms;
2. Providing credit, both for the long term, medium term, and short term;
3. Issuing a debt acknowledgment letter;
4. Buying, selling, or guaranteeing at its own risk or for the benefit and/or orders of its customers:
    a. Money orders, including money orders accepted by banks, have a validity period not longer than the custom in trading the said letters;
    b. Debt acknowledgment letters and other trading papers whose validity period is not longer than the custom in trading such documents;
    c. Bank Indonesia Certificate (SBI);
    d. Bond;
    e. Term trade certificates;
    f. Other securities instruments.
5. Transferring money either for its own interest or for the benefit of customers;
6. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunication facilities or by money orders, checks or other means;
7. Receiving payments from claims on securities and performing calculations with or between third parties;
8. Providing a place to store goods and securities;
9. Carrying out safekeeping activities for the benefit of other parties based on a contract;
10. Placing funds from customers to other customers in securities that are not listed on the stock exchange;
11. Purchasing through auction of collateral, either in whole or in part, in the event that the debtor does not fulfill his obligations to the Bank, provided that the purchased collateral must be disbursed as soon as possible;

12. Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat;
13. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia serta peraturan perundang-undangan yang berlaku;
14. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia;
15. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia; dan
16. Bertindak sebagai pendiri dana pensiun dan mengurus dana pensiun sesuai dengan ketentuan-ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku.

KEGIATAN USAHA PENUNJANG

Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku, termasuk antara lain tindakan dalam rangka restrukturisasi atau penyelamatan kredit antara lain membeli agunan, baik semua maupun sebagian, melalui lelang atau dengan cara lain, dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli wajib dicairkan secepatnya.

PRODUK DAN LAYANAN [OJK C.4]

Sebagai salah satu langkah strategis dalam rangka memenuhi kebutuhan pasar, Bank menyediakan beberapa produk dan layanan untuk nasabah sebagai berikut:

PINJAMAN

Pinjaman Retail Bisnis

- Produk Program Kredit Potong Gaji (KPG). Merupakan pembiayaan yang dikhususkan kepada karyawan perusahaan yang bekerjasama dengan OK BANK, dalam hal kebutuhan dana untuk apa saja, bagi karyawan dan keluarganya;
- Produk Program Pembiayaan Multiguna dengan Jaminan adalah pembiayaan dengan target UMKM dan juga masyarakat umum. Pembiayaan ini menggunakan jaminan *fix asset*;

12. Conducting factoring activities, credit card business, and trustee activities;
13. Conducting activities in foreign currencies by complying with the provisions stipulated by Bank Indonesia and the prevailing laws and regulations;
14. Conducting equity participation in banks or other companies in the financial sector, such as leasing, venture capital, securities companies, insurance and clearing, settlement and depository institutions, by complying with the provisions stipulated by Bank Indonesia;
15. Conducting temporary equity participation activities to overcome the consequences of credit failure on the condition that the participation must be withdrawn, in compliance with the provisions stipulated by Bank Indonesia; and
16. Acting as the founder of the pension fund and managing the pension fund following the provisions of the applicable pension fund laws and regulations.

SUPPORTING BUSINESS ACTIVITIES

Performing out other activities commonly carried out by banks as long as they do not conflict with the applicable laws and regulations, including, among others, actions in the context of restructuring or credit rescue, including buying collateral, either in whole or in part, through auction or in other ways, in the event that the debtor does not fulfill its obligations to the Bank, provided that the collateral purchased must be disbursed as soon as possible.

PRODUCTS AND SERVICES [OJK C.4]

As one of the strategic steps to meet market needs, the Bank provides several products and services for customers, as follows:

LOANS

Business Retail Loans

- Salary Deduction Credit Program (SDC) product. It is a financing that is specifically for employees of companies that collaborate with Bank Oke Indonesia, in terms of funding needs for anything for employees and their families;
- Multipurpose Financing Program products with Guarantees are financing with the target of MSMEs and the general public. This financing uses a fixed asset guarantee;

- Produk Program *Merchant Loan,* yaitu merupakan program pembiayaan tanpa jaminan untuk kebutuhan multiguna dengan limit sampai dengan Rp200 juta.

Pinjaman Bisnis Komersial
- Pinjaman Rekening Koran;
- Pinjaman Modal Kerja;
- Pinjaman Investasi.

SIMPANAN
Dana Pihak ketiga (DPK)
Untuk menghimpun dana dari pihak ketiga, Bank mengeluarkan produk simpanannya sebagai berikut:

Deposito Berjangka
Deposito ditawarkan dengan jangka waktu 1, 3, 6, dan 12 bulan, serta dapat diperpanjang sesuai keinginan nasabah dan terbagi atas tiga segmen di antaranya adalah:
- Deposito berjangka LKM, yakni deposito berjangka untuk LKM agar nasabah dapat melakukan pengelolaan likuiditas yang lebih baik;
- Deposito berjangka korporasi yakni deposito berjangka yang ditujukan bagi korporasi;
- Deposito berjangka individual yakni deposito berjangka yang ditujukan bagi individu.

Tabungan
Merupakan produk dana simpanan yang menjangkau semua kalangan, aman dan fleksibel. Saat ini produk tabungan yang sudah tersedia di antaranya;
- OK Savings
- OK Taman Savings
- OK Savings Plan
- Tabungan Bisnis

Giro
Merupakan produk dana simpanan yang relatif lebih fleksibel untuk pengaturan likuiditas dan transaksi.

- Merchant Loan Program product is an unsecured financing program for multipurpose needs with a limit of up to Rp200 million.

Commercial Business Loans
- Current Account Loans;
- Working Capital Loans;
- Investment Loans.

SAVINGS
Third Party Funds (TPF)
To raise funds from third parties, the Bank issues its deposit products as follows:

Time Deposits
Time deposits are offered with maturities of 1, 3, 6, and 12 months, and can be extended according to the customer's wishes and are divided into three segments including:
- MFI time deposits, namely time deposits for MFIs so that customers can perform better liquidity management;
- Corporate time deposits, namely time deposits intended for corporations;
- Individual time deposits, namely time deposits intended for individuals.

Savings
It is a savings fund product that reaches all people, safe, and flexible. Currently available savings products include:
- OK Savings
- OK Taman Savings
- OK Savings Plan
- Business Savings

Current Accounts
It is a savings fund product that is relatively more flexible for liquidity and transaction arrangements.

LAYANAN

Dalam rangka menunjang bisnis, OK BANK juga menyediakan berbagai layanan yang dapat memberikan nilai tambah positif bagi *customer* OK BANK, antara lain:

1. Transfer dana melalui RTGS dan SKN;
2. *E-Channel* (*Internet Banking/Mobile Banking*);
3. Layanan ATM/Debit Bersama;
4. Pembayaran Telepon;
5. Sewa *Safe Deposit Box* (SDB);
6. Bank Garansi;
7. Perdagangan Valuta Asing (*Bank Notes*);
8. OK! BPR (d/h Bank Oke Bersama BPR (OBB)) adalah suatu forum kebersamaan antara Bank Perkreditan Rakyat (BPR) anggota Perhimpunan Bank Perkreditan Rakyat Indonesia (PERBARINDO), dibentuk untuk melakukan kegiatan bersama mengembangkan usaha BPR dan sumber dayanya agar dapat berkembang lebih baik. Layanan OK! BPR di antaranya adalah penghimpunan dana (*pooling of funds*), penyediaan likuiditas *mismatch*, dan beberapa bantuan teknis (*technical assistance*). Saat ini, OK! BPR masih aktif di Bali, dengan jumlah anggota OBB Bali 95 BPR.

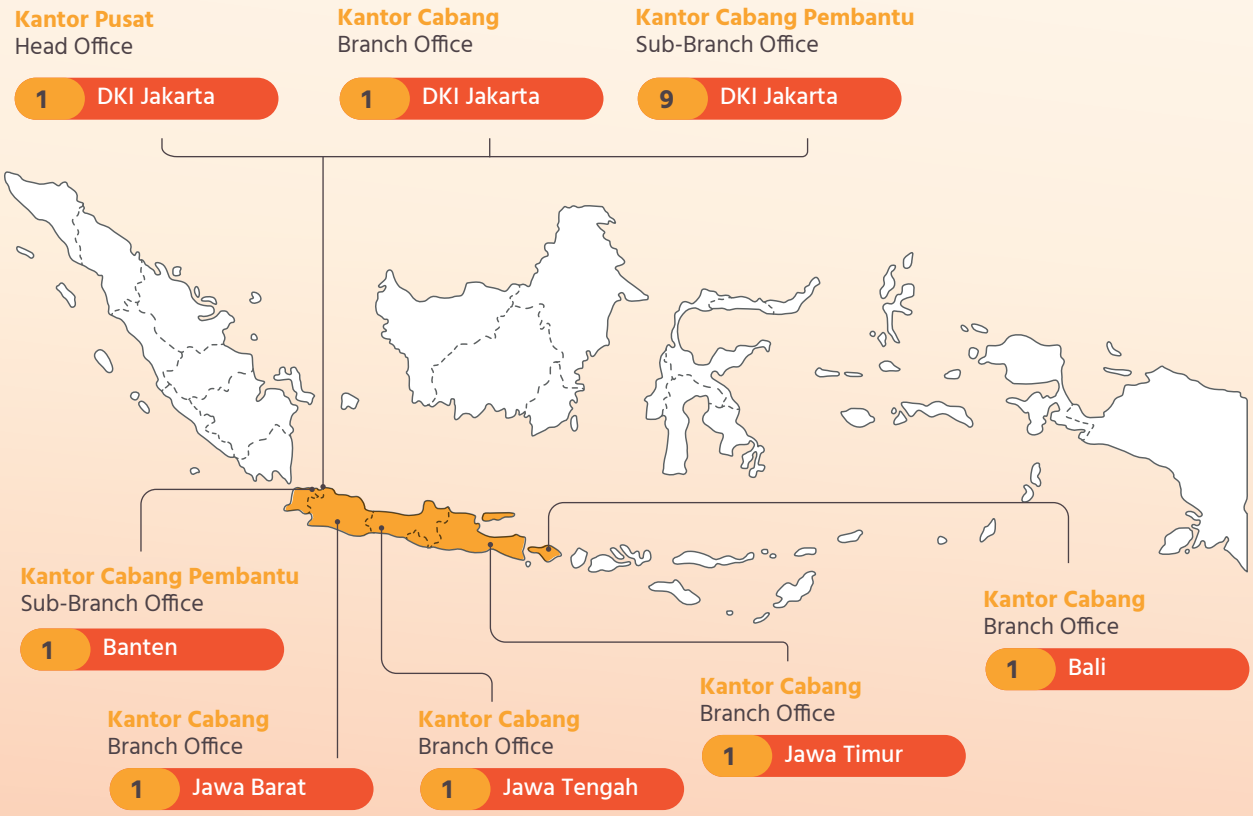
SERVICES

To support business, OK BANK also provides various services that can provide positive added value for its customers, including:

1. Fund transfer through RTGS and SKN;
2. E-Channel (Internet Banking/Mobile Banking);
3. Shared ATM/Debit Service;
4. Telephone Payments;
5. Rental of Safe Deposit Box (SDB);
6. Bank Guarantee;
7. Foreign Exchange Trading (Bank Notes);
8. OK! BPR (formerly Bank Oke Bersama BPR (OBB)) is a forum of togetherness between Rural Banks (BPR) members of the Association of Indonesian Rural Banks (PERBARINDO), formed to carry out joint activities to develop BPR businesses and their resources so that they can develop it better. Service OK! BPRs include pooling of funds, provision of liquidity mismatches, and some technical assistance. At this time, OK! BPR is still active in Bali, with a total of 95 BPR Bali OBB members.

Wilayah Operasi OK BANK [OJK C.3]

OK BANK Operational Area [OJK C.3]



Berdasarkan Jumlah Provinsi
Based on Number of Provinces

Kantor Pusat
Head Office

1 DKI Jakarta

Kantor Cabang
Branch Office

1 DKI Jakarta

1 Jawa Tengah
Central Java

1 Bali

1 Jawa Barat
West Java

1 Jawa Timur
East Java

Kantor Cabang Pembantu
Sub-Branch Office

9 DKI Jakarta

1 Banten

Kantor Pusat
Head Office

PT Bank Oke Indonesia, Tbk.

Jl. Ir. H. Juanda No.12
Jakarta Pusat 10120, Indonesia
Phone : 021 - 2312633
Fax : 021 - 2312604
E-mail : customercare@okbank.co.id

Kantor Cabang
Branch Office

Juanda
Jl. Ir. H. Juanda No. 12, Jakarta Pusat
Jl. Ir. H. Juanda No. 12, Central Jakarta
Telepon : 021-231-2633
Faksimile | Facsimile : 021-231-2604
E-mail : customercare@okbank.co.id

Surabaya
Jl Manyar Kertoarjo No. 45 Surabaya Jawa TImur
Jl Manyar Kertoarjo No. 45 Surabaya, East Java
Telepon : 031 – 359 54001
Faksimile | Facsimile :
E-mail : customercare@okbank.co.id

Bandung
Jl. Pasir Kaliki No.161, Pamoyanan, Kec. Cicendo, Kota Bandung, Provinsi Jawa Barat – 40173
Jl. Pasir Kaliki No.161, Pamoyanan, Cicendo District, Bandung City, West Java Province - 40173
Telepon : 022-20597570
Faksimile | Facsimile :
E-mail : customercare@okbank.co.id

Semarang
Jl. Pemuda No. 45-51, Pandansari, Semarang, Jawa Tengah
Jl. Pemuda No. 45-51, Pandansari, Semarang, Central Java
Telepon : 024-86041171
Faksimile | Facsimile :
E-mail : customercare@okbank.co.id

Denpasar
Jl. Teuku Umar No. 173, Denpasar Barat, Bali, Indonesia 80114
Jl. Teuku Umar No. 173, West Denpasar, Bali, Indonesia 80114
Telepon : 0361-227-721-4
Faksimile | Facsimile : 0361-236-712
E-mail : customercare@okbank.co.id

Kantor Cabang Pembantu
Sub-Branch Office

Sudirman
Gedung Wisma Nugra Santana, Lt. Ground
Jl. Jendral Sudirman Kav. 7-8 Jakarta Pusat, Indonesia 10220
Wisma Nugra Santana Building, Ground Floor,
Jl. Jendral Sudirman Kav. 7-8 Central Jakarta, Indonesia 10220
Telepon : 021-570-2600
Faksimile | Facsimile : 021-570-2626
E-mail : customercare@okbank.co.id

Mangga Dua
Ruko Harco Mangga Dua Blok I No. 3 Jakarta Utara
Ruko Harco Mangga Dua Block I No. 3 North Jakarta
Telepon : 021-600-5588
Faksimile | Facsimile : 021-612-3798
E-mail : customercare@okbank.co.id

Pondok Indah
Jl. Margaguna Raya, Kel. Gandaria Utara Kec. Kebayoran Baru, Jakarta Selatan 12140
Jl. Margaguna Raya, Gandaria Utara Sub-district,
Kebayoran Baru District, South Jakarta 12140
Telepon : 021-7394007
Faksimile | Facsimile :
E-mail : customercare@okbank.co.id

Wahid Hasyim
Jl. KH. Wahid Hasyim No. 212, Kel. Kampung Bali
Kec. Tanah Abang, Jakarta Pusat 10250
Jl. KH. Wahid Hasyim No. 212, Kampung Bali Sub-district,
Tanah Abang District, Central Jakarta 10250
Telepon : 021-3105105, 3105106
Faksimile | Facsimile : 021-3161426
E-mail : customercare@okbank.co.id

Perniagaan
Jl. Pasar Pagi Raya No. 33, Roa Malaka Jakarta Barat
Jl. Pasar Pagi Raya No. 33, Roa Malaka, West Jakarta
Telepon : 021-690-7170
Faksimile | Facsimile : 021-692-3340
E-mail : customercare@okbank.co.id

Candranaya
Jl. Jembatan Besi II No. 26 Jakarta Barat
Jl. Jembatan Besi II No. 26 West Jakarta
Telepon : 021-630-1326
Faksimile | Facsimile : 021-634-4483
E-mail : customercare@okbank.co.id

Pluit
Komplek Ruko Sentral Bisnis Pluit Blok A No. 16
Jl. Pluit Sakti Raya No. 28, Jakarta Utara
Sentral Bisnis Pluit Shophouse Complex Block A No. 16
Jl. Pluit Sakti Raya No. 28, North Jakarta
Telepon : 021-663-2481
Faksimile | Facsimile : 021-663-2483
E-mail : customercare@okbank.co.id

Kelapa Gading
Jl. Raya Boulevard Barat Blok LC. 7 No. 16 Jakarta Utara
Jl. Raya Boulevard Barat Block LC. 7 No. 16 North Jakarta
Telepon : 021-451-5367,451-5368
Faksimile | Facsimile : 021-452-8747
E-mail : customercare@okbank.co.id

Taman Ratu
Jl. Komplek Perumahan Taman Ratu Indah Blok AA2 No. 31
Jl. Komplek Perumahan Taman Ratu Indah Block AA2 No. 31
Telepon : 021-21252815
Faksimile | Facsimile : 021-22956462
E-mail : customercare@okbank.co.id

Gading Serpong
Ruko Alexsandrite Blok ALX 03 No. 25
Jl. Boulevard Gading Serpong, Tangerang
Alexsandrite Shophouse Block ALX 03 No. 25
Jl. Boulevard Gading Serpong, Tangerang
Telepon : 021-2222-0029
Faksimile | Facsimile : 021-2222-0030
E-mail : customercare@okbank.co.id

Perubahan Signifikan [OJK C.6]

Significant Changes [OJK C.6]

Pada tahun ini OK BANK Tidak ada perubahan signifikan.

This year, OK BANK had no significant changes.

Keanggotaan dalam Asosiasi

Membership in Association

ANGGOTA ASOSIASI INDUSTRI KEUANGAN [OJK C.5]

Untuk kelancaran operasional terutama terkait perbankan, OK BANK bergabung menjadi Anggota Asosiasi Industri Keuangan. Dengan bergabung sebagai anggota asosiasi, OK BANK banyak mendapatkan informasi seputar peraturan, sosialisasi dan pelatihan seputar aktivitas perbankan.

MEMBER OF THE FINANCIAL INDUSTRY ASSOCIATION [OJK C.5]

For smooth operations, especially in relation to banking, OK BANK joined as a member of the Financial Industry Association. By joining as an association member, OK BANK gets a lot of information on regulations, socialization, and training regarding banking activities.

No	Nama Name	Posisi Position	Lingkup Scope
1	Perhimpunan Bank Nasional (Perbanas) National Bank Association (Perbanas)	Anggota Member	Nasional National
2	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) FKDKP (Communication Forum of Banking Compliance Directors)	Anggota Member	Nasional National
3	ASPI (Asosiasi Sistem Pembayaran Indonesia) ASPI (Indonesian Payment System Association)	Anggota Member	Nasional National
4	ATM Bersama	Anggota Member	Nasional National
5	IBI (Ikatan Bankir Indonesia) IBI (Indonesian Bankers Association)	Anggota Member	Nasional National
6	ALTO	Anggota Member	Nasional National
7	Pefindo Biro Kredit Pefindo Credit Agency	Anggota Member	Nasional National
8	FKDOP - Forum Komunikasi Direktur Operasional FKDOP - Communication Forum for Banking Operations Directors	Anggota Member	Nasional National

Visi, Misi, dan Nilai OK BANK

OK BANK Vision, Mission, and Values

VISI VISION

Untuk menjadi bank terbaik dalam memprioritaskan pelayanan prima.
To become the best bank in prioritizing service excellent.

MISI MISSION

Untuk memberikan kepercayaan kepada pelanggan serta memberikan kontribusi kepada masyarakat dengan layanan terbaik.
To give trust to customers and contribute to the society with the best service.

Nilai-Nilai Perusahaan
Corporate Values

Budaya Kerja yang Berorientasi pada Keuntungan
Profit Oriented Work Culture

Berusaha keras untuk mengembangkan budaya kerja yang berorientasi pada keuntungan.
Strive to develop a profit-oriented work culture.

Prioritas dalam Layanan Pelanggan
Priority in Customer Service

Klien kami adalah alasan kehadiran kami hari ini. PT Bank Oke Indonesia, Tbk. akan selalu mengutamakan kepuasan pelanggan.
Our clients are the reason we are here today. PT Bank Oke Indonesia, Tbk. will always prioritize customer satisfaction.

Kemahiran dalam Kode Etik
Proficiency in the Code of Conduct

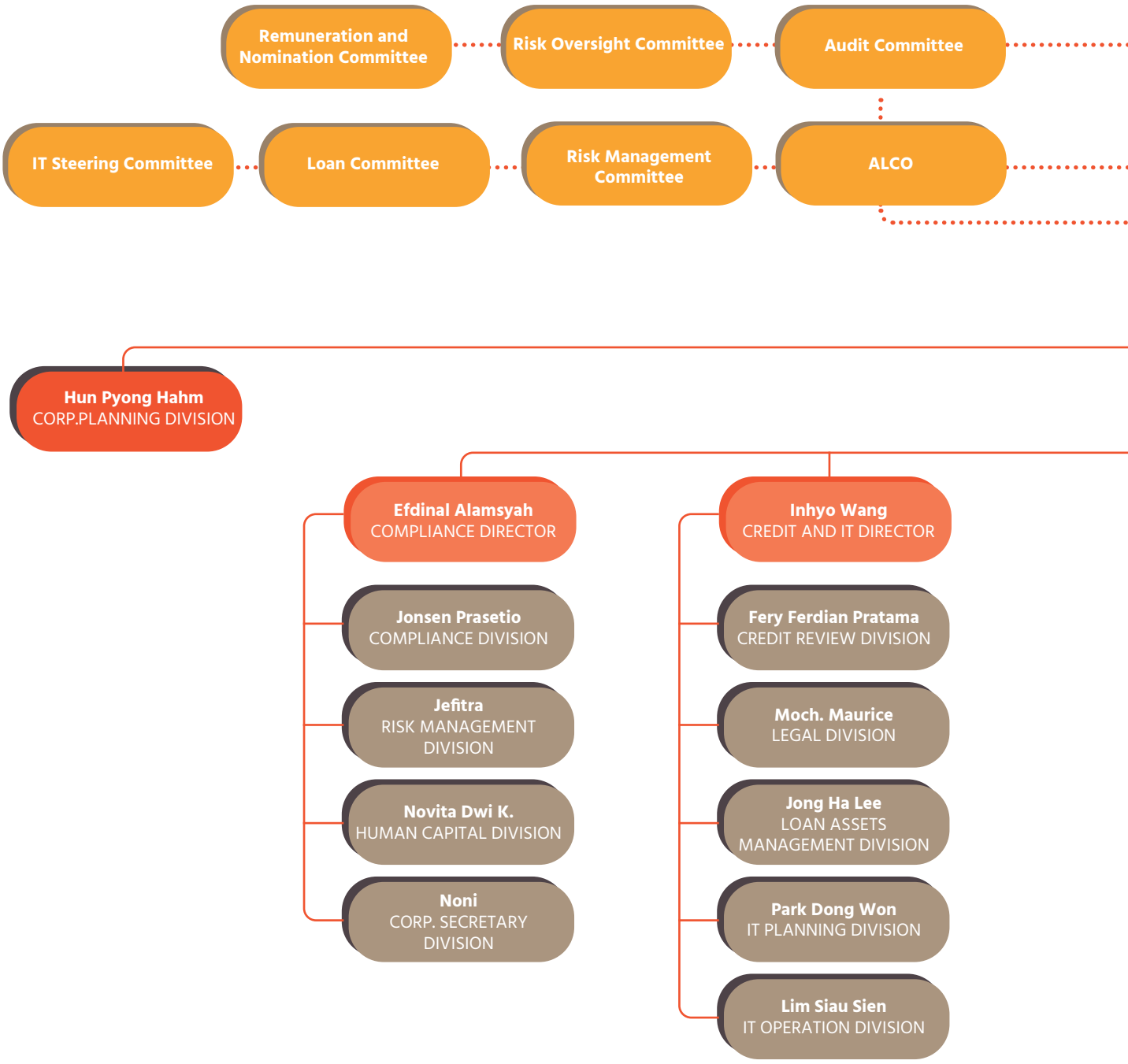
Kode etik menghayati nilai-nilai kita dan memenuhi janji merek kita dalam segala hal yang kita lakukan.
Our code of conduct lives up to our values and delivers on our brand promise in everything we do.

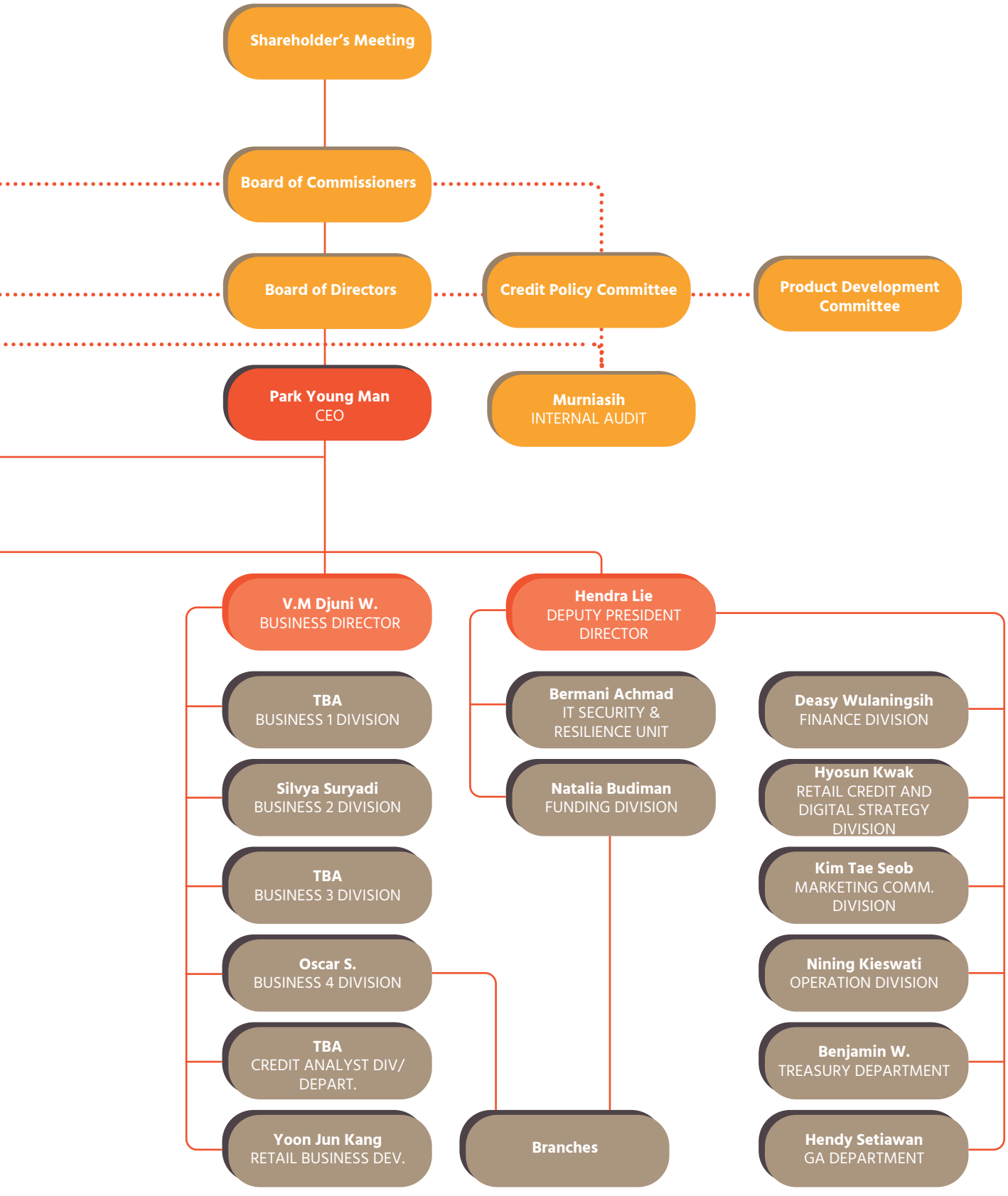
Kerja Tim yang Kuat
Strong Teamwork

Pentingnya kerja tim di tempat kerja sangat penting untuk keberhasilan bank dan untuk pengembangan karyawan.
The importance of teamwork in the workplace is critical for the success of the bank and for employee development.

Struktur Organisasi

Organizational Structurew




Shareholder's Meeting
Board of Commissioners
Board of Directors
Credit Policy Committee
Product Development Committee
Park Young Man
CEO
Murniasih
INTERNAL AUDIT
V.M Djuni W.
BUSINESS DIRECTOR
Hendra Lie
DEPUTY PRESIDENT DIRECTOR
TBA
BUSINESS 1 DIVISION
Silvya Suryadi
BUSINESS 2 DIVISION
TBA
BUSINESS 3 DIVISION
Oscar S.
BUSINESS 4 DIVISION
TBA
CREDIT ANALYST DIV/ DEPART.
Yoon Jun Kang
RETAIL BUSINESS DEV.
Bermani Achmad
IT SECURITY & RESILIENCE UNIT
Natalia Budiman
FUNDING DIVISION
Branches
Deasy Wulaningsih
FINANCE DIVISION
Hyosun Kwak
RETAIL CREDIT AND DIGITAL STRATEGY DIVISION
Kim Tae Seob
MARKETING COMM. DIVISION
Nining Kieswati
OPERATION DIVISION
Benjamin W.
TREASURY DEPARTMENT
Hendy Setiawan
GA DEPARTMENT

Profil Dewan Komisaris

Board of Commissioner's Profile



Chairudin
Komisaris Independen
Independent Commissioner

Lim Cheol Jin
Komisaris Utama
President Commissioner

Sondang Martha Samosir
Komisaris Independen
Independent Commissioner



Lim Cheol Jin

Komisaris Utama
President Commissioner

Kebangsaan Korea Selatan
Domisili Jakarta
Nationality South Korea
Domicile Jakarta

Usia 66 Tahun
Age 66 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSLB tanggal 12 Januari 2021
Resolution of the EGMS dated January 12, 2021

Persetujuan OJK
OJK Approval
17 Februari 2021
February 17, 2021

Riwayat Pendidikan
Educational Background
Bachelor of English Education dari Chonbuk National University, Korea Selatan.
Bachelor's Degree in English Education from Chonbuk National University, South Korea

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk. sebagai Komisaris Utama (Februari 2021-sekarang).
- PT Bank Oke Indonesia, Tbk. (d/h PT Bank Dinar Indonesia Tbk) sebagai Direktur Utama (Juli 2019-Januari 2021).
- PT Bank Oke Indonesia (d/h PT Bank Andara) sebagai Direktur Utama (2017-Juli 2019).
- Bank Woori Saudara Indonesia sebagai *Executive Vice President* (2012-2017).
- Woori Bank, Korea sebagai *General Manager* (2007-2012).
- Bank Woori Indonesia (Bank Hanvit Indonesia) sebagai Direktur Utama (2003-2007)
- Harvit Bank, Korea *Head Office* sebagai *Deputy General Manager* (1998-2003).
- The Commercial Bank of Korea (CBK) (1982-1998), jabatan terakhir *Deputy General Manager*
- PT Bank Oke Indonesia, Tbk. as President Commissioner (February 2021-present).
- PT Bank Oke Indonesia, Tbk. (formerly PT Bank Dinar Indonesia Tbk) as President Director (July 2019-January 2021).
- PT Bank Oke Indonesia (formerly PT Bank Andara) as President Director (2017-July 2019).
- Bank Woori Saudara Indonesia as Executive Vice President (2012-2017).
- Woori Bank, Korea as General Manager (2007-2012).
- Bank Woori Indonesia (Bank Hanvit Indonesia) as President Director (2003-2007).
- Harvit Bank, Korea Head Office as Deputy General Manager (1998-2003).
- The Commercial Bank of Korea (CBK) (1982-1998), last position as Deputy General Manager.

Rangkap Jabatan
Concurrent Position
Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite di bawah Dewan Komisaris.
Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Commissioners.

Sertifikasi
Certification
- *Refreshment Risk Management for Top Level* (2023)
- *Refreshment Risk Management the understanding Financial Distress Predictive Analysis to Mitigate Risk* (2022)
- Sertifikasi Manajemen Risiko level 4 oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) (2019)
- Risk Management Refreshment for Top Level (2023)
- Risk Management Refreshment the understanding Financial Distress Predictive Analysis to Mitigate Risk (2022)
- Level 4 Risk Management Certification by the Banking Professional Certification Institute (LSPP) (2019)

Kepemilikan Saham
Share Ownership
Nihil.
None.

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.



Sondang Martha Samosir

Komisaris Independen
Independent Commissioner

Kebangsaan Indonesia
Domisili DKI Jakarta
Nationality Indonesia
Domicile DKI Jakarta

Usia 61 Tahun
Age 61 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSLB tanggal 11 Mei 2022 | Resolution of the EGMS dated May 11, 2022

Persetujuan OJK
OJK Approval
8 Agustus 2022 | August 8, 2022

Riwayat Pendidikan
Educational Background
- *Master of Management*, STIE IPWI.
- Sarjana Ekonomi, Universitas Sumatera Utara.
- Magister of Management, STIE IPWI.
- Bachelor's Degree in Economics, University of North Sumatra.

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk., sebagai Komisaris Independen (Agustus 2022-sekarang).
- Otoritas Jasa Keuangan sebagai Advisor Departemen Riset Jasa Keuangan dan pada Departemen Organisasi dan Sumber Daya Manusia (2020- 2022).
- Otoritas Jasa Keuangan sebagai Direktur Eksekutif/Kepala Departemen Literasi dan Inklusi Keuangan (2018- 2020).
- Otoritas Jasa Keuangan sebagai Advisor Departemen Pengendalian Kualitas Pengawasan Perbankan (2017- 2018)
- Otoritas Jasa Keuangan sebagai Direktur Direktorat Perlindungan Konsumen (2013-2017).
- Bank Indonesia jabatan terakhir sebagai Direktur (April 1987-Desember 2013).
- PT Bank Oke Indonesia, Tbk., as Independent Commissioner (August 2022-present).
- Financial Services Authority as Advisor at the level of Department Head in the Financial Services Research Department and in Organization and Human Resources Department (January 2020-April 2022).
- Financial Services Authority as Executive Director/Head of Financial Literacy and Inclusion Department (September 2018-January 2020)
- Financial Services Authority as Advisor to the Banking Supervision Quality Control Department (September 2017-August 2018).
- Financial Services Authority as Director of Consumer Protection Directorate (December 2013-August 2017).
- Bank Indonesia - last position as Director (April 1987-December 2013).

Rangkap Jabatan
Concurrent Position
Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite di bawah Dewan Komisaris.
Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Commissioners.

Sertifikasi
Certification
- *Refreshment Risk Management for Top Level* (2023)
- Manajemen Risiko Perbankan, Level 2 Lembaga Sertifikasi Profesi Perbankan (2022)
- *Certified Interviewer of Targeted Selection* (Sertifikasi Pewawancara) (2009)
- Sertifikasi Pengawas Bank (2006)
- Mediasi– Pusat Mediasi Nasional (2006)
- Mediasi – *Learning Center* DSDM (2006)
- Risk Management Refreshment for Top Level (2023)
- Banking Risk Management, Level 2 Banking Professional Certification Institute (2022)
- Certified Interviewer of Targeted Selection (Interviewer Certification) (2009)
- Bank Supervisor Certification (2006)
- Mediation – National Mediation Center (2006)
- Mediation – DSDM Learning Center (2006)

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.

Pernyataan Independensi
Statement of Independence
Belum menjabat lebih dari 2 (dua) periode sebagai Komisaris Independen
Has not served more than 2 (two) terms as Independent Commissioner



Chairudin

Komisaris Independen
Independent Commissioner

Kebangsaan Indonesia
Domisili DKI Jakarta
Nationality Indonesia
Domicile DKI Jakarta

Usia 63 Tahun
Age 63 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSLB tanggal 11 Mei 2023 | Resolution of the EGMS dated May 11, 2023

Persetujuan OJK
OJK Approval
17 Juli 2023 | July 17, 2023

Riwayat Pendidikan
Educational Background
Sarjana Akuntansi dari Swadaya Gunung Djati Universitas, Cirebon, 2001.
Bachelor's Degree in Accounting from Swadaya Gunung Djati University, Cirebon, 2001.

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk. sebagai Komisaris Independen (1 September 2023 -sekarang).
- DBS Bank of Indonesia, sebagai *Head of Reulatory Compliance* (2020-2023)
- Otoritas Jasa Keuangan sebagai *Deputy Director* (2014-2020)
- Bank Indonesia, Jakarta sebagai Bank *Supervisor* (2003-2006)
- Bank Indonesia, Jambi (1998 – 2003)
- Bank Indonesia, Jakarta (1984 – 1992)
- PT Bank Oke Indonesia, Tbk. as Independent Commissioner (September 1 -present).
- DBS Bank of Indonesia, as Head of Regulatory Compliance (2020-2023)
- Financial Services Authority as Deputy Director (2014-2020)
- Bank Indonesia, Jakarta as Bank Supervisor (2003-2006)
- Bank Indonesia, Jambi (1998 - 2003)
- Bank Indonesia, Jakarta (1984 - 1992)

Rangkap Jabatan
Concurrent Position
Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite di bawah Dewan Komisaris.
Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Commissioners.

Sertifikasi
Certification
- Program Pembekalan Manajemen Risiko bagi Calon Anggota Komisaris oleh Lembaga Pengembangan Perbankan Indonesia (LPPI) (2023)
- Sertifikasi Manajemen Risiko Level 4 oleh Badan Sertiikasi Manajemen Risiko (BSMR) (2022)
- Program Pengembangan Kepemimpinan Berjenjang PPKB Level Madya oleh Otoritas Jasa Keuangan (2016)
- Sertifikasi Sektor Perbankan oleh Bank Indonesia (2011)
- Risk Based Bank Supervision oleh Bank Indonesia (2011)
- Program Kepemimpinan Indonesia I oleh Bank Indonesia (2010)
- Pedoman Akuntansi Perbankan Indonesia oleh Ikatan Akuntan Indonesia (2009)
- Sertifikasi Perbankan *Do or Delegate* oleh Lembaga Manajemen IMMI (2005)
- Bank-Pengawasan & Pemeriksaan Bank oleh Institut Bankir Indonesia (2001)
- Pendidikan Calon Pemeriksa/Analis Bank oleh Bank Indonesia (1992)
- Risk Management Debriefing Program for Candidates of Commissioner Members by the Indonesian Banking Development Institute (LPPI) (2023)
- Level 4 Risk Management Certification by the Risk Management Certification Board (BSMR) (2022)
- Intermediate Level PPKB Tiered Leadership Development Program by the Financial Services Authority (2016)
- Banking Sector Certification by Bank Indonesia (2011)
- Risk Based Bank Supervision by Bank Indonesia (2011)
- Indonesian Leadership Program I by Bank Indonesia (2010)
- Indonesian Banking Accounting Guidelines by the Institute of Indonesia Chartered Accountants (2009)
- Banking Do or Delegate Certification by IMMI Management Institute (2005)
- Bank-Supervision & Bank Examination by Indonesian Bankers Institute (2001)
- Education of Prospective Bank Examiners/Analysts by Bank Indonesia (1992)

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.

Pernyataan Independensi
Statement of Independence
Belum menjabat lebih dari 2 (dua) periode sebagai Komisaris Independen
Has not served more than 2 (two) terms as Independent Commissioner

PERUBAHAN KOMPOSISI ANGGOTA DEWAN KOMISARIS DAN ALASAN PERUBAHANNYA

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

Komposisi Dewan Komisaris Sebelum RUPS Luar Biasa Tanggal 11 Mei 2023

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa tanggal 11 Mei 2023 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama dan 2 (dua) orang Komisaris Independen. Komposisi Dewan Komisaris sebelum RUPS Luar Biasa tanggal 11 Mei 2023 adalah sebagai berikut:

Komisaris Utama : Lim Cheol Jin
Komisaris Independen : Idham Aziz
Komisaris Independen : Sondang Martha Samosir

Komposisi Dewan Komisaris setelah RUPS Luar Biasa Tanggal 11 Mei 2023

Pada tanggal 11 Mei 2023, RUPS Luar Biasa memutuskan perubahan susunan pengurus Perseroan sebagai berikut:

1. Menyetujui untuk memberhentikan dengan hormat Sdr. Idham Aziz, selaku Komisaris Independen, dan berlaku efektif sejak RUPSLB ini ditutup.
2. Menyetujui untuk mengangkat Sdr. Chairudin selaku Komisaris Independen dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK), atau instansi berwenang lainnya.
3. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi:
   Komisaris Utama : Lim Cheol Jin
   Komisaris Independen : Chairudin
   Komisaris Independen : Sondang Martha Samosir

CHANGES IN THE COMPOSITION OF MEMBERS OF THE BOARD OF COMMISSIONERS AND REASONS FOR CHANGES

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

Composition of the Board of Commissioners Prior to the Extraordinary GMS Dated May 11, 2023

The composition of the Board of Commissioners before the Extraordinary GMS dated May 11, 2023 was 3 (three) people consisting of 1 (one) President Commissioner and 2 (two) Independent Commissioners. The composition of the Board of Commissioners before the Extraordinary GMS dated May 11, 2023 is as follows:

President Commissioner : Lim Cheol Jin
Independent Commissioner : Idham Aziz
Independent Commissioner : Sondang Martha Samosir

Composition of the Board of Commissioners after the Extraordinary GMS Dated May 11, 2023

On May 11, 2023, the Extraordinary GMS decided to change the composition of the Company's management as follows:

1. Approved to honorably dismiss Mr. Idham Aziz as Independent Commissioner, and is effective since the closing of the EGMS.
2. Approved to appoint Mr. Chairudin as Independent Commissioner, and will become effective after obtaining approval from the Financial Services Authority (OJK) or other authorized agencies.
3. Thus, the management composition of PT Bank Oke Indonesia, Tbk. are:
   President Commissioner : Lim Cheol Jin
   Independent Commissioner : Chairudin
   Independent Commissioner : Sondang Martha Samosir

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Profil Direksi

Directors's Profile



Inhyo Wang
Direktur Kredit dan IT
Director of Credit and IT

Park Young Man
Direktur Utama
President Director

Efdinal Alamsyah
Direktur Kepatuhan
Director of Compliance

Hendra Lie
Wakil Direktur Utama
Vice President Director

Vincentia M. Djuniwati W
Direktur Bisnis
Director of Business



Park Young Man

Direktur Utama
President Director

Kebangsaan Korea Selatan
Domisili DKI Jakarta
Nationality South Korea
Domicile DKI Jakarta

Usia 60 Tahun
Age 60 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSLB tanggal 12 Januari 2021 | Resolution of the EGMS dated January 12, 2021

Persetujuan OJK
OJK Approval
15 Maret 2021 | March 15, 2021

Riwayat Pendidikan
Educational Background
- *Executive Master of Business Administration* dari *Helsinki School of Economics and Business Administration*, 2000.
- *Bachelor of Business Administration* dari *Hankuk University of Foreign Studies*, 1990.
- Executive Master of Business Administration from Helsinki School of Economics and Business Administration, 2000.
- Bachelor of Business Administration from Hankuk University of Foreign Studies, 1990.

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk. sebagai Direktur Utama (2021-sekarang).
- Bank Woori Saudara Indonesia sebagai Direktur (2017-2020).
- Woori Bank, Singapore sebagai *Senior General Manager* (2012-2017).
- Woori Bank, Korea di *Investment Banking Group* dan *Branch Manager* dengan jabatan terakhir sebagai *General Manager* (2004 -2012).
- Woori Bank, Singapore sebagai *Senior Manager* (2001-2004).
- Woori Bank, Korea dengan jabatan terakhir sebagai *Manager* (1990-2001)
- PT Bank Oke Indonesia, Tbk. as President Director (2021-present).
- Bank Woori Saudara Indonesia as Director (2017-2020).
- Woori Bank, Singapore as Senior General Manager (2012-2017).
- Woori Bank, Korea in Investment Banking Group and Branch Manager with last position as General Manager (2004¬-2012).
- Woori Bank, Singapore as Senior Manager (2001-2004).
- Woori Bank, Korea with last position as Manager (1990-2001).

Rangkap Jabatan
Concurrent Position
Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite dibawah Direksi.
Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Directors.

Sertifikasi
Certification
- *Refreshment Risk Management for Top Level* (2023)
- *Risk Management Certification Refreshment Program* "Control Of Bank Operational Risk In The Digital Banking and Covid-19 Era" (2021)
- Sertifikasi Manajemen Risiko level 5 oleh Lembaga Sertifikasi Profesi Perbankan/LSPP
- Risk Management Refreshment for Top Level (2023)
- Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era" (2021)
- Level 5 Risk Management Certification by the Banking Professional Certification Institute/LSPP

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.



Hendra Lie

Wakil Direktur Utama
Vice President Director

Kebangsaan Indonesia
Domisili DKI Jakarta
Nationality Indonesia
Domicile DKI Jakarta

Usia 57 Tahun
Age 57 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSLB tanggal 11 Maret 2019 | Resolution of the EGMS dated March 11, 2019

Persetujuan OJK
OJK Approval
21 Juni 2019 | June 21, 2019

Riwayat Pendidikan
Educational Background
- Magister Hukum dari Universitas Trisakti, 2017
- Sarjana Ekonomi dari Universitas Krida Wacana, 1990
- Master's Degree in Law from Trisakti University, 2017
- Bachelor's Degree in Economics from Krida Wacana University, 1990.

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk. (d/h. PT Bank Dinar Indonesia Tbk) sebagai Wakil Direktur Utama (2019-sekarang).
- PT Bank Dinar Indonesia Tbk sebagai Direktur Utama (2012-2019).
- Bank Mutiara sebagai *Division Head Network Development* (2011-2012).
- Bank Mutiara sebagai *Head of Regional Office* 3 (2010-2011).
- Bank Mutiara sebagai *Head of Regional Office* 2 (2009-2010).
- Bank Century hingga Bank Mutiara sebagai *Branch Manager* (2008- 2009).
- Bank Danpac sebagai *Branch Manager* (2000-2005).
- Bank Asia Pasific (Aspac) dengan posisi terakhir sebagai *Branch Manager* (1990-1999).
- Bank Windu Kentjana sebagai Analis Kredit (1989).
- PT Bank Oke Indonesia, Tbk. (formerly PT Bank Dinar Indonesia Tbk) as Vice President Director (2019-present).
- PT Bank Dinar Indonesia Tbk as President Director (2012-2019).
- Bank Mutiara as Head Network Development Division (2011-2012).
- Bank Mutiara as Head of Regional Office 3 (2010-2011).
- Bank Mutiara as Head of Regional Office 2 (2009-2010).
- Bank Century to Bank Mutiara as Branch Manager (2008-2009).
- Bank Danpac as Branch Manager (2000-2005).
- Bank Asia Pacific (Aspac) with last position as Branch Manager (1990-1999).
- Bank Windu Kentjana as Credit Analyst (1989).

Rangkap Jabatan
Concurrent Position
Tidak merangkap jabatan baik di Perseroan maupun lembaga lainnya
Not holding concurrent positions both in the Company and other institutions

Sertifikasi
Certification
- *Refreshment Risk Management for Top Level* (2023)
- *Risk Management Certification Refreshment Program* "Control Of Bank Operational Risk In The Digital Banking and Covid-19 Era" (2021)
- Sertifikasi *Treasury Level Advance* oleh Lembaga Sertifikasi Profesi Perbankan/LSPP
- Sertifikasi Manajemen Risiko level 5 oleh Lembaga Sertifikasi Profesi Perbankan/LSPP
- Risk Management Refreshment for Top Level (2023)
- Risk Management Certification Refreshment Program "Control of Bank Operational Risk in the Digital Banking and Covid-19 Era" (2021)
- Treasury Level Advance Certification by the Banking Professional Certification Institute/ LSPP.
- Banking Compliance Certification Level 5 by the Banking Professional Certification Institute (LSPP).

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.



Inhyo Wang

Direktur Kredit dan IT
Director of Credit and IT

Kebangsaan Korea Selatan
Domisili DKI Jakarta
Nationality South Korea
Domicile DKI Jakarta

Usia 49 Tahun
Age 49 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPS 11 Mei 2023 | Resolution of the GMS dated May 11, 2023

Persetujuan OJK
OJK Approval
30 Mei 2023 | May 30, 2023

Riwayat Pendidikan
Educational Background
Bachelor dari KAIST (Korea Advanced Institute of Science and Technology) di Seoul, 1996
Bachelor from KAIST (Korea Advanced Institute of Science and Technology) in Seoul, 1996

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk., sebagai Direktur Kredit dan IT (Juli 2023-sekarang).
- Kepala Divisi Corpprate Planning PT Bank Oke Indonesia, Tbk. (2018- Februari 2023).
- General Manager di OK Saving Bank, Korea. (2016-2018).
- Direktur di Standard Chartered Bank, Korea. (2005-2015).
- Manajer di Hyundai Car (2003-2005).
- Senior Consultant LKFS Consulting Co. (2002-2003).
- Asisten Manager di Samsung Life Insurance (1996-2001).
- PT Bank Oke Indonesia, Tbk., as Credit Director (July 2023-present).
- Head of Corporate Planning Division of PT Bank Oke Indonesia, Tbk. (2018- February 2023).
- General Manager at OK Saving Bank, Korea. (2016-2018).
- Director at Standard Chartered Bank, Korea. (2005-2015).
- Manager at Hyundai Car (2003-2005).
- Senior Consultant at LKFS Consulting Co. (2000-2003).
- Assistant Manager at Samsung Life Insurance (1996-2001).

Rangkap Jabatan
Concurrent Position
Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite dibawah Direksi.
Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Directors.

Sertifikasi
Certification
Sertifikasi Manajemen Risiko level 5 oleh Lembaga Sertifikasi Profesi Perbankan/LSPP.
Risk Management Certification level 5 by the Banking Professional Certification Institute/ LSPP

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.



Vincentia M. Djuniwati W

Direktur Bisnis
Director of Business

Kebangsaan Indonesia
Domisili DKI Jakarta
Nationality Indonesia
Domicile DKI Jakarta

Usia 56 Tahun
Age 56 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSL tanggal 11 Mei 2023 | Resolution of the EGMS dated May 11, 2023

Persetujuan OJK
OJK Approval
25 Juli 2023 | July 25, 2023

Riwayat Pendidikan
Educational Background
Magister Business dari STIE IPWI pada tahun 1992.
Master's Degree in Business from STIE IPWI in 1992.

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk. (d/h PT Bank Dinar Indonesia Tbk sebagai Direktur Bisnis (Juli 2023-sekarang).
- PT Bank Oke Indonesia, Tbk. sebagai *Business* 1 (*Commercial & Corporate*) *Division Head* (2019-Mei 2023).
- Bank MNC sebagai *Chief Commercial Officer SME & Wholesales Banking* (2015-2019).
- Bank UOB Indonesia (2011-2015).
- Bank BNP sebagai *Senior Business Manager* – Regional Jawa Barat (2009-2011).
- Bank Danamon sebagai *Business Manager* – Regional Jakarta (2007-2009).
- Bank Permata sebagai *Head of Asset Sales Management & Recovery* (1990-2005).
- PT Bank Oke Indonesia, Tbk. (formerly PT Bank Dinar Indonesia Tbk) as Director of Business (July 2023-present).
- PT Bank Oke Indonesia, Tbk. as the Head of Business 1 (Commercial & Corporate) Division (2019-May 2023).
- Bank MNC as Chief Commercial Officer SME & Wholesales Banking (2015-2019).
- Bank UOB Indonesia (2011-2015).
- Bank BNP as Senior Business Manager - Regional West Java (2009-2011).
- Bank Danamon as Business Manager - Regional Jakarta (2007-2009).
- Bank Permata as Head of Asset Sales Management & Recovery (1990-2005).

Rangkap Jabatan
Concurrent Position
Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite dibawah Direksi.
Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Directors.

Sertifikasi
Certification
- Program Pembekalan Manajemen Risiko Bagi Calon Anggota Direksi (2023) oleh Lembaga Pengembangan Perbankan Indonesia (LPPI) .
- Pelatihan Mandatory POJK No. 8 Tahun 2023, APU PPT dan PPPSPM Tata Cara Penilaian Risiko, Termasuk Perhitungan Individual Risk Assessment (2023)
- Webinar OJK Institute dengan topic "Mengenal Lebih Jauh Pengetahuan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi dan Perlindungan Konsumen.
- Risk Management Debriefing Program for Prospective Members of the Board of Directors (2023) by the Indonesian Banking Development Institute (LPPI).
- Mandatory Training POJK No. 8 of 2023, AML/CFT, and PPPSPM Risk Assessment Procedures, Including Individual Risk Assessment Calculation (2023)
- OJK Institute Webinar with the topic "Get to Know More About P2SK Law in the Context of Strengthening Consumer Literacy, Inclusion, and Protection.

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.



Efdinal Alamsyah

Direktur Kepatuhan
Director of Compliance

Kebangsaan Indonesia
Domisili DKI Jakarta
Nationality Indonesia
Domicile DKI Jakarta

Usia 59 Tahun
Age 59 Years Old

Dasar Pengangkatan
Basis of Appointment
Keputusan RUPSLB tanggal 11 Maret 2019 | Resolution of the EGMS dated March 11, 2019

Persetujuan OJK
OJK Approval
21 Juni 2019 | June 21, 2019

Riwayat Pendidikan
Educational Background
- Magister Hukum, Universitas Jayabaya, 2013
- Magister Manajemen, Universitas Katolik Atmajaya, 2003.
- Sarjana Hukum, Universitas Padjadjaran, 1992.
- Master of Law, Jayabaya University, 2013
- Master of Management, Atmajaya Catholic University, 2003.
- Bachelor's Degree in Law, Padjadjaran University, 1992.

Riwayat Jabatan
Professional Experience
- PT Bank Oke Indonesia, Tbk. (d/h PT Bank Dinar Indonesia Tbk) sebagai *Compliance Director* yang juga membawahi *Risk Management*, Legal, HR dan *Corporate Secretary* (Juli 2019-sekarang).
- PT Bank Oke Indonesia (d/h Bank Andara) sebagai *Compliance Director* yang juga membawahi *Risk Management, Legal* dan HR (2016-Juli 2019).
- PT Bank KEB Indonesia (sekarang PT Bank KEB Hana) sebagai *Compliance Director* yang juga membawahi *Risk Management* dan HR (2006-2016).
- PT Bank BNP Paribas Indonesia sebagai *Assistant to Chief Operating Officer* (COO) dan sebagai *Head of Human Resources & General Administration* (2003-2006).
- PT Korea Exchange Bank Danamon (sekarang PT Bank KEB Hana) sebagai *Manager* beberapa posisi antara lain *General Affairs, Compliance, Corporate Loan, Credit Restructuring & Review, Legal,* dan lain-lain (1994-2003).
- The Bank of Tokyo, Ltd. (sekarang MUFG), staff (1990-1994).
- PT Bank Oke Indonesia, Tbk. (formerly PT Bank Dinar Indonesia Tbk) as Compliance Director who also oversees Risk Management, Legal, HR and Corporate Secretary (July 2019-present).
- PT Bank Oke Indonesia (formerly Bank Andara) as Compliance Director who also oversees Risk Management, Legal and HR (2016-July 2019).
- PT Bank KEB Indonesia (now PT Bank KEB Hana) as Compliance Director who also oversees Risk Management and HR (2006-2016).
- PT Bank BNP Paribas Indonesia as Assistant to Chief Operating Officer (COO) and Head of Human Resources & General Administration (2003-2006).
- PT Korea Exchange Bank Danamon (now PT Bank KEB Hana) as Manager of several positions including General Affairs, Compliance, Corporate Loan, Credit Restructuring & Review, legal, and others (1994-2003).
- The Bank of Tokyo, Ltd. (now MUFG), staff (1990-1994).

Rangkap Jabatan
Concurrent Position
- Sekretaris Perusahaan.
- Rangkap jabatan sebagai anggota komite sebagaimana penjelasan pada Bab Tata Kelola Perusahaan perihal Komite dibawah Direksi.
- Corporate Secretary.
- Concurrent position as committee member as explained in the Corporate Governance Chapter regarding Committees under the Board of Directors.

Sertifikasi
Certification
- *Refreshment Risk Management for Top Level* (2023)
- *Refreshment Risk Management Risiko Operasional & Fraud* pada sector Perbankan (2021)
- *Risk Management Certification Refreshment Program* "Control of Bank Operational Risk In The Digital Banking and Covid-19 Era" (2021)
- *Refreshment Risk Management* Budaya Internal Kontrol landasan Manajemen Risiko Operasional (2019)
- Sertifikasi Manajemen Risiko level 5 oleh Badan Sertifikasi Manajemen Risiko (BSMR)
- Sertifikasi Kepatuhan Perbankan Level Executive oleh Lembaga Sertifikasi Profesi Perbankan (LSPP)
- Sertifikasi Pendidikan Khusus Profesi Advokat (PKPA) oleh Perhimpunan Advokat Indonesia
- Risk Management Refreshment for Top Level (2023)
- Risk Management Refreshment of Operational Risk & Fraud in the Banking sector (2021)
- Risk Management Certification Refreshment Program "Control of Bank Operational Risk In The Digital Banking and Covid-19 Era" (2021)
- Risk Management Refreshment of Internal Control Culture on the basis of Operational Risk Management (2019)
- Level 5 Risk Management Certification by the Risk Management Certification Agency (BSMR).
- Executive Level Banking Compliance Certification by the Banking Professional Certification Institute (LSPP).
- Advocate Profession Special Education Certification (PKPA) by the Indonesian Advocates Association.

Kepemilikan Saham
Share Ownership
Nihil | None

Hubungan Afiliasi
Affiliated Relationship
Tidak memiliki hubungan afiliasi dengan Anggota Dewan Komisaris, Anggota Direksi lainnya dan Pemegang Saham Utama.
Has no affiliation with Members of the Board of Commissioners, other Members of the Board of Directors, and Major Shareholders.

PERUBAHAN KOMPOSISI ANGGOTA DIREKSI DAN ALASAN PERUBAHANNYA

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

Komposisi Direksi Sebelum RUPS Luar Biasa Tanggal 11 Mei 2023

Komposisi Direksi sebelum RUPS Luar Biasa tanggal 11 Mei 2023 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama dan 1 (satu) orang Wakil Direktur Utama dan 3 (tiga) orang Direktur. Komposisi Direksi sebelum RUPS Luar Biasa tanggal 11 Mei 2023 adalah sebagai berikut:

Direktur Utama	: Park Young Man
Wakil Direktur Utama	: Hendra Lie
Direktur Kredit	: Kim Seongtaek
Direktur Operasional	: Joyo
Direktur Kepatuahn	: Efdinal Alamsyah

Komposisi Direksi setelah RUPS Luar Biasa Tanggal 11 Mei 2023

Pada tanggal 11 Mei 2023, RUPS Luar Biasa memutuskan perubahan susunan pengurus Perseroan sebagai berikut:

1. Menyetujui untuk memberhentikan dengan hormat Sdr. Kim Seongtaek, selaku Direktur Kredit , dan Sdr. Joyo selaku Direktur Operasional, dan berlaku efektif sejak RUPSLB ini ditutup.
2. Menyetujui untuk mengangkat Sdr Inhyo Wang selaku Direktur Kredit dan IT dan Sdri Vincentia M. Djuniwati W selaku Direktur Bisnis dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK), atau instansi berwenang lainnya.
3. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi:

Direktur Utama	: Park Young Man
Wakil Direktur Utama	: Hendra Lie
Direktur Bisnis	: Vincentia M. Djuniwati W
Direktur Kredit dan IT	: Inhyo Wang
Direktur Kepatuhan	: Efdinal Alamsyah

CHANGES IN THE COMPOSITION OF MEMBERS OF THE BOARD OF DIRECTORS AND REASONS FOR CHANGES

During 2023, there has been a change in the composition of members of the Board of Directors as explained below:

Composition of the Board of Directors Prior to the Extraordinary GMS Dated May 11, 2023

The composition of the Board of Directors before the Extraordinary GMS dated May 11, 2023 was 5 (five) people, consisting of 1 (one) President Director, 1 (one) Vice President Director, and 3 (three) Directors. The composition of the Board of Directors before the Extraordinary GMS dated May 11, 2023 is as follows:

President Director	: Park Young Man
Vice President Director	: Hendra Lie
Credit Director	: Kim Seongtaek
Operations Director	: Joyo
Compliance Director	: Efdinal Alamsyah

Composition of the Board of Directors after the Extraordinary GMS Dated May 11, 2023

On May 11, 2023, the Extraordinary GMS decided to change the composition of the Company's management as follows:

1. Approved to respectfully dismiss Mr. Kim Seongtaek as a Credit Director, and Mr. Joyo as Operations Directors, effective as of the closing of this EGMS.

2. Approved to appoint Mr. Inhyo Wang as Credit and IT Director and Ms. Vincentia M. Djuniwati W as Business Director and will be effective after obtaining approval from the Financial Services Authority (OJK) or other authorized agencies.
3. Thus, the management composition of PT Bank Oke Indonesia, Tbk. becomes:

President Director	: Park Young Man
Vice President Director	: Hendra Lie
Business Director	: Vincentia M. Djuniwati W
Credit and IT Director	: Inhyo Wang
Compliance Director	: Efdinal Alamsyah

Pejabat Ekeskutif

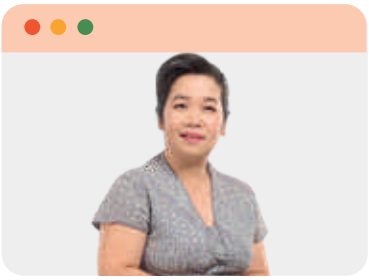
Executive Officers



Jonsen Prasetio
Kepala Divisi Compliance
Warga Negara Indonesia, 44 Tahun.
Mulai bekerja di OK BANK : 7 Juni 2018
Pendidikan : Sarjana
Head of Compliance Division
Indonesian citizen, 44 years old.
Started working at OK BANK: June 7, 2018
Education: Bachelor's degree



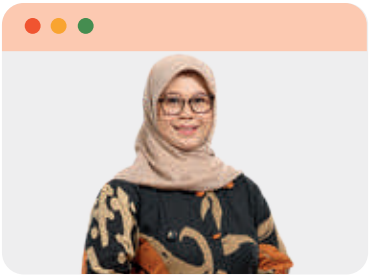
Jefitra
Kepala Divisi Risk Management
Warga Negara Indonesia, 47 Tahun.
Mulai bekerja di OK BANK : 11 Januari 2018
Pendidikan : Sarjana
Head of Risk Management Division
Indonesian citizen, 47 years old.
Started working at OK BANK: January 11, 2018
Education: Bachelor's degree



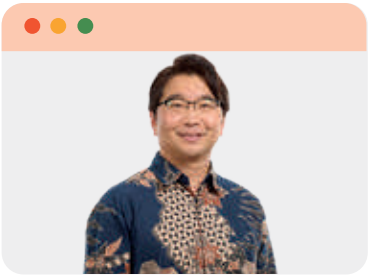
Noni
Kepala Divisi Corporate Secretary
Warga Negara Indonesia, 52 Tahun.
Mulai bekerja di OK BANK : 1 November 1991
Pendidikan : Sarjana
Head of Corporate Secretary Division
Indonesian citizen, 52 years old.
Started working at OK BANK: November 1, 1991
Education: Bachelor's degree



Deasy Wulaningsih
Kepala Divisi Finance
Warga Negara Indonesia, 45 Tahun.
Mulai bekerja di OK BANK : 21 Mei 2013
Pendidikan : Sarjana
Head of Finance Division
Indonesian citizen, 45 years old.
Started working at OK BANK: May 21, 2013
Education: Bachelor's degree



Murniasih
Kepala Divisi Internal Audit
Warga Negara Indonesia, 45 Tahun.
Mulai bekerja di OK BANK : 27 Oktober 2014
Pendidikan : Sarjana
Head of Internal Audit Division
Indonesian citizen, 45 years old.
Started working at OK BANK: October 27, 2014
Education: Bachelor's degree



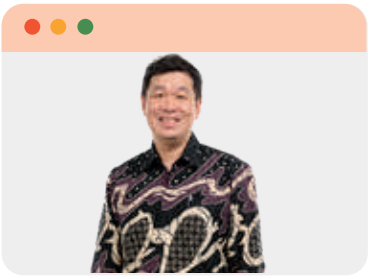
Kim Tae Sob
Kepala Divisi Marketing Communication
Warga Negara Korea Selatan, 47 Tahun.
Mulai bekerja di OK BANK : 14 Desember 2020
Pendidikan : Magister
Head of marketing Communication Division
South Korean citizen, 47 years old.
Started working at OK BANK: December 14, 2020
Education: Master's degree



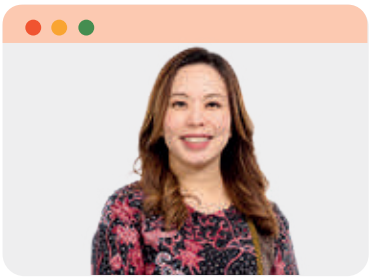
Silvya Suryadi
Kepala Divisi Bisnis 2
Warga Negara Indonesia, 39 Tahun.
Mulai bekerja di OK BANK : 7 Februari 2022
Pendidikan : Magister
Head of Business 2 Division
Indonesian citizen, 39 years old.
Started working at OK BANK: February 7, 2022
Education: Master's degree



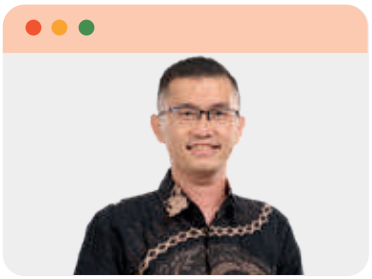
Park Dong Won
Kepala Divisi IT Planning
Warga Negara Korea Selatan, 46 Tahun.
Mulai bekerja di OK BANK : 24 Juni 2022
Pendidikan : Sarjana
Head of IT Planning Division
South Korean citizen, 46 years old.
Started working at OK BANK: June 24, 2022
Education: Bachelor's degree



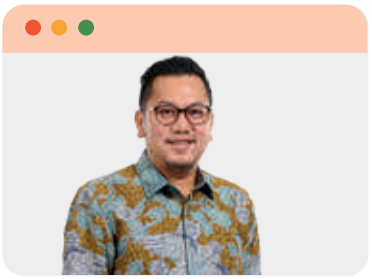
Yoon Junkang
Kepala Divisi Retail Bussiness Development
Warga Negara Korea Selatan, 42 Tahun.
Mulai bekerja di OK BANK :22 Juni 2022
Pendidikan : Sarjana
Head of Retail Business Development Division
South Korean citizen, 42 years old.
Started working at OK BANK: June 22, 2022
Education: Bachelor's degree



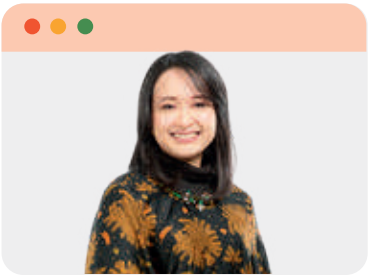
Natalia Janette Budiman
Kepala Divisi Funding
Warga Negara Indonesia, 42 Tahun.
Mulai bekerja di OK BANK : 13 Juni 2022
Pendidikan : Sarjana
Head of Funding Division
Indonesian citizen, 42 years old.
Started working at OK BANK: June 13, 2022
Education: Bachelor's degree



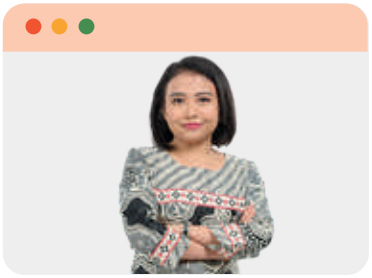
Ferry Ferdian Pratama
Kepala Divisi Credit Review
Warga Negara Indonesia, 44 Tahun.
Mulai bekerja di OK BANK : 11 Juli 2022
Pendidikan : Sarjana
Head of Credit Review Division
Indonesian citizen, 44 years old.
Started working at OK BANK: July 11, 2022
Education: Bachelor's degree



Moch. Maurice
Kepala Divisi Legal
Warga Negara Indonesia, 41 Tahun.
Mulai bekerja di OK BANK : 1 Agustus 2022
Pendidikan : Sarjana
Head of Legal Division
Indonesian citizen, 41 years old.
Started working at OK BANK: August 1, 2022
Education: Bachelor's degree



Novita Dwi Kusumawardhani
Kepala Divisi Human Capital
Warga Negara Indonesia, 42 Tahun.
Mulai bekerja di OK BANK : 4 November 2019
Pendidikan : Magister
Head of Human Capital Division
Indonesian citizen, 42 years old.
Started working at OK BANK: November 4, 2019
Education: Master's degree



Nining Kieswati
Kepala Divisi Operasional
Warga Negara Indonesia, 41 Tahun.
Mulai bekerja di OK BANK : 21 Agustus 2017
Pendidikan : Sarjana
Head of Operational Division
Indonesian citizen, 41 years old.
Started working at OK BANK: August 21, 2017
Education: Bachelor's degree



Hun Pyong Hahm
Kepala Divisi Corporate Planning
Warga Negara Korea Selatan, 56 Tahun.
Mulai bekerja di OK BANK : 12 Juni 2023
Pendidikan : Magister
Head of Corporate Planning Division
South Korean citizen, 56 years old.
Started working at OK BANK: June 12, 2023
Education: Master's degree



Oscar SuwarnaDwipa
Kepala Divisi Bisnis 4
Warga Negara Indonesia, 38 Tahun.
Mulai bekerja di OK BANK : 5 Juni 2023
Pendidikan : Sarjana
Head of Business 4 Division
Indonesian citizen, 38 years old.
Started working at OK BANK: June 5, 2023
Education: Bachelor's degree



Lim Siau Sien
Kepala Divisi IT Operation
Warga Negara Indonesia, 40 Tahun.
Mulai bekerja di OK BANK : 25 Oktober 2018
Pendidikan : Sarjana
Head of IT Operation Division
Indonesian citizen, 40 years old.
Started working at OK BANK: October 25, 2018
Education: Bachelor's degree



Hyosun Kwak
Kepala Divisi Retail Credit & Digital Strategy
Warga Negara Korea Selatan, 42 Tahun.
Mulai bekerja di OK BANK : 1 November 2023
Pendidikan : Sarjana
Head of Retail Credit & Digital Strategy Division
South Korean citizen, 42 years old.
Started working at OK BANK: November 1, 2023
Education: Bachelor's degree



Jong Ha Lee
Kepala Divisi Loan Asset Management
Warga Negara Korea Selatan, 53 Tahun.
Mulai bekerja di OK BANK : 1 November 2023
Pendidikan : Sarjana
Head of Loan Asset Management Division
South Korean citizen, 53 years old.
Started working at OK BANK: November 1, 2023
Education: Bachelor's degree



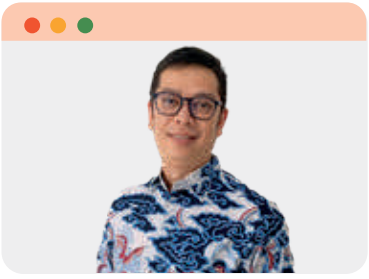
Sony Gusman Magenda Ardiwinata
Branch Manager
Warga Negara Indonesia, 41Tahun.
Mulai bekerja di OK BANK : 1 Juli 2022
Pendidikan : Sarjana
Branch Manager
Indonesian citizen, 41 years old.
Started working at OK BANK: July 1, 2022
Education: Bachelor's degree



Prayitno
Branch Manager
Warga Negara Indonesia, 41 Tahun.
Mulai bekerja di OK BANK : 1 Agustus 2022
Pendidikan : Sarjana
Branch Manager
Indonesian citizen, 41 years old.
Started working at OK BANK: August 1, 2022
Education: Bachelor's degree



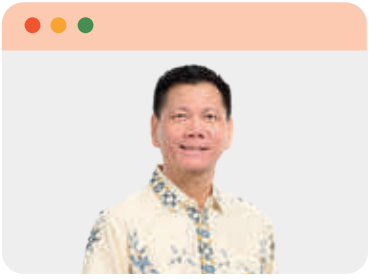
I Gusti Agung Putu Sidhi Yasa
Branch Manager
Warga Negara Indonesia, 51 Tahun.
Mulai bekerja di OK BANK : 1 November 2018
Pendidikan : Sarjana
Branch Manager
Indonesian citizen, 51 years old.
Started working at OK BANK: November 1, 2018
Education: Bachelor's degree



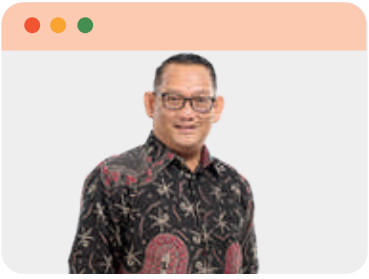
Edrick Yonatia
Branch Manager
Warga Negara Indonesia, 43 Tahun.
Mulai bekerja di OK BANK : 2 Januari 2023
Pendidikan : Sarjana
Branch Manager
Indonesian citizen, 43 years old.
Started working at OK BANK: January 2, 2023
Education: Bachelor's degree



Nonikha Indrajana ie
Branch Manager
Warga Negara Indonesia, 55 Tahun.
Mulai bekerja di OK BANK : 28 Mei 2020
Pendidikan : Diploma
Branch Manager
Indonesian citizen, 55 years old.
Started working at OK BANK: May 28, 2020
Education: Diploma



Benjamin Widjaja
Kepala Department Treasury
Warga Negara Indonesia, 52 Tahun.
Mulai bekerja di OK BANK : 18 April 2022
Pendidikan : Magister
Head of Treasury Department
Indonesian citizen, 52 years old.
Started working at OK BANK: April 18, 2022
Education: Master's degree



Hendy Setiawan
Kepala Department GA
Warga Negara Indonesia, 47 Tahun.
Mulai bekerja di OK BANK : 26 April 2021
Pendidikan : Sarjana
Head of GA Department
Indonesian citizen, 47 years old.
Started working at OK BANK: April 26, 2021
Education: Bachelor's degree



Bermani Achmad
IT Security Unit
Warga Negara Indonesia, 34 Tahun.
Mulai bekerja di OK BANK : 1 Desember 2022
Pendidikan : Sarjana
IT Security Unit
Indonesian citizen, 34 years old.
Started working at OK BANK: December 1, 2022
Education: Bachelor's degree

Demografi Karyawan [OJK C.3]

Employee Demographics [OJK C.3]

Komposisi Karyawan Berdasarkan Jenis Kelamin
Employee Composition Based on Gender

Jenis Kelamin Gender	2023		2022	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
Laki-laki | Male	170	51,99%	167	52,68%
Perempuan | Female	157	48,01%	150	47,32%
Jumlah |Total	**327**	**100,00%**	**317**	**100,00%**

Komposisi Karyawan Berdasarkan Level Jabatan
Employee Composition Based on Level of Position

Level Jabatan Level of Position	2023		2022	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
Kepala Divisi | Head of Division	19	5,81%	22	6,94%
Kepala Departemen | Head of Department	21	6,42%	21	6,62%
Pimpinan Cabang | Branch Manager	14	4,28%	14	4,42%
Unit Head/Team Head	30	9,17%	15	4,73%
Officer/Staff	243	74,31%	245	77,29%
Jumlah | Total	**327**	**100,00%**	**317**	**100,00%**

Komposisi Karyawan Berdasarkan Usia [OJK C.3]
Employee Composition Based on Age [OJK C.3]

Rentang Usia Age Range	2023		2022	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
20 – 30 Tahun | 20 – 30 Years Old	99	30,28%	93	29,34%
31 - 40 Tahun | 31 – 40 Years Old	147	44,95%	135	42,59%
> 41 Tahun | > 41 Years Old	81	24,77%	89	28,08%
Jumlah | Total	**327**	**100,00%**	**317**	**100,00%**

Komposisi Karyawan Berdasarkan Tingkat Pendidikan
Employee Composition Based on Education Level

Tingkat Pendidikan Education Level	2023		2022	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
Pasca Sarjana | Postgraduate	21	6,4	17	5,36%
Sarjana | Bachelor	275	84	263	82,97%
Akademi / Diploma | Academy/Diploma	18	5,5	19	5,99%
SMU atau Sederajat | High school or Equivalent	13	3,9	18	5,68%
Jumlah | Total	**327**	**100**	**317**	**100,00%**

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan
Employee Composition Based on Employment Status

Status Ketenagakerjaan Employment Status	2023		2022	
	Jumlah Total	Persentase (%) Percentage (%)	Jumlah Total	Persentase (%) Percentage (%)
Karyawan Tetap | Permanent Employee	302	92,35%	269	84,86%
Karyawan Kontrak | Contract Employee	7	2,14%	13	4,10%
Probation	18	5,50%	35	11,04%
Jumlah | Total	**327**	**100,00%**	**317**	**100,00%**

Struktur dan Komposisi Pemegang Saham

Structure and Composition of Shareholders



Komposisi Pemegang Saham
Composition Of Shareholders

No	Nama Pemegang Saham Name of Shareholders	1 Januari 2023 January 1, 2023		31 Desember 2023 December 31, 2023	
		Saham Shares	Persentase (%) Percentage (%)	Saham Shares	Persentase (%) Percentage (%)
1	OK Next	15.913.673.243	93,40	15.288.673.243	89,73
2	Saham Treasury | Treasury Shares	145.401.089	0,85	145.401.089	0,85
3	Masyarakat | Public	978.717.942	5,75	1.603.717.942	9,41
Jumlah | Total		**17.037.792.274**	**100,00**	**17.037.792.274**	**100,00**

Klasifikasi Pemegang Saham

Klasifikasi Pemegang Saham OK BANK per 31 Desember 2023 adalah sebagai berikut:

Shareholders Classification

The classification of OK BANK's Shareholders as of December 31, 2023 is as follows:

No	Status Pemilik Ownership Status	Pemilikan dalam Satuan Standar Perdagangan Ownership in Standard Trading Unit			Pemilikan Tidak dalam Satuan Standar Perdagangan Ownership Not in Standard Trading Unit			Jumlah Total		
		Jumlah Investor Total investor	Jumlah Efek Total Securities	%	Jumlah Investor Total investor	Jumlah Efek Total Securities	%	Jumlah Investor Total investor	Jumlah Efek Total Securities	(%)
Pemodal Nasional | National Investor										
1	Perorangan Individual	4.980	952.534.839	5,591	257	10.674	0,000	5.237	952.545.513	5,591
2	Perseroan Terbatas Limited Liability Companies	9	788.937.389	4,631	3	192	0,000	12	788.937.581	4,631
3	Dana Pensiun Pension Fund	0	0	0,000	0	0	0,000	0	0	0,000
4	Yayasan Foundation	0	0	0,000	0	0	0,000	0	0	0,000
5	Koperasi Cooperative	0	0	0,000	0	0	0,000	0	0	0,000
Sub Total Pemodal Nasional Sub Total National Investor		4.989	1.741.472.228	10,221	260	10.866	0,000	5.249	1.741.483.094	10,221
Pemodal Asing | Foreign Investor										
	Perorangan Individual	2	4.100	0	0	0	0	3	4,155	0.000
	Perseroan Terbatas Limited Liability Companies	7	15.296.305.025	90	1	55	0	7	15.296.305.025	89,779
Sub Total Pemodal Asing Sub Total Foreign Investor		9	15.296.309.125	89,779	1	55	0,000	10	15.296.309.180	89,779
Jumlah | Total		**4,998**	**17.037.781.353**	**100,000**	**261**	**10.921**	**0,000**	**5,259**	**17.037.792.274**	**100,000**

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

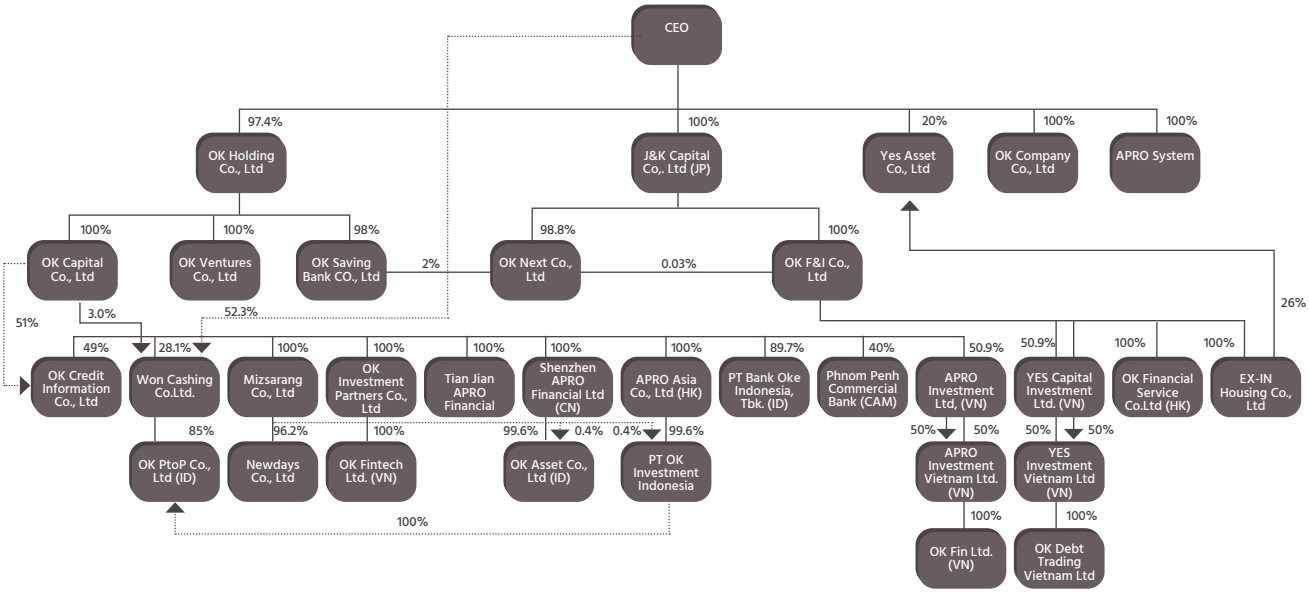
Per tanggal 1 Januari 2023 sampai dengan 31 Desember 2023, tidak ada anggota Dewan Komisaris maupun anggota Direksi yang memiliki saham Perseroan.

Share Ownership by the Board of Commissioners and the Board of Directors

As of January 1, 2023 until December 31, 2023, neither member of the Board of Commissioners nor member of the Board of Directors owns the Company's shares.

Pemegang Saham Utama dan Pemegang Saham Pengendali

Major Shareholders and Controlling Shareholders



Pada 31 Desember 2023, OK Next (d/h.APRO Financial) Co. Ltd. memiliki 15.288.673.243 lembar saham atau setara dengan 89,73% dari keseluruh saham Perseroan, sehingga OK Next (d/h.APRO Financial) Co. Ltd. merupakan Pemegang Saham Utama dan Pemegang Saham Pengendali Perseroan.

APRO Financial Co.,Ltd merupakan perusahaan pembiayaan sektor kredit swasta terbesar di Korea yang didirikan tahun 1999 dengan nama awal A&O Financial. Pada tahun 2014 melakukan expansi ke China dan Polandia dan mengubah nama menjadi APRO Financial CO., Ltd.

Pada tanggal 18 Oktober 2023 *business* usaha APRO berubah dari financial menjadi Non financial. Pada tanggal 12 Desember 2023 APRO Financial Co., Ltd berubah nama menjadi OK Next Co., Ltd

As of December 31, 2023, OK Next (formerly APRO Financial) Co. Ltd. owns 15,288,673,243 shares, or equivalent to 89.73% of the total shares of the Company, hence, OK Next(d/h. APRO Financial) Co. Ltd. is the Major and Controlling Shareholder of the Company.

APRO Financial Co., Ltd. is Korea's largest private sector credit financing company founded in 1999 under the initial name of A&O Financial. In 2014, it expanded into China and Poland and changed its name to APRO Financial CO., Ltd.

On October 18, 2023 APRO's business changed from financial to non-financial. On December 12, 2023 APRO Financial Co., Ltd. changed its name to OK Next Co., Ltd.

ENTITAS ANAK DAN ENTITAS ASOSIASI

Hingga 31 Desember 2023, OK BANK tidak memiliki entitas anak, perusahaan asosiasi, perusahaan ventura bersama.

SUBSIDIARIES AND ASSOCIATE ENTITIES

As of December 31, 2023, OK BANK has no subsidiaries, associated companies, and joint venture companies.

Kronologis Pencatatan Saham

Share Listing Chronology

PENAWARAN UMUM PERDANA SAHAM

Tahap Persiapan

Persiapan *Go Public* Perseroan dimulai sejak tahun 2013 dengan langkah awal melakukan pemilihan lembaga penunjang dan profesi yang akan digunakan untuk mendapatkan izin *Go Public,* termasuk menyelenggarakan RUPSLB dalam rangka merubah Anggaran Dasar Perseroan. Adapun kronologi secara keseluruhan adalah sebagai berikut:

1. Pemecahan nilai saham (*stock split*) berdasarkan RUPS tanggal 4 Juli 2013 dari Rp1.000,- per lembar menjadi Rp100,- per lembar.
2. Peningkatan modal dasar Perseroan dari Rp200.000.000.000,- (dua ratus miliar rupiah) menjadi Rp500.000.000.000.- (lima ratus miliar rupiah) berdasarkan RUPS tanggal 23 Oktober 2013.
3. Perubahan Anggaran Dasar yang meliputi perubahan status Perseroan dari tertutup menjadi terbuka serta persetujuan pengeluaran saham yang akan dijual kepada publik sebesar Rp50.000.000.000,- (lima puluh miliar rupiah) sesuai dengan RUPS tanggal 5 Juni 2014.

Tahap Pelaksanaan

1. Pernyataan Efektif
   Pernyataan efektif oleh Pengawas Pasar Modal Otoritas Jasa Keuangan diperoleh pada tanggal 30 Juni 2014. Sedangkan masa penawaran umum berlangsung pada tanggal 2 Juli 2014 hingga 4 Juli 2014.

2. Pencatatan di Bursa Efek Indonesia (BEI)
   Pencatatan efektif saham Perseroan dengan kode saham DNAR di BEI dilaksanakan pada tanggal 11 Juli 2014.
3. Laporan ke Otoritas Jasa Keuangan
   Dengan melakukan penawaran saham kepada masyarakat sebanyak 500.000.000 (lima ratus juta) saham dengan total nilai nominal sebesar Rp50.000.000.000,- (lima puluh miliar rupiah) atau sebesar 22,22% dari modal yang telah disetor penuh setelah IPO, maka modal disetor Perseroan setelah IPO menjadi Rp225.000.000.000,- (dua ratus dua puluh lima miliar rupiah). Dana yang diperoleh dari hasil penawaran umum ini adalah Rp110,- per lembar saham dari nilai nominal Rp100,- per lembar saham adalah sebesar Rp55.000.000.000,- (lima puluh lima miliar rupiah). Untuk perubahan komposisi kepemilikan saham setelah IPO Perseroan telah melaporkan ke Otoritas Jasa Keuangan dengan No. 283/DIR/BDI/ VII/2014 tanggal 14 Juli 2014.

INITIAL PUBLIC OFFERING

Preparatory Stage

The Company's Go Public preparations began in 2013 with the initial step of selecting supporting institutions and professions that will be used to obtain Go Public permits, including holding an EGMS to amend the Company's Articles of Association. The overall chronology is as follows:

1. Stock split based on the GMS on July 4, 2013, from Rp1,000 per share to Rp100 per share.

2. Increase the Company's authorized capital from Rp200,000,000,000.- (two hundred billion rupiah) to Rp500,000,000,000.- (five hundred billion rupiah) based on the GMS on October 23, 2013.
3. Amendments to the Articles of Association which include changes in the Company's status from closed to public and approval of the issuance of shares to be sold to the public amounting to Rp50,000,000,000,- (fifty billion rupiah) in accordance with the GMS on June 5, 2014.

Implementation Stage

1. Statement of Effectiveness
   The statement of effectiveness by the Capital Market Supervisor of the Financial Services Authority was obtained on June 30, 2014. Meanwhile, the public offering period was held from July 2, 2014, to July 4, 2014.
2. Listing on the Indonesia Stock Exchange (IDX)
   The effective listing of the Company's shares with the ticker code DNAR on the IDX was held on July 11, 2014.

3. Report to the Financial Services Authority
   By offering shares to the public as many as 500,000,000 (five hundred million) shares with a total nominal value of Rp50,000,000,000,- (fifty billion rupiahs), or 22.22% of the fully paid-up capital after the IPO, the paid-up capital of the Company after the IPO becomes Rp225,000,000,000,- (two hundred and twenty-five billion rupiah). The funds obtained from this public offering are Rp110 per share of the nominal value of Rp100 per share, amounting to Rp55,000,000,000 (fifty-five billion rupiah). For changes in the composition of share ownership after the IPO, the Company has reported to the Financial Services Authority with No. 283/DIR/BDI/VII/2014 dated July 14, 2014.

PENAWARAN UMUM TERBATAS I

Sesuai dengan prospektus final yang diterbitkan pada tanggal 09 Desember 2019, Perseroan melakukan Penawaran Umum Terbatas I (PUT I) kepada para Pemegang Saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebanyak 2.534.789.887 saham baru dengan nilai nominal Rp100,- (seratus Rupiah) setiap saham. Setiap pemegang saham yang memiliki 22 (dua puluh dua) saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 17 Desember 2019 pukul 16.00 WIB mempunyai 9 (sembilan) HMETD di mana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru yang ditawarkan dengan harga pelaksanaan Rp197,- (seratus sembilan puluh tujuh Rupiah).

Pelaksanaan saham *exercise* pada Desember 2019 adalah sebanyak 2.371.887.769 lembar saham atau senilai Rp467.261.890.493,- sedangkan pelaksanaan saham tambahan sebanyak 162.902.118 lembar saham atau senilai Rp32.091.717.246,- dilaksanakan pada Januari 2020.

Dari PUT I tersebut, Perseroan mendapatkan tambahan modal disetor sebesar Rp499.353.607.739,-.

LIMITED PUBLIC OFFERING I

Following the final prospectus issued on December 9, 2019, the Company conducted a Limited Public Offering I (PUT I) to Shareholders for Preemptive Rights (HMETD) totaling 2,534,789,887 new shares with a nominal value of Rp100 (one hundred Rupiah) per share. Each shareholder who owns 22 (twenty-two) shares whose names are recorded in the Company's Shareholders Register on December 17, 2019, at 16.00 WIB has 9 (nine) Preemptive Rights, in which every 1 (one) Preemptive Right gives the holder the right to purchase 1 (one) new share offered at an exercise price of Rp197 (one hundred and ninety-seven Rupiah).

The implementation of exercise shares in December 2019 was 2,371,887,769 shares or amounting to Rp467,261,890,493 while the exercise of additional shares of 162,902,118 shares or worth Rp32,091,717,246 was carried out in January 2020.

From the PUT I, the Company received additional paid-in capital of Rp499,353,607,739.

PENAWARAN UMUM TERBATAS II

Sesuai dengan prospektus final yang diterbitkan pada tanggal 15 Oktober 2020, Perseroan melakukan Penawaran Umum Terbatas II (PUT II) kepada para Pemegang Saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebanyak 2.686.443.983 saham baru dengan nilai nominal Rp100,- (seratus Rupiah) setiap saham. Setiap pemegang saham yang memiliki 13 (tiga belas) saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 26 Oktober 2020 pukul 16.00 WIB mempunyai 4 (empat) HMETD di mana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru yang ditawarkan dengan harga pelaksanaan Rp186,- (seratus delapan puluh enam Rupiah).

Pelaksanaan saham *exercise* pada November 2020 adalah sebanyak 2.532.263.943 lembar saham atau senilai Rp471.001.093.398,- sedangkan sisa saham sebanyak 154.180.040 lembar saham atau senilai Rp28.677.487.440,- diambil oleh APRO sebagai pembeli siaga pada tanggal 10 November 2020.

Dari PUT II tersebut, Perseroan mendapatkan tambahan modal disetor sebesar Rp499.678.580.838,-.

LIMITED PUBLIC OFFERING II

Following the final prospectus issued on October 15, 2020, the Company conducted a Limited Public Offering II (PUT II) to Shareholders in the context of Preemptive Rights (HMETD) totaling 2,686,443,983 new shares with a nominal value of Rp100 (one hundred Rupiah) per share. Each shareholder who owns 13 (thirteen) shares whose names are recorded in the Company's Shareholders Register on October 26, 2020, at 16.00 WIB has 4 (four) Preemptive Rights in which every 1 (one) Preemptive Rights gives the holder the right to purchase 1 (one) new share offered at an exercise price of Rp186 (one hundred and eighty-six Rupiah).

The implementation of exercise shares in November 2020 was 2,532,263,943 shares or Rp471,001,093,398 while the remaining 154,180,040 shares or Rp28,677,487,440 were taken by APRO as standby buyer on November 10, 2020.

From the PUT II, the Company received additional paid-in capital of Rp499,678,580,838.

PENAWARAN UMUM TERBATAS (PUT) III

Sesuai dengan prospektus final yang diterbitkan pada tanggal 01 Oktober 2021, Perseroan melakukan Penawaran Umum Terbatas III (PUT III) kepada para Pemegang Saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebanyak 2.537.197.095 saham baru dengan nilai nominal Rp100,- (seratus Rupiah) setiap saham.

Setiap pemegang saham yang memiliki 9 (sembilan) saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 12 Oktober 2021 pukul 16.00 WIB mempunyai 2 (dua) HMETD di mana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru yang ditawarkan dengan harga pelaksanaan Rp197,- (seratus sembilan puluh tujuh Rupiah).

Dari PUT III tersebut, Perseroan mendapatkan tambahan modal disetor sebesar Rp499.827.827.715,-.

LIMITED PUBLIC OFFERING (PUT) III

Following the final prospectus issued on October 1, 2021, the Company conducted a Limited Public Offering III (PUT III) to Shareholders for Preemptive Rights (HMETD) totaling 2,537,197,095 new shares with a nominal value of Rp100 (one hundred Rupiah) per share.

Every shareholder who owns 9 (nine) shares whose names are recorded in the Company's Register of Shareholders on October 12, 2021, at 16.00 WIB has 2 (two) Preemptive Rights in which every 1 (one) Preemptive Rights gives the holder the right to buy 1 (one) new share offered at an exercise price of Rp197 (one hundred and ninety-seven Rupiah).

From the PUT III, the Company received additional paid-in capital of Rp499,827,827,715.

PENAWARAN UMUM TERBATAS (PUT) IV

Sesuai dengan prospektus final yang diterbitkan pada tanggal 19 Oktober 2022, Perseroan melakukan Penawaran Umum Terbatas IV (PUT IV) kepada para Pemegang Saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebanyak 2.937.807.163 saham baru dengan nilai nominal Rp100,- (seratus Rupiah) setiap saham.

Setiap pemegang saham yang memiliki 19 (sembilan belas) saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 17 Oktober 2022 pukul 16.00 WIB mempunyai 4 (empat) HMETD di mana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru yang ditawarkan dengan harga pelaksanaan Rp170,- (seratus tujuh puluh Rupiah).

Dari PUT IV tersebut, Perseroan mendapatkan tambahan modal disetor sebesar Rp499.427.217.710,-.

Adapun komposisi pemegang saham sebelum dan sesudah PUT IV adalah sebagai berikut:

LIMITED PUBLIC OFFERING (PUT) IV

In accordance with the final prospectus issued on October 19, 2022, the Company made a Limited Public Offering IV (PUT IV) to Shareholders in the context of Preemptive Rights (HMETD) of 2,937,807,163 new shares with a nominal value of Rp100 (one hundred Rupiah) per share.

Every shareholder who owns 19 (nineteen) shares whose names are registered in the Register of Shareholders of the Company on October 17, 2022, at 16.00 WIB has 4 (four) HMETD where every 1 (one) HMETD gives the holder the right to buy 1 (one) new share offered at an exercise price of Rp170 (one hundred and seventy Rupiah).

From the PUT IV, the Company received additional paid-in capital of Rp499,427,217,710.

The composition of shareholders before and after PUT IV is as follows:

Nama Name	**Sebelum PUT IV** Before PUT IV		**Setelah PUT IV** After PUT IV	
	Saham Shares	**Persentase (%)** Percentage (%)	**Saham** Shares	**Persentase (%)** Percentage (%)
APRO Financial Co. Ltd.	12.755.587.400	90,47	15.913.673.243	93,40
Saham Treasury | Treasury Shares	145.401.089	1,03	145.401.089	0,85
Masyarakat | Public	1.198.996.622	8,50	978.717.942	5,75
Jumlah | Total	**14.099.985.111**	**100,00**	**17.037.792.274**	**100,00**

KRONOLOGI PENERBITAN DAN PENCATATAN EFEK LAINNYA

Hingga 31 Desember 2023, OK BANK tidak pernah menerbitkan dan mencatatkan efek lain selain saham di bursa manapun.

CHRONOLOGY OF ISSUANCE AND OTHER SECURITIES LISTING

Until December 31, 2023, OK BANK has never issued and listed other securities other than shares on any exchange.

LEMBAGA DAN PROFESI PENUNJANG PASAR MODAL

Lembaga profesi penunjang pasar modal yang memberikan jasa secara berkala kepada Emiten selama tahun buku berjalan adalah sebagai berikut:

CAPITAL MARKET SUPPORTING INSTITUTIONS AND PROFESSIONS

The capital market supporting professional institutions that provide services on a regular basis to Issuers during the current financial year are as follows:

Nama Name	Alamat Address	Jasa yang diberikan Services Provided	Periode Penugasan Assignment Period	Biaya Fee
PT Bursa Efek Indonesia	Gedung Bursa Efek Indonesia, Tower I. Jl. Jend. Sudirman Kav.52-53, Jakarta 12910 Indonesia Stock Exchange Building, Tower I. Jl. Jend. Sudirman Kav.52-53, Jakarta 12910	Jasa Pencatatan Tahunan Saham Annual Share Listing Service	Januari 2023-Desember 2023 January 2023-December 2023	Rp277.500.000,-
Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	UOB Plaza 30th & 42nd Jl. MH.Thamrin Lot 8-10, Jakarta Pusat 10230 UOB Plaza 30th & 42nd Jl. MH.Thamrin Lot 8-10, Central Jakarta 10230	Audit Laporan Tahunan Annual Report Audit	Januari 2023-Desember 2023 January 2023-December 2023	Rp266.400.000
Biro Administrasi Efek. Ficomindo Buana Registrar Securities Administration Bureau. Ficomindo Buana Registrar	Jl. Kyai Caringin No.2-A Rt.11/4 Cideng, Jakarta Pusat Jl. Kyai Caringin No.2-A Rt.11/4 Cideng, Central Jakarta	Jasa Administrasi Saham Pasar Sekunder Secondary Market Stock Administration Service	Januari 2023-Desember 2023 January 2023-December 2023	Rp34.200.000
PT Kustodian Sentral Efek Indonesia (KSEI)	Gedung Bursa Efek Indonesia, Tower 1 Lt. 5. Jl. Jend. Sudirman Kav.52-53, Jakarta 12190 Indonesia Stock Exchange Building, Tower 1 5th floor Jl. Jend. Sudirman Kav.52-53, Jakarta 12190	Pengelolaan Administrasi Efek Securities Administration Management	Januari 2023-Desember 2023 January 2023-December 2023	Rp11.000.000,-
Notaris Dr. Agung Iriantoro,S.H.,M.H Notary Dr. Agung Iriantoro,S.H.,M.H	Jl. Jati Padang Raya No.13/A Pasar Minggu, Jakarta Selatan Jl. Jati Padang Raya No.13/A Pasar Minggu, South Jakarta	Rapat Umum Pemegang Saham dan Jasa bidang kenotariatan lainnya General Meeting of Shareholders, and Other notary services	Januari 2023-Desember 2023 January 2023-December 2023	Rp60.000.000

Situs Web Perusahaan

Company Website

OK BANK berkomitmen untuk menerapkan prinsip-prinsip tata kelola perusahaan dan salah satunya adalah keterbukaan. Penerapan keterbukaan informasi di OK BANK mengacu kepada Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten dan Perusahaan Publik. Berdasarkan ketentuan tersebut, OK BANK diwajibkan memuat informasi yang dipersyaratkan dan senantiasa dimutakhirkan secara berkala dengan memperhatikan 4 (empat) bagian utama informasi yang wajib dimuat pada website perusahaan, yaitu:

1. Informasi umum emiten atau perusahaan publik;
2. Informasi bagi pemodal atau investor;
3. Informasi tata kelola perusahaan;
4. Informasi tanggung jawab sosial perusahaan.

Situs web OK BANK, www.okbank.co.id, mengandung berbagai informasi untuk nasabah, serta pemegang saham dan pemangku kepentingan, yang bisa diakses secara mudah dan cepat. Situs web OK BANK memiliki 5 navigasi utama dan tampilan muka yang dapat dideskripsikan sebagai berikut:

BERANDA
Tampilan muka web resmi Bank yang berisikan dan memuat berita terkini, pengumuman, informasi produk dan layanan, dan berbagai informasi lainnya bagi nasabah atau pemangku kepentingan.

SIMPANAN
Informasi terkait produk simpanan yang ditawarkan OK BANK.

PINJAMAN
Informasi terkait produk pinjaman yang ditawarkan OK BANK.

TENTANG OK BANK
Berisikan berbagai informasi penting tentang OK BANK, mulai dari profil perusahaan, tata kelola perusahaan hubungan investor, tanggung jawab sosial dan berbagi informasi korporat lainnya.

KARIR
Berisikan tentang informasi kesediaan lowongan pekerjaan perusahaan diperuntukan bagi semua masyarakat yang ingin berkarir di perbankan.

TANYA JAWAB
Berisikan berbagai macam pertanyaan umum beserta jawabannya untuk berbagai macam produk Bank.

OK BANK is committed to implementing the principles of corporate governance and one of them is transparency. The application of information disclosure at OK BANK refers to the Financial Services Authority Regulation No. 8/POJK.04/2015 concerning Websites of Issuers and Public Companies. Based on these provisions, OK BANK is required to contain the required information and is regularly updated by considering the 4 (four) main sections of information that must be posted on the company's website, namely:

1. General information of the issuer or public company;
2. Information for investors;
3. Corporate governance information;
4. Corporate social responsibility information.

The OK BANK website, www.okbank.co.id, contains various information for customers, shareholders, and stakeholders, which is accessible easily and quickly. The OK BANK website has five main navigation and interfaces which can be described as follows:

HOME
Display of the Bank's official web page that contains the latest news, announcements, products, and services information, and various other information for customers or stakeholders.

SAVINGS
Information regarding deposit products offered by OK BANK.

LOANS
Information regarding loan products offered by OK BANK.

ABOUT OK BANK
Contains various important information about OK BANK, starting from company profiles, corporate governance, investor relations, social responsibility, and other corporate information sharing.

CAREER
Filled with information on the availability of company job vacancies intended for all people who wish to have a career in banking.

QUESTION AND ANSWER
Filled with various kinds of general questions and their answers for various kinds of Bank products.



Fungsi Penunjang
Bisnis
Business Support Function

Sebagai wujud komitmen untuk senantiasa memberi layanan terbaik, dan didukung oleh keragaman produk inovatif sesuai perkembangan teknologi terkini, OK BANK mengembangkan kompetensi Sumber Daya Manusia secara terarah dan terukur, dengan selalu memenuhi ketentuan regulator. OK BANK juga mengembangkan fasilitas penunjang berbasis teknologi informasi, demi dicapainya kinerja pelayanan para nasabah yang aman, handal dan bebas dari insiden kebocoran data.

As a form of commitment to consistently provide the best service and supported by a variety of innovative products in accordance with the latest technological developments, OK BANK develops Human Resources competencies in a targeted and measurable manner, while consistently complying with regulatory requirements. OK BANK is also developing information technology-based supporting facilities to achieve customer service performance that is safe, reliable, and free from data leakage incidents.

Pengelolaan Sumber Daya Manusia

Human Resources Management

Perseroan meyakini ketersediaan Sumber Daya Manusia (SDM) yang mumpuni dan berdedikasi tinggi merupakan ujung tombak dalam upaya mewujudkan visi dan misi Perseroan. Oleh karenanya, Perseroan secara berkesinambungan menjalankan program pendidikan dan pengembangan kompetensi pekerja agar senantiasa kompetitif dalam mengatasi persaingan, perubahan dan perkembangan industri perbankan yang berlangsung dengan dinamis sehingga dapat mencatatkan kinerja terbaik di setiap kondisi yang harus diatasi. Perseroan begitu memperhatikan dengan baik kualitas, profesionalitas dan efektivitas SDM dalam menjaga kualitas layanan, mengembangkan produk-produk perbankan yang sesuai kebutuhan para nasabah dan inovoatif dalam menerapkan kemajuan teknologi informasi dalam meningkatkan memenuhi harapan dan meningkatkan kepuasan para nasabah. Untuk mencapai semua tujuan tersebut, OK BANK merancang dan menyelenggarakan program-program pelatihan yang terarah, terukur dan sesuai dengan perkembangan industri perbankan.

The Company believes that the availability of qualified and highly dedicated Human Resources (HR) is the spearhead in the efforts to realize the Company's vision and mission. For this reason, the Company continuously conducts educational programs and employee competency development to remain competitive in overcoming competition, changes, and developments in the banking industry that are taking place dynamically, which will enable it to record the best performance in every condition that must be addressed. The Company pays close attention to the quality, professionalism, and effectiveness of HR in maintaining service quality, developing banking products that suit customer needs, and being innovative in implementing advances in information technology to meet expectations and increase customer satisfaction. To achieve all these goals, OK BANK designs and organizes training programs that are targeted, measurable, and in line with developments in the banking industry.

STRATEGI PENGELOLAAN SDM TAHUN 2023

OK BANK melakukan pengelolaan SDM secara komprehensif dan berkesinambungan. Perseroan senantiasa berpedoman pada peraturan perundang-undangan yang berlaku dan juga *best practices* dalam pengelolaan SDM, baik dari Perusahaan di Indonesia maupun mancanegara. Hal ini merupakan salah satu bentuk komitmen OK BANK dalam melakukan pengelolaan SDM yang terbaik. Strategi pengelolaan SDM yang diterapkan pada tahun 2023 adalah sebagai berikut:

1. Mengkaji dan mengevaluasi kualitas karyawan serta mengikutkannya dalam program pendidikan yang sesuai dengan bidangnya, maupun melakukan *employee movement* (Rotasi, Mutasi, Demosi, Promosi) dalam rangka penyegaran dan memperdalam kemampuan, membangkitkan etos kerja, dan *sense of belonging* dalam organisasi.
2. Meningkatkan jumlah pejabat dan karyawan berpartisipasi pada ujian sertifikasi Manajemen Risiko, dan sertifikasi lainnya yang disesuaikan dengan kebutuhan pengembangan bisnis Bank serta ketentuan regulator.

HR MANAGEMENT STRATEGY IN 2023

OK BANK manages its HR in a comprehensive and sustainable manner. The Company always refers to applicable laws and regulations as well as best practices in HR management, both from companies in Indonesia and abroad. This is a manifestation of OK BANK's commitment to carrying out the best HR management. The following is the HR management strategy implemented in 2023:

1. Reviewed and evaluated the quality of employees and included them in educational programs that suitable to their fields, as well as conducted employee movement (Rotation, Transfer, Demotion, Promotion) in order to refresh and deepen abilities, awaken work ethic, and create a sense of belonging in the organization.
2. Increased the number of officials and employees to participate in the Risk Management certification exam, and other certification that tailored to the needs of the Bank's business development and regulatory provisions.

PROGRAM PELATIHAN DAN PENGEMBANGAN KOMPETENSI

Strategi Pengembangan SDM

Pengembangan Kompetensi SDM OK BANK mengacu pada sistem yang tertuang dalam Kebutuhan Analisa Pelatihan. Di dalamnya terdapat beberapa jenis Pelatihan baik secara Teknikal, Soft Skill, Kepemimpinan, Pelatihan Persiapan Sertifikasi, serta memperlengkapi pegawai dengan sertifikasi kompetensi yang telah ditetapkan oleh Regulator.

Adapun Program Pelatihan yang dijalankan oleh OK BANK mengacu pada pemenuhan berbagai kompetensi yang harus dipenuhi sesuai ketentuan regulator, maupun pemenuhan kompetensi sesuai tuntutan pekerjaan, meliputi.

- Pengembangan Kompetensi *Technical Skill*
  - Pelatihan yang diberikan kepada pegawai untuk posisi garda depan seperti *Customer Service* dan *Teller* terkait dengan kecepatan dalam memberikan pelayanan kepada Nasabah dalam penggunaan *core banking system*.
  - Pelatihan yang diberikan kepada pegawai untuk beberapa posisi tertentu yang memerlukan ketepatan dalam melakukan analisa data laporan keuangan.
- Pengembangan Kompetensi *Soft Skill*
  Pelatihan yang diberikan kepada pegawai terkait dengan kepemimpinan, kemampuan berkomunikasi dan kemampuan bernegosiasi untuk pegawai dengan *major field* sebagai *marketing*.
- Pembekalan Sertifikasi
  Pelatihan yang diberikan kepada pegawai yang akan melakukan pemenuhan ujian sertifikasi kompetensi yang telah ditetapkan oleh regulator.

Talent Management

Pada tahun 2023, OK BANK Indonesia menyelenggarakan pelatihan *Talent Development Program* yang diikuti oleh 18 (delapan belas) pegawai baru yang merupakan *fresh graduate* atau maksimum 1 (satu) tahun pengalaman bekerja.

Program TDP berjalan dalam kurun waktu 3 (tiga) bulan dimana termasuk di dalamnya pelatihan yang diselenggarakan di dalam kelas dan dikombinasi dengan pelatihan yang diselenggarakan di luar kelas dalam bentuk OJT (*On the Job Training*).

COMPETENCY TRAINING AND DEVELOPMENT PROGRAM

HR Management Strategy

OK BANK's HR Competency Development refers to the system outlined in the Training Needs Analysis. It includes several types of training, both technical, soft skills, leadership, certification preparation training, as well as equipping employees with competency certifications that have been determined by the regulator.

Training programs implemented by OK BANK refer to meeting the various competencies that must be fulfilled according to regulatory provisions, as well as fulfilling competencies according to job demands, including.

- Development of Technical Skill Competency
  - Training provided to employees for frontline positions, such as Customer Service and Teller that is related to speed in providing services to customers in the utilization of the core banking system.
  - Training provided for employees in certain positions that require accuracy in analyzing financial report data.

- Development of Soft Skill Competency
  Trainings provided for employees that are related to leadership, communication skills, and negotiation skills, for employees whose major field is marketing.

- Provision of Certification
  Trainings provided for employees who will fulfill competency certification exams set by the regulator.

Talent Management

In 2023, OK BANK Indonesia held a Talent Development Program training, which was attended by 18 (eighteen) new employees who are fresh graduates or have a maximum of 1 (one) year of work experience.

The TDP program ran for a period of 3 (three) months, which included in-class training that was combined with training held outside the classroom in the form of OJT (on-the-job training).

Dalam pelatihan *Talent Development Program*, para peserta di berikan pembekalan mengenai dunia perbankan baik dari sisi operasional, bisnis, serta lengkap dengan segi risiko yang harus di minimalisasi sebagai pegawai Bank.

Kesempatan Setara

OK BANK senantiasa menerapkan kebijakan kesetaraan dan persamaan kesempatan dalam pengelolaan sumber daya manusia, khususnya dalam mengadakan program-program pelatihan untuk pegawai yang bekerja di lingkungan Bank. Bank senantiasa melibatkan peran *Human Capital* sebagai mitra Pelaksana yang konstruktif dalam menetapkan berbagai kebijakan strategis berkaitan dengan pengembangan SDM, yang meliputi: anggota direksi, anggota dewan komisaris, pegawai tetap, pegawai tidak tetap, dan/atau anggota dewan pengawas Bank. Bank wajib untuk melakukan pengelolaan dan pengembangan kualitas SDM tersebut secara berkelanjutan.

Bank memberikan kesempatan yang sama bagi setiap karyawan untuk mengikuti program pengembangan kompetensi yang dapat mendorong peningkatan keahlian dan kapabilitas karyawan.

Biaya Pengembangan Kompetensi

Selain menyelenggarakan program pengembangan professional secara internal, OK BANK juga membuka kesempatan bagi karyawan untuk mengikuti *workshop*, seminar dan program pengembangan kompetensi lainnya dari lembaga pendidikan dan pelatihan eksternal.

Sepanjang tahun 2023, Perseroan mengikutsertakan hampir seluruh karyawan dalam program pelatihan dan pengembangan kompetensi. Total biaya yang dikeluarkan OK BANK untuk menyelenggarakan program pelatihan dan pengembangan kompetensi tahun 2023 mencapai Rp3.495.827.744,- dan untuk tahun sebelumnya adalah sebesar Rp3.647.354.204,-. Jumlah biaya program pelatihan dan pengembangan kompetensi tahun 2023 mencapai 3,51 % dari total biaya tenaga kerja, atau mencapai 3,5% sebagaimana yang diatur oleh ketentuan OJK.

Adapun program pelatihan dan pengembangan kompetensi yang dijalankan tahun 2023 adalah sebagai berikut:

In the Talent Development Program training, participants are provided with training on the world of banking, both from an operational and business perspective, as well as the risks that must be minimized as Bank employees.

Equal Opportunity

OK BANK always implements the fairness and equality of opportunity policy in the management of human resources, especially in organizing training programs for employees who work within the Bank. The Bank always involves Human Capital as a constructive execution partner in establishing various strategic policies related to HR development, which include members of the board of directors, members of the board of commissioners, permanent employees, non-permanent employees, and/or members of the Bank's supervisory board. The Bank is required to manage and develop the quality of HR on an ongoing basis.

The Bank provides equal opportunities for every employee to take part in competency development programs that can encourage improvements in employee skills and capabilities.

Competency Development Cost

In addition to organizing internal professional development programs, OK BANK also opens opportunities for employees to take part in workshops, seminars, and other competency development programs from external educational and training institutions.

Throughout 2023, the Company included almost all employees in training and competency development programs. The total costs incurred by OK BANK to organize training and competency development programs in 2023 reached Rp3,495,827,744, and for the previous year, it amounted to Rp3,647,354,204. The total cost of training and competency development programs in 2023 reached 3.51% of total labor costs, or 3.5% as regulated by OJK provisions.

The training and competency development programs implemented in 2023 are as follows:

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]
List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
1	Undangan Konsultasi Awal Kepesertaan BIFAST Batch 6 Invitation to Initial Consultation for Batch 6 of BIFAST Membership	BI	Webinar	6-Jan-23	3
2	Annual Kick Off Meeting Business Annual Kick Off Meeting Business	Internal	Publik Public	9-Jan-23	23

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]

List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
3	Outlook Industri Jasa Keuangan di Tahun 2023 Financial Services Industry Outlook in 2023	OJK	Webinar	10-Jan-23	3
4	Training Urgensi Perpanjangan Kebijakan Restrukturisasi Kredit Training on the Urgency of Loan Restructuring Policy Extension	LPPI	Webinar	19-Jan-23	12
5	7 Kebiasaan efektif professional 7 effective habits of professionals	Johnson Indonesia	Webinar	23-Jan-23	1
6	Pendidikan Lanjutan Penilaian 2 (PLP 2) Properti Online - MAPPI Pusat Jakarta Advanced Education Assessment 2 (PLP 2) Online Property - MAPPI Pusat Jakarta	MAPPI	Webinar	23-Jan-23	3
7	PBK SPPUR J5 PUT PBK SPPUR J5 PUT	IBI	Publik Public	25 - 26 January 2023	3
8	Implementasi BCM, Penyusunan dan Uji Coba Prosedur BCM, dan Pengembangan BCM Saat Bencana Terjadi (termasuk kertas kerja BIA, RA, TA, BC Strategy) BCM Implementation, Preparation and Testing of BCM Procedures, and BCM Development During a Disaster (including BIA, RA, TA, BC Strategy work papers)	Learning Media Indonesia (LMI)	Publik Public	26-Jan-23	4
9	Sharing Session Data Privacy Regulation Sharing Session Data Privacy Regulation	ASPI	Webinar	27-Jan-23	3
10	Sosialisasi teknis peraturan baru OJK tentang Sertifikasi Manajemen Risiko dan program penyegaran Technical socialization of new OJK regulations on Risk Management Certification and refresher programs	BI	Webinar	27-Jan-23	2
11	Implementasi Artificial Intelligence di Industri Jasa Keuangan Implementation of Artificial Intelligence in the Financial Services Industry	OJK	Webinar	2-Feb-23	3
12	PBK SPPUR J5 PUT PBK SPPUR J5 PUT	IBI	Publik Public	16 - 17 February 2023	1
13	Stategi penagihan piutang macet melalui Jalur Litigasi & non Litigasi secara dini & Terintegrasi serta aman dari jerat hukum Strategy for collecting bad debts through Litigation and non-Litigation channels in an early & integrated manner as well as being safe from legal traps	P. Hadisaputro	Publik Public	16 - 17 February 2023	3
14	Cerdas cermat Quiz	Internal	-	18-Feb-23	54
15	PBK SPPUR J4 STT PBK SPPUR J4 STT	IBI	Publik Public	20 - 22 February 2023	1
16	Microsoft Excel For Advance and Professional Microsoft Excel For Advance and Professional	Mahaka Institute	Publik Public	21-Feb-23	8
17	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	22 - 23 February 2023	2
18	Penilaian PLP 1 Property Online – MAPPI PLP 1 Property Online Assessment – MAPPI	MAPPI	Webinar	27-Feb-23	4
19	Pelatihan BSMR Level 5 Level 5 BSMR Training	Kovida	In House	28-Feb-23	1
20	Training and Development Mgr Certification Training and Development Mgr Certification	Sarel Sentra Inspira	Publik Public	06-07 March 2023	1
21	Training Induction Batch XVIII Batch XVIII Training Induction	Internal	-	7-Mar-23	18
22	Training Penerapan POJK No.11/POJK.03/2022 dan SEOJK No.29/SEOJK.03/2022 dalam Pencegahan Risiko Kejahatan Siber di Industri Keuangan Training on the Implementation of POJK No.11/POJK.03/2022 and SEOJK No.29/SEOJK.03/2022 in Preventing Cyber Crime Risks in the Financial Industry	LMI	Publik Public	9-Mar-23	2

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]

List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
23	Pelatihan Pendidikan Khusus Profesi Advokat Special Education Training for the Advocate Profession	Ikatan Advokat Indonesia (IKADIN)	Webinar	11-Mar-23	1
24	Workshop Pilot Project Impementasi Taksonomi Hijau Pilot Project Workshop on Implementing the Green Taxonomy	OJK	Publik (*free*) Public (free)	14-Mar-23	1
25	Certified Talent Acquisition Profesional Certified Talent Acquisition Professional	Pungki Purnadi Associates	Webinar (Paid)	25 - 26 Maret 2023	1
26	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	27 - 28 Maret 2023	2
27	PBK SPPUR J4 STT PBK SPPUR J4 STT	IBI	Publik Public	27 - 29 Maret 2023	1
28	Kelas Full Stack Laravel Flutter 2021 : Building E-Commerce and Chat Apps Laravel Flutter Full Stack Class of 2021: Building E-Commerce and Chat Apps	Build With Angga	E-Book	29-Mar-23	1
29	Pemanfaat analisis big data dalam meningkatkan kinerja industri jasa keuangan Utilization of big data analysis in improving the performance of the financial services industry	OJK	Publik (*free*) Public (free)	30-Mar-23	1
30	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	03 - 04 April 2023	3
31	Refreshment Sertifikat Treasury Treasury Certificate Refreshment	ACI	Webinar	5-Apr-23	1
32	LIA English Tutoring Course for Grades 1st and 3rd LIA English Tutoring Course for Grades 1st and 3rd	LIA	Publik *Class* Public Class	06 dan 14 April 2023	2
33	Tata Cara Pembuatan, Perundingan PKB Bagi Serikat Pekerja/ Serikat Buruh dan Management Untuk Meningkatkan Produktivitas Kerja di Perusahaan Serta DinamikaPenetapan Upah dan Optimalisasi Jaminan Sosial Ketenagakerjaan Procedures for CLA Preparation and Negotiations for Worker Unions/Labor Unions and Management to Increase Work Productivity in Companies as well as the Dynamics of Wage Determination and Optimizing Employment Social Security	Pusat Studi Manajemen Indonesia (PUSMI)	Webinar	12-Apr-23	1
34	Sosialisasi Perluasan Metadata Antasena Socialization of Antasena Metadata Expansion	BI	Publik (*free*) Public (free)	13-Apr-23	3
35	Menghadapi Tantangan dan Menghadapi Perubahan dalam sektor Jasa Keuangan Overcoming Challenges and Addressing Changes in the Financial Services sector	OJK	Publik (*free*) Public (free)	13-Apr-23	1
36	PERHITUNGAN ASET TERTIMBANG MENURUT RISIKO UNTUK RISIKO PASAR BAGI BANK UMUM CALCULATION OF RISK WEIGHTED ASSETS FOR MARKET RISK FOR COMMERCIAL BANK	PT SEDYA ABIWARA INGGIL (SAI)	Webinar	14-Apr-23	2
37	PBK SPPUR J5 PUT PBK SPPUR J5 PUT	IBI	Publik Public	14 - 15 April 2023	1
38	Workshop Aplikasi Blockchain di Industri Jasa Keuangan Blockchain Applications in the Financial Services Industry Workshop	OJK	Publik (*free*) Public (free)	8-May-23	1
39	Peluang Metaverse di Industri Jasa Keuangan Metaverse Opportunities in the Financial Services Industry	OJK	Webinar	11-May-23	4
40	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	11 - 13 May 2023	2
41	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	11 - 13 May 2023	5
42	Pelatihan Pelatihan BSMR Level 5 Level 5 BSMR Trainings	LPPI	In House	16-May-23	2

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]

List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
43	APU PPT dalam Pemilu dan Pilkada yang berintegrasi dan Akuntabel AML CFT in integrated and Accountable Elections and Local Elections	FKDKP	Webinar (Paid)	17-May-23	1
44	Unpacking Sustainability Reporting in Indonesia: Challenges, Best Practices, and Future Directions Unpacking Sustainability Reporting in Indonesia: Challenges, Best Practices, and Future Directions	Karisman Learning	Offline	17-May-23	2
45	Standard Sustainability Report Standard Sustainability Report	Johnson Indonesia	Publik Public	22-May-23	6
46	Pelatihan SPPUR J6 PTD SPPUR J6 PTD Training	IBI	Publik Public	23-May-23	1
47	Pelatihan SPPUR J6 PUT SPPUR J6 PUT Training	IBI	Publik Public	23-May-23	1
48	Training Update Financial Report Financial Report Update Training	Internal	In House	24-May-23	20
49	Pelatihan SPPUR J6 PUT SPPUR J6 PUT Training	IBI	Publik Public	24-May-23	1
50	Training Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik Training on OJK Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions (LJK), Issuers and Public Companies	Johnson Indonesia	Publik *Online* Public Online	29-30 May 2023	9
51	"How to Manage Climate-Related Risk in Banking Industry" "How to Manage Climate-Related Risk in Banking Industry"	OJK	Webinar	Jun-23	2
52	Webinar "Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber" "Building the Confidence of Digital Asset Customer from Cyber Risk" webinar	OJK	Webinar	Jun-23	6
53	Webinar "Memperkuat Ketahanan Nasional di Industri Jasa Keuangan" "Strengthening National Resilience in the Financial Services Industry" webinar	OJK	Webinar	Jun-23	2
54	Webinar "Fundamental of Wealth Management" "Fundamental of Wealth Management" webinar	OJK	Webinar	Jun-23	2
55	Webinar "Anti Money Laundering in Digital Era: Lesson Learned from Selected Countries "Anti-Money Laundering in Digital Era: Lesson Learned from Selected Countries" webinar	OJK	Webinar	Jun-23	2
56	Webinar "The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia" "The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia" webinar	BEI/IDX	Webinar	Jun-23	2
57	RDP Rancangan Surat Edaran OJK tentang Tata Cara Penggunaan Jasa AP dan KAP dalam Kegiatan Jasa Keuangan (RSEOJK AP KAP) Hearing on OJK Circular Letter Draft on Procedures for Using Public Accountant and Public Accounting Firm Services in Financial Services Activities (RSEOJK AP KAP)	OJK	Webinar	Jun-23	2
58	Sosialisasi POJK 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat Socialization of POJK 3 of 2023 on Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community	OJK	Webinar	Jun-23	2
59	Rapat Pelaksanaan Tim Kerja Analisis Kolaboratif terkait Pilkada Implementation Meeting of the Collaborative Analysis Working Team regarding Regional Elections	PPATK	Webinar	Jun-23	5

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
60	Pelatihan Identifikasi Risiko TPPT Bagi Pihak Pelapor Financing of Terrorism Criminal Acts (TPPT) Risk Identification Training for Reporting Parties	PPATK	Webinar	Jun-23	5
61	Webinar "Pemahaman risiko Tindak Pidana Pendanaan Terorisme, OJK bekerjasama dengan United Nations Office on Drugs and Crime (UNODC) Indonesia" "Understanding the risks of Criminal Acts of Financing Terrorism, OJK in collaboration with the United Nations Office on Drugs and Crime (UNODC) Indonesia" webinar	OJK	Webinar	Jun-23	2
62	WEBINAR: " Meningkatkan Kolaborasi Perbankan dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dalam Penyelenggaraan Pemilihan Umum (PEMILU) dan Pemilihan Kepala Daerah (PILKADA) yang Berintegritas dan Akuntabel " WEBINAR: "Increasing Banking Collaboration in the Context of Preventing and Eradicating the Crime of Money Laundering in the Implementation of General Elections (PEMILU) and Regional Head Elections (PILKADA) with Integrity and Accountability"	FKDKP	Webinar	Jun-23	1
63	Persiapan Pertemuan Koordinasi pelaksanaan Tim Kerja Analisis Kolaboratif terkait Pemilihan Umum dan Pemilihan Kepala Daerah Preparation for the Coordination Meeting for the implementation of the Collaborative Analysis Working Team regarding the General Election and Regional Head Election	PPATK	Webinar	Jun-23	5
64	Rapat pelaksanaan Tim Kerja Analisis Kolaboratif terkait Pemilihan Umum dan Pemilihan Kepala Daerah Meeting of the Collaborative Analysis Working Team regarding General Elections and Regional Head Elections	PPATK	Webinar	Jun-23	5
65	Pertemuan Koordinasi terkait Penyampaian data/ informasi terkait Pemilihan Umum dan Pemilihan Kepala Daerah melalui aplikasi goAML Coordination Meeting related to Submission of data/ information related to General Elections and Regional Head Elections via the goAML application	PPATK	Webinar	Jun-23	5
66	How to Manage Chimated-Related Risk in Banking Industry How to Manage Chimated-Related Risk in Banking Industry	OJK Institute	Online	Jun-23	1
67	Diskusi Aturan Pajak Terakhir Discussion on the Latest Tax Regulations	Perbanas	Offline	Jun-23	2
68	Webinar Dampak Penerapan Cloud Computing di Industri Jasa Keuangan Webinar on the Impact of Cloud Computing Implementation in the Financial Services Industry	OJK	Webinar	8-Jun-23	8
69	AI RADAR Voice GPT Launch & Product Knowledge AI RADAR Voice GPT Launch & Product Knowledge	Rudder	Offline Seminar	8-Jun-23	2
70	Pelatihan SPPUR J6 PUT SPPUR J6 PUT training	IBI	Publik Public	8-Jun-23	2
71	Insider Webinar: The New Messaging Way: The secret behind Engaging with Modern Customers Insider Webinar: The New Messaging Way: The secret behind Engaging with Modern Customers	Insider	Webinar	14-Jun-23	2
72	Pelatihan pengaduan dan perlindungan konsumen Consumer complaints and protection training	LMI	Publik Public	14-Jun-23	1
73	Pelatihan SPPUR J6 PTD SPPUR J6 PTD training	IBI	Publik Public	14-Jun-23	2
74	Refreshment Penggunaan Fasilitas Guest Bank SPBI dan FMI BI 2023 Refreshment for Use of SPBI and FMI BI Guest Bank Facilities in 2023	BI	Webinar	15-Jun-23	7

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
75	Webinar OJK Institute How to Manage Climate Related Risk in Banking Industry Webinar OJK Institute How to Manage Climate Related Risk in Banking Industry	OJK	Publik (*free*) Public (free)	15-Jun-23	1
76	Pelatihan ORSA : RSCA, KRI, LED ORSA training: RSCA, KRI, LED	LMI	Publik Public	19-Jun-23	1
77	Pendidikan Lanjutan Penilaian 1 (PLP 1) – MAPPI Advanced Education Assessment 1 (PLP 1) – MAPPI	MAPPI	Online	19-Jun-23	1
78	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	19 - 21 Juni 2023	2
79	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	19 - 21 Jun 2023	2
80	Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Sektor Perbankan Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening the Banking Sector	OJK	Webinar	22-Jun-23	5
81	Uji Kompetensi SPPUR J6 PTD SPPUR J6 PTD Competency Test	IBI	Publik Public	22-Jun-23	1
82	Uji Kompetensi SPPUR J6 PUT SPPUR J6 PUT Competency Test	IBI	Publik Public	22-Jun-23	1
83	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	26 - 28 Jun 2023	2
84	PBK SPPUR J5 PTD PBK SPPUR J5 PTD	IBI	Publik Public	26 - 28 Jun 2023	3
85	Training Induction Batch XIX Batch XIX Training Induction	Internal	-	27-Jun-23	9
86	Sosialisasi POJK 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) Socialization of POJK No. 8 of 2023 on Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction Programs in the Financial Services Sector (POJK APU PPT and PPPSPM in SJK)	OJK	Webinar (Free)	6-Jul-23	6
87	Training Pengenalan OK BANK Kepada TDP Batch III OK BANK Introduction Training to TDP Batch III	Internal	In House	10-Jul-23	18
88	Training Terkait Fraud Awareness oleh SKAI TDP Batch III TDP Batch III Training Related to Fraud Awareness by IAU	Internal	In House	11-Jul-23	18
89	Training Terkait Operasional Bank TDP Batch III TDP Batch III Training Related to Bank Operations	Internal	In House	11-Jul-23	18
90	Training Terkait Peraturan Bank TDP Batch III TDP Batch III Training Related to Bank Regulations	Internal	In House	11-Jul-23	18
91	Kupas tuntas PMK 66 2023 pajak natura Comprehensive review of PMK 66 2023 in-kind taxes	Indomitra pratama	Webinar (Free)	12-Jul-23	4
92	Training Tentang Legal TDP Batch III TDP Batch III Training on Legal	Internal	In House	12-Jul-23	18
93	CFO Conference CFO Conference	FutureCFO	Webinar (Free)	13-Jul-23	2
94	Manajemen Stress Di Era Digital Stress Management in the Digital Era	OJK	Webinar (Free)	13-Jul-23	6
95	Ujian Her Pendidikan Lanjutan Penilaian 1 – MAPPI Re-Examination of Advanced Education Assessment 1 - MAPPI	MAPPI	Online	13-Jul-23	1

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
96	Training Terkait Corporate Planning TDP Batch III TDP Batch III Training Related to Corporate Planning	Internal	In House	13-Jul-23	18
97	Training Terkait E-Channel (Elektronik banking) TDP Batch III TDP Batch III Training Related to E-Channel (Electronic banking)	Internal	In House	13-Jul-23	18
98	Training Terkait Product Funding TDP Batch III TDP Batch III Training Related to Product Funding	Internal	In House	13-Jul-23	18
99	PMK 66/2023 PMK 66/2023	KPP PMB	Webinar (Free)	14-Jul-23	1
100	Training Terkait APU PPT TDP Batch III TDP Batch III Training Related to AML CFT	Internal	In House	14-Jul-23	18
101	Training Terkait Risk Awareness TDP Batch III TDP Batch III Training Related to Risk Awareness	Internal	In House	14-Jul-23	18
102	PBK SPPUR J5 PTD PBK SPPUR J5 PTD	IBI	Publik Public	15 - 17 Juni 2023	1
103	Sosialisasi Pemenuhan Kewajiban Penyampaian Laporan Socialization on Report Submission Obligation Fulfillment	Dirjen Pajak Directorate General of Taxation	Webinar (Free)	17-Jul-23	1
104	Pelatihan SPPUR J6 PTD SPPUR J6 PTD training	IBI	Publik Public	17-Jul-23	1
105	Training Terkait Credit Review TDP Batch III TDP Batch III Training Related to Credit Review	Internal	In House	17-Jul-23	18
106	Training Terkait Product Knowledge Retail TDP Batch III TDP Batch III Training Related to Retail Product Knowledge	Internal	In House	17-Jul-23	18
107	Training Terkait Administrasi Credit TDP Batch III TDP Batch III Training Related to Credit Administration	Internal	In House	18-Jul-23	18
108	Training Terkait Appraisal (Penilaian Asset) TDP Batch III TDP Batch III Training Related to Appraisal (Asset Valuation)	Internal	In House	18-Jul-23	18
109	LIA English Tutoring Course for Grades 2nd and 4th LIA English Tutoring Course for Grades 2nd and 4th	LIA	Publik Class Public Class	18-Jul-23	2
110	Training Terkait Monitoring Credit TDP Batch III TDP Batch III Training Related to Credit Monitoring	Internal	In House	18-Jul-23	18
111	Training Terkait Special Asset Management TDP Batch III TDP Batch III Training Related to Special Asset Management	Internal	In House	18-Jul-23	18
112	Basic Credit Process Training for TDP Batch III Basic Credit Process Training for TDP Batch III	Vibiz Capital	In House	20-Jul-23	18
113	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Pasar Modal Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening the Capital Market Sector	OJK	Webinar (Free)	20-Jul-23	6
114	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	20 - 22 July 2023	2
115	Training RDBMS (Database System) for TDP Batch III RDBMS (Database System) Training for TDP Batch III	Enigma Camp	In House	20-21 July 2023	3
116	Konsultasi Publik RPP tentang Penempatan Dana pada Bank dan Pelaksanaan Kewenangan dalam Penyelenggaraan Program Restrukturisasi Perbankan oleh Lembaga Penjamin Simpanan RPP Public Consultation on Fund Placement in Banks and Implementation of Authority in Implementing Banking Restructuring Programs by the Deposit Insurance Corporation	KemenKeu	Webinar (Free)	21-Jul-23	3
117	Training Terkait IT Compliance and Help Desk TDP Batch III 2023 Training related to IT Compliance and Help Desk for TDP Batch III 2023	Internal	In House	24-Jul-23	3

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
118	Training Build an Innovative & Creative Selesmanship Remaja tampubolon for TDP Batch III Training on Build an Innovative & Creative Selesmanship Remaja tampubolon for TDP Batch III	Remaja Talenta	In House	24 - 26 July 2023	18
119	Bedah Buku "Embracing Inner Strength: Nurturing Minds, Healing Hearts" Book Review "Embracing Inner Strength: Nurturing Minds, Healing Hearts"	OJK	Webinar (Free)	25-Jul-23	3
120	Sosialisasi PKK BUK SPRINT PKK BUK SPRINT socialization	OJK	Webinar (Free)	25-Jul-23	3
121	Training Terkait IT Database TDP batch III TDP Batch III Training related to IT Database	Internal	In House	25-Jul-23	3
122	Training Terkait IT Network TDP batch III TDP Batch III Training related to IT Network	Internal	In House	25-Jul-23	3
123	Training Terkait IT Server TDP batch III TDP Batch III Training related to IT Server	Internal	In House	25-Jul-23	3
124	Pelaksanaan Industrial Test Pengembangan Aplikasi Pelaporan Lalu Lintas Devisa (LLD) Bank terkait Implementasi Peraturan Pemerintah Nomor 36 Tahun 2023 tentang Devisa Hasil Ekspor dari Kegiatan Pengusahaan, Pengelolaan, dan/atau Pengolahan Implementation of Industrial Tests for the Development of Bank Foreign Exchange Traffic Reporting (LLD) Applications related to the Implementation of Government Regulation No. 36 of 2023 on Foreign Exchange Proceeds of Exports from Business, Management and/or Processing Activities	BI	Webinar (Free)	26-Jul-23	3
125	Training Terkait IT Security and Resilience TDP Batch III TDP Batch III Training Related to IT Security and Resilience	Internal	In House	26-Jul-23	3
126	Training SLIK (LMI) SLIK (LMI) Training	LMI	Publik Public	26 - 27 July 2023	5
127	Peluang perdagangan Karbon dalam upaya dekarbonisasi Carbon trading opportunities in decarbonization efforts	OJK Institute	Webinar (Free)	27-Jul-23	1
128	Persentation Skill Training Program for TDP Batch III Presentation Skill Training Program for TDP Batch III	Learning Resources	In House	27 - 28 July 2023	18
129	Pengarahan dan pemberian motivasi dari divisi Business untuk TDP Batch III Directives and motivation from the Business division for TDP Batch III	Internal	In House	31-Jul-23	15
130	Training Terkait IT Development TDP Batch III TDP Batch III Training Related to IT Development	internal	In House	31-Jul-23	3
131	Uji Kompetensi SPPUR J6 PUT SPPUR J6 PUT Competency Test	IBI	Publik Public	1-Aug-23	1
132	Sosialisasi POJK No 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan (POJK AP KAP) Socialization of POJK No. 9 of 2023 on the Use Public Accountant and Public Accounting Firm Services in Financial Services Activities (POJK AP KAP)	OJK	Webinar (Free)	1-Aug-23	3
133	On Job Training TDP Batch III for Business and Support (General) TDP Batch III on the Job Training for Business and Support (General)	Internal	-	01 August - 22 September 2023	15
134	On Job Training TDP Batch III for IT Sector TDP Batch III on the Job Training for IT Sector	Internal	-	01 August - 22 September 2023	3

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
135	Permintaan Tanggapan dan Undangan Rapat Dengar Pendapat atas Rancangan SEOJK tentang Penilaian Tingkat Maturitas Digital Bank Umum Request for Response and Invitation to Hearing Meeting on the SEOJK Draft regarding Assessment on Commercial Bank Digital Maturity Levels	OJK	Webinar (Free)	2-Aug-23	3
136	Webinar: Waspada Modus Penipuan Gaya Baru Webinar: Alert for New Style of Fraud Modes	OJK	Webinar (Free)	3-Aug-23	10
137	Sosialisasi Perubahan Peraturan Nomor I-V tentang Ketentuan Khusus Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat di Papan Akselerasi Socialization of Changes to Regulation No. I-V on Special Provisions for Listing Shares and Equity-Type Securities Other Than Shares Issued by Listed Companies on the Acceleration Board	BEI	Webinar (Free)	3-Aug-23	3
138	Sosialisasi PBI No. 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia Socialization of PBI No. 3 of 2023 on Bank Indonesia Consumer Protection	BI	*Onsite* & Daring (*free*) Onsite & Online (free)	4-Aug-23	3
139	PBK SPPUR J5 PUT PBK SPPUR J5 PUT	IBI	Publik Public	04 - 05 august 2023	2
140	Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Industri Keuangan NonBank (IKNB) Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening the Non-Bank Financial Industry (IKNB)	OJK	Webinar (free)	10-Aug-23	3
141	Pelatihan SPPUR J6 PUT SPPUR J6 PUT Training	IBI	Publik Public	10-Aug-23	1
142	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	10 - 12 August 2023	1
143	Pelatihan SPPUR J6 PTD SPPUR J6 PTD Training	IBI	Publik Public	11-Aug-23	1
144	Undangan Pertemuan Koordinasi CAT Invitation to CAT Coordination Meeting	PPATK	Daring (*free*) Online (free)	11-Aug-23	3
145	Training Desk & Field Collection for Retail Outsource Training Desk & Field Collection for Retail Outsource	Mahaka Institute	In House	12-Aug-23	58
146	Bedah Buku OJK Institute Tahun 2023 dengan Tema "Menuju Indonesia Emas 2045" Pada Tanggal 14 Agustus 2023 2023 OJK Institute Book Review with the theme "Towards a Golden Indonesia 2045" on August 14, 2023	OJK	Webinar (Free)	14-Aug-23	2
147	PBK SPPUR J5 PTD PBK SPPUR J5 PTD	IBI	Publik Public	14 - 15 August 2023	2
148	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	14 - 16 August 2023	1
149	Uji Kompetensi SPPUR J6 PUT SPPUR J6 PUT Competency Test	IBI	Publik Public	16-Aug-23	1
150	In-depth Interview FIR ML/TF 2023 2023 FIR ML/TF In-depth Interview	PPATK, SUCOFINDO	Daring (*free*) Online (free)	16-Aug-23	3
151	PBK SPPUR J5 PUT PBK SPPUR J5 PUT	IBI	Publik Public	18 - 19 August 2023	1
152	Compliance Refreshment Compliance Refreshment	OJK	Webinar (free)	22-Aug-23	1
153	Focus Group Discussion (FGD) CAT CAT Focus Group Discussion (FGD)	PPATK	Onsite & Daring (*free*) Onsite & Online (ree)	22-Aug-23	3

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
154	Webinar Merdeka! Dari Ancaman Siber: Perkuat Kesiapan SDM dalam Menghadapi Serangan Siber di Era Digital Freedom! From Cyber Threats: Strengthening HR Readiness in Facing Cyber Attacks in the Digital Era webinar	XAPIENS	Webinar (Free)	23-Aug-23	1
155	Securing Digital Infrastructure: Connectivity, Cloud, and Cybersecurity Securing Digital Infrastructure: Connectivity, Cloud, and Cybersecurity	INDONET	Publik (*free*) Public (free)	23-Aug-23	1
156	Leadership In Changing Atmosphere Leadership In Changing Atmosphere	OJK	Webinar	24-Aug-23	3
157	Sertifikasi Commercial Banking & Credit Analyst (CBCA) Commercial Banking & Credit Analyst (CBCA) Certification	CFI (Corporate Finance Institute)	E-Book (Paid)	27-Aug-23	6
158	Sosialisasi Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU PPT dan PPPSPM) dan Pengembangan Sistem Informasi Program APU PPT (SIGAP) Socialization of the Implementation of Anti-Money Laundering Programs, Counter Financing of Terrorism, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML CFT and PPPSPM) and Development of the AML CFT Program Information System (SIGAP)	OJK	Webinar (Free)	28-Aug-23	3
159	Sosialisasi Penerbitan Sekuritas Rupiah Bank Indonesia Socialization of Bank Indonesia Rupiah Securities Issuance	Bank Indonesia	Webinar (Free)	28-Aug-23	10
160	Efektifitas DIgital Maturity Assessment dalam Mengukur Kematangan Transformasi Digital Perbankan Effectiveness of Digital Maturity Assessment in Measuring Digital Banking Transformation Maturity	FKDKP	Webinar (Paid)	28-Aug-23	2
161	Diseminasi dan Pelatihan Program Pencegahan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal Tahun 2023 secara Onsite Onsite Dissemination and Training on the Counter Financing of Terrorism and Funding for the Proliferation of Weapons of Mass Destruction Program in 2023	PPATK	*Onsite* & Daring (*free*) Onsite & Online (free)	29-Aug-23	6
162	Workshop Pelaporan Data SCV LPS Bank Umum Commercial Bank LPS SCV Data Reporting Workshop	Lembaga Penjamin Simpanan	Offline	29-Aug-23	3
163	Refreshment Program of Risk Management Certification Up Level Refreshment Program of Risk Management Certification Up Level	LPPI	In House	29-Aug-23	5
164	Pelatihan Mandatory POJK No.8 Tahun 2023: APU, PPT, PPSM Mandatory Training of POJK No. 8 of 2023: APU, PPT, PPSM	LPP RMG	Publik Public	10 - 31 August 2023	1
165	Enhancing Financial Performance Through Data Analytics Enhancing Financial Performance Through Data Analytics	OJK	Webinar	31-Aug-23	3
166	PBK SPPUR J5 PUT PBK SPPUR J5 PUT	IBI	Publik Public	04-05 September 2023	1
167	Les Bahasa Indonesia untuk Expat Indonesian Language Tutoring for Expats	LBI UI	In House	05 September - 22 November 2023	6
168	Refreshment Training Call Center 150112 Call Center 150112 Refreshment Training	Internal	In House	06-07 September 2023	2
169	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	11-13 September 2023	5

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List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
170	Training Mengelola Risiko Bank Terkait Treasury, Risk Management, Compliance, SKAI, dan Three Line of Defance (Refreshment) Training on Managing Bank Risks Related to Treasury, Risk Management, Compliance, IAU, and Three Lines of Defense (Refreshment)	LPPI	In House	12-Sep-23	20
171	How to manage crisis communication in banking industry How to manage crisis communication in banking industry	Lembaga Penjamin Simpanan + Infobank	Publik Public	12-Sep-23	1
172	Sosialisasi Ketentuan SRBI Socialization of SRBI Provisions	OJK	Publik (*free*) Public (free)	13-Sep-23	5
173	Pemanfaatan Internet of Things (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in the Financial Services Industry	OJK	Webinar	14-Sep-23	11
174	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	18-20 September 2023	4
175	PBK SPPUR J4 PUT PBK SPPUR J4 PUT	IBI	Publik Public	18 - 19 Sept 2023	4
176	Sosialisasi Peraturan OJK tentang Penerapan Tata Kelola Bagi Bank Umum Socialization of OJK Regulations on Governance Implementation for Commercial Banks	OJK	Publik (*free*) Public (free)	19-Sep-23	6
177	Training Induction Batch XX Batch XX Induction Training	Internal	In House	20-Sep-23	8
178	Regularly Penyegaran (Refreshment) Informasi Pemahaman Perbankan for Operation Team dengan materi Anti Fraud/Fraud Awareness Regular Refreshment on Banking Understanding Information for Operation Team with materials on Anti-Fraud/ Fraud Awareness	Internal	In House	21-Sep-23	37
179	Peluang dan Tantangan Fintech P2P Lending di Era UU P2SK Opportunities and Challenges of P2P Lending Fintech in the Era of the P2SK Law	OJK	Publik (*free*) Public (free)	21-Sep-23	3
180	Training Program AML & APU PPT For Branch (Bandung Branch) AML & APU PPT Training Program for Branch (Bandung Branch)	Internal	In House	22-Sep-23	4
181	First OJK International Research Forum First OJK International Research Forum	OJK	Publik (*free*) Public (free)	25-Sep-23	2
182	PBK SPPUR J5 PTP PBK SPPUR J5 PTP	IBI	Publik Public	25-27 September 2023	9
183	PBK SPPUR J5 PTD PBK SPPUR J5 PTD	IBI	Publik Public	25-27 September 2023	1
184	PBK SPPUR J5 PTP PBK SPPUR J5 PTP	IBI	Publik Public	25 - 26 Sept 2023	9
185	Workshop ISO27001 ISO27001 Workshop	vendor audit independen OK BANK yaitu Skypro OK BANK's independent audit vendor, namely Skypro	In House	26-Sep-23	19
186	Workshop Penerapan AI dalam Data Analytics di Industri jasa Keuangan Workshop on Application of AI in Data Analytics in the Financial Services Industry	OJK	Publik (*free*) Public (free)	26-27 September 2023	1

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]

List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
187	Sosialisasi APOLO KPMM dan ATMR BUK Basel III Reforms Socialization of APOLO KPMM and ATMR BUK Basel III Reforms	OJK	Publik (*free*) Public (free)	2-Oct-23	3
188	PBK SPPUR J5 PTP PBK SPPUR J5 PTP	IBI	Publik (*free*) Public (free)	02-04 Oct 2023	9
189	Capacity Building Perbankan Terkait Transaksi Repo Banking Capacity Building Related to Repo Transactions	BI	Publik (*free*) Public (free)	4-5 Oct 23	2
190	Training Program AML & APU PPT For Branch (Surabaya Branch) AML & APU PPT Training Program for Branch (Surabaya Branch)	internal	In House	5-Oct-23	16
191	PBK SPPUR J4 PTP PBK SPPUR J4 PTP	IBI	Publik (*free*) Public (free)	05-07 Oct 2023	3
192	Training Program AML & APU PPT For Branch (Denpasar Branch) AML & APU PPT Training Program for Branch (Denpasar Branch)	internal	In House	6-Oct-23	8
193	Pertemuan Tahunan Kantor Pengelola DHN Tahun 2023 2023 DHN Management Office Annual Meeting	Bank Indonesia	Offline	6-Oct-23	1
194	Webinar Penjelasan Atas Peraturan Bursa No. I-A tahun 2021 terkait ketentuan Free Float dan Penggunaan Form E009 pada sistem Pelaporan SPE IDXnet. Explanation of Exchange Regulation No. I-A 2021 on Free Float provisions and the use of Form E009 in the IDXnet SPE Reporting system webinar.	AEI	Publik (*free*) Public (free)	6-Oct-23	2
195	Training Program AML & APU PPT For Branch (Semarang Branch) AML & APU PPT Training Program for Branch (Semarang Branch)	Internal	In House	11-Oct-23	9
196	Arsitektur Kepercayaan Digital: Merancang Sistem Pembayaran Fintech yang Aman dan Dapat Dipercaya Digital Trust Architecture: Designing Secure and Trustworthy Fintech Payment Systems	AFTECH	Webinar	12-Oct-23	3
197	PBK SPPUR J4 PTP PBK SPPUR J4 PTP	IBI	Publik (*free*) Public (free)	12-14 Oct 2023	9
198	PBK SPPUR J4 PTP PBK SPPUR J4 PTP	IBI	Publik Public	12 - 13 Okt 2023	9
199	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik (*free*) Public (free)	16-18 Oct 2023	1
200	PBK SPPUR J5 PTD PBK SPPUR J5 PTD	LPPI	Publik (*free*) Public (free)	17-20 Oct 2023	3
201	Rapat konsolidasi lanjutan terkait implementasi Undang-Undang Nomor 11 Tahun 2020 Tentang Cipta Kerja Further consolidation meeting regarding the implementation of Law No. 11 of 2020 on Job Creation	OJK	Publik (*free*) Public (free)	18-Oct-23	5
202	Managing Environmental, Social and Governance Risk and Opportunities Managing Environmental, Social and Governance Risk and Opportunities	OJK Institute	Webinar	19-Oct-23	7
203	Sosialisasi "Penguatan Kerangka Hukum Terkait Pencegahan dan Pemberantasan Pendanaan Proliferasi Senjata Pemusnah Massal" Socialization of "Strengthening the Legal Framework Related to Preventing and Eradicating Funding for the Proliferation of Weapons of Mass Destruction"	PPATK	Publik (*free*) Public (free)	19-Oct-23	3
204	Sosialisasi dan Diskusi Mengenai Penetapan Kewajiban Primary Dealer Socialization and Discussion on Determining the Obligations of Primary Dealers	OJK	Publik (*free*) Public (free)	19-Oct-23	1
205	Leadership Training Program Leadership Training Program	Remaja Talenta	In House	20-Oct-23	40

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]

List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
206	Sosialisasi "Sosialisasi POJK Nomor 13 Tahun 2023 tentang Kebijakan Dalam Menjaga Kinerja Dan Stabilitas Pasar Modal Pada Kondisi Pasar Yang Berfluktuasi Signifikan Socialization of POJK No. 13 of 2023 on Policies for Maintaining Capital Market Performance and Stability in Significantly Fluctuating Market Conditions"	OJK	Publik (*free*) Public (free)	20-Oct-23	5
207	Webinar Mengajar "Kunci Sukses Menciptakan Talenta Profesional di Sektor Jasa Keuangan" Teaching Webinar "Keys to Success in Creating Professional Talent in the Financial Services Sector"	OJK	Publik (*free*) Public (free)	23-Oct-23	6
208	Undangan Sosialisasi POJK No. 13/POJK.04/2023 Invitation to POJK No. 13/POJK.04/2023 Socialization	OJK	Publik (*free*) Public (free)	23-Oct-23	3
209	Sosialisasi SEOJK Nomor 13/SEOJK.04/2023 tentang Pembelian Kembali Saham Perusahaan Terbuka Sebagai Akibat Dibatalkannya Pencatatan Efek oleh Bursa Efek karena Kondisi atau Peristiwa yang Signifikan Berpengaruh Negatif terhadap Kelangsungan Usaha Socialization of SEOJK No. 13/SEOJK.04/2023 on the Buyback of Public Company Shares as a Result of the Cancellation of Securities Listing by the Stock Exchange due to Conditions or Events that Have a Significant Negative Impact on Business Continuity	OJK	Publik (*free*) Public (free)	23-Oct-23	1
210	Sosialisasi POJK & SEOJK Mengenai Perdagangan Karbon POJK and SEOJK Socialization Regarding Carbon Trading	OJK	Publik (*free*) Public (free)	24-Oct-23	5
211	Undangan Sosialisasi Surat Edaran OJK No.13/SEOJK.04/2023 Invitation for the Socialization of OJK Circular Letter No.13/SEOJK.04/2023	OJK	Publik (*free*) Public (free)	24-Oct-23	3
212	Undangan Sosialisasi Surat Edaran OJK No.14/SEOJK.04/2023 & 12/SEOJK.04/2023 Invitation for the Socialization of OJK Circular Letter No.14/SEOJK.04/2023 & 12/SEOJK.04/2023	OJK	Publik (*free*) Public (free)	24-Oct-23	3
213	Mining Training for Corporate Segmented Mining Training for Corporate Segmented	Hendry Yonaga	In House	25-Oct-23	80
214	Data Scientist for Beginners - Linear Regression An : Building E-Commerce and Chat Apps Data Scientist for Beginners - Linear Regression An : Building E-Commerce and Chat Apps	Build With Angga	E-Book	25-Oct-23	1
215	Full Stack Flutter Developer - Build Hotels App : Building E-Commerce and Chat Apps Full Stack Flutter Developer - Build Hotels App : Building E-Commerce and Chat Apps	Build With Angga	E-Book	25-Oct-23	1
216	Ujian Sertifikasi Kurator dan Pengurus IKAPI IKAPI Curator and Management Certification Exam	IKAPI	Publik (*free*) Public (free)	25-Oct-23	1
217	Sosialisasi RPOJK tentang Penerapan Strategi Anti Fraud bagi Lembaga Jasa Keuangan RPOJK socialization regarding the Implementation of Anti-Fraud Strategies for Financial Services Institutions	OJK	Publik (*free*) Public (free)	30-Oct-23	2
218	Refreshment ketentuan dan pemantauan progres pemenuhan implementasi SK SPPUR Refreshment of provisions and monitoring of progress in fulfilling the implementation of SK SPPUR	BI	Publik (*free*) Public (free)	31-Oct-23	3
219	Sosialisasi Resolution Plan and Premi Socialization of Resolution Plan and Premiums	OJK Institue	Publik (*free*) Public (free)	1-2 November 2023	1
220	Undangan Diseminasi Hasil Pengukuran Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Tahun 2023 secara Online Invitation for Online Dissemination of Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Measurement Results in 2023	PPATK	*Onsite* & Daring (*free*) Onsite & Online (free)	2-Nov-23	3

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No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
221	Refreshment LHPK SP & FMI BI serta KPDHN Tahun 2023 Refreshment of LHPK SP & FMI BI and KPDHN in 2023	Bank Indonesia	Publik Public	3-Nov-23	2
222	Undangan kegiatan sosialisasi struktur data dan enshancement APOLO modul RBB Invitation to socialize data structures and enhancement of APOLO RGB modules	OJK	Webinar	3-Nov-23	5
223	Pertemuan User Group Spdan FMI BI (BI-RTGS, BI-SSSS, SKNBI, BI-FAST, BI-ETP) Tahun 2023 Spdan FMI BI User Group Meeting (BI-RTGS, BI-SSSS, SKNBI, BI-FAST, BI-ETP) in 2023	Bank Indonesia	Publik Public	4-Nov-23	1
224	Awarding Ceremony dan Diseminasi Karisma OJKI Tahun 2023 Awarding Ceremony and Dissemination of Karisma OJKI in 2023	OJK	Publik Public	7-Nov-23	7
225	Dampak UU No.4 Thn 2023 Tentang Pengembangan & Penguatan Sektor Keuangan Terhadap Tugas dan Fungsi Pengawasan OJK Impact of Law No. 4 of 2023 on Development and Strengthening of the Financial Sector on OJK Supervisory Duties and Functions	OJK Institute	Webinar	7-Nov-23	1
226	Undangan Tatap Muka "Urgensi Regulatory Technology dan Digital Evidence Dalam Mendukung Efektivitas Penegakan Hukum TPPU dan TPPT," secara Offline dari PPATK Face-to-Face Invitation "The Urgency of Regulatory Technology and Digital Evidence in Supporting the Effectiveness of TPPU and TPPT Law Enforcement," offline from PPATK	PPATK	Daring (*free*) Online (free)	7-Nov-23	3
227	Bedah Artikel AML/CFT Journal - Global Money Laundering & Asset Recovery: an UPDATE AML/CFT Journal Article Review - Global Money Laundering & Asset Recovery: an UPDATE	PPATK - AATKI	Daring (*free*) Online (free)	7-Nov-23	3
228	Konferensi Nasional AATKI 2023 dengan tema "Fundamental Analysis: Ethic and Suspicious Background" 2023 AATKI National Conference with the theme "Fundamental Analysis: Ethics and Suspicious Background"	PPATK - AATKI	Daring (*free*) Online (free)	7-Nov-23	3
229	PBK SPPUR J4 STT PBK SPPUR J4 STT	IBI	Publik Public	08-10 November 2023	4
230	Secure Networking Trend in 2024 Secure Networking Trend in 2024	Lintasarta	Publik Public	8-Nov-23	1
231	Webinar How to Drive Corporate Performance through Accounting Practices Webinar How to Drive Corporate Performance through Accounting Practices	OJK	Publik Public	9-Nov-23	9
232	Training APU PPT & PPPSM 2023 APU PPT & PPPSM 2023 Training	Internal	In House	11-Nov-23	31
233	Understanding Financial Distress Predictive Analysis to Mitigate Risk (Refreshment) Understanding Financial Distress Predictive Analysis to Mitigate Risk (Refreshment)	Kovida	In House	13-Nov-23	50
234	PBK SPPUR J6 PTD PBK SPPUR J6 PTD	IBI	Publik Public	13-Nov-23	1
235	Rapat Dengar Pendapat dan Permintaan Tanggapan atas Rancangan Peraturan Otoritas Jasa Keuangan tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional (RPOJK SBDK) Hearing and Request for Responses to the Financial Services Authority Regulation Draft on Transparency and Publication of Prime Lending Rate for Conventional Commercial Banks (RPOJK SBDK)	OJK	Webinar	14-Nov-23	3
236	Sales & Motivation Training Sales & Motivation Training	Remaja Talenta	In House	15-Nov-23	51

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List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
237	Kupas Tuntas Insentif PPN, Tidak Terutang, DPP Tertentu, Tidak Dipungut, Dibebaskan & Ditanggung Pemerintah Complete discussion on Incentives of VAT, Non-Payable, Certain DPPs, Not collected, Exempted & Borne by the Government	Pratama Indomitra	Webinar	15-Nov-23	1
238	PBK SPPUR J4 PTP PBK SPPUR J4 PTP	IBI	Publik Public	16-18 November 2023	12
239	Training APU PPT & PPPSM 2023 APU PPT & PPPSM 2023 Training	Internal	In House	18-Nov-23	36
240	Undangan Audiensi Keamanan Siber Sektor Perbankan Invitation to the Banking Sector Cybersecurity Hearing	Badan Siber dan Sandi Negara	Publik Public	21-Nov-23	2
241	Managing Reputational Risk of a Bank (Refreshment) Managing Reputational Risk of a Bank (Refreshment)	Kovida	In House	22-Nov-23	51
242	"Meningkatkan Keamanan Data Melalui Solusi Tingkat Lanjut" "Improving Data Security Through Advanced Solutions"	Infobank	Publik Public	22-Nov-23	1
243	Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi, dan Pelindungan Konsumen Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening Literacy, Inclusion, and Consumer Protection	OJK	Webinar	23-Nov-23	24
244	Undangan Konvensi Nasional RKKNI Bidang General Banking Invitation to the RKKNI National Convention for General Banking	OJK	Webinar	24-Nov-23	2
245	PBK SPPUR J4 PTP PBK SPPUR J4 PTP	IBI	Publik Public	27-29 November 2023	1
246	Undangan Diseminasi Panduan Ketahanan Digital Bank (Digital Resilience) Invitation to Disseminate the Digital Bank Resilience Guidelines (Digital Resilience)	OJK	Daring (*free*) Online (free)	27-Nov-23	1
247	Fintech Talk bersama Trust Decision Fintech Talk with Trust Decision	OJK	Webinar	30-Nov-23	3
248	Risk Governance Summit, topic:" Sustainable Governance : Digital Transformation as Game Changer, Ethical Culture as Value Keeper" Risk Governance Summit, topic: "Sustainable Governance: Digital Transformation as Game Changer, Ethical Culture as Value Keeper"	OJK Institue	Publik (*free*) Public (free)	30-Nov-23	1
249	Undangan Kehadiran dalam Bank Indonesia Bersama Masyarakat (BIRAMA) 2023 Invitation to Attend the 2023 Bank Indonesia Together with the Community (BIRAMA)	Bank Indonesia	Publik Public	30-Nov-23	2
250	Outsystem workshop Outsystem workshop	Outsystem	Publik Public	30-Nov-23	2
251	Pembayaran Kursus Bahasa Inggris Pertemuan 1 Payment for Meeting 1 of English Course	Wall Street English	Online	3-Dec-23	1
252	Ujian Her PLP1 Properti DPD MAPPI Jateng a/n Syani Lutfi Re-Examination of PLP1 Property DPD MAPPI Central Java in the name of Syani Lutfi	MAPPI	-	4-Dec-23	1
253	Cyber Security pada Operasional Perbankan "Secure Today, Empower Tomorrow" Cyber Security in Banking Operations "Secure Today, Empower Tomorrow"	FKDOP	Webinar	6-Dec-23	3
254	PBK SPPUR J4 PTD PBK SPPUR J4 PTD	IBI	Publik Public	07-09 December 2023	1

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List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
255	Webinar OJK Mengajar "Kunci Sukses Menciptakan Talenta Profesional di Sektor Jasa Keuangan"- HUT OJK ke 12 OJK Webinar Teaches "Keys to Success in Creating Professional Talent in the Financial Services Sector" – 12th OJK Anniversary	OJK	Publik (*free*) Public (free)	7-Dec-23	3
256	Webinar OJK Institute "Enhancing ESG Through Best Practices in Accounting" OJK Institute Webinar "Enhancing ESG Through Best Practices in Accounting"	OJK	Publik (*free*) Public (free)	7-Dec-23	3
257	Undangan Sosialisasi Surat Edaran Nomor 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Invitation to Socialize the Circular Letter No. 18/SEOJK.03/2023 on Procedures for Using Public Accountant and Public Accounting Firm Services in Financial Services Activities	OJK	Webinar	7-Dec-23	2
258	Enhancing ESG Through Best Practices in Accounting Enhancing ESG Through Best Practices in Accounting	OJK	Webinar	7-Dec-23	5
270	Seminar Implementasi Climate Related Financial Risk di Indonesia Seminar on Implementation of Climate Related Financial Risk in Indonesia	BI	Webinar	7-Dec-23	2
259	Pmby Pelatihan Mandatory POJK No.8 Tahun 2023 (APU PPT& PPPSPM 12-13 Des 2023) Payment for Mandatory Training of POJK No.8 of 2023 (APU PPT & PPPSPM 12-13 Dec 2023)	LPP	Publik Public	12-13 December 2023	1
260	Sosialisasi SIPINA 3.0 Confirmation Socialization of SIPINA 3.0 Confirmation	OJK	Webinar	12-Dec-23	3
261	Undangan Peta Jalan Pengawasan Perilaku Pelaku Usaha Jasa Keuangan, Edukasi, dan Pelindungan Konsumen Tahun 2023-2027 Invitation to a Roadmap for Supervising the Behavior of Financial Services Business Actors, Education, and Consumer Protection for 2023-2027	OJK	Offline	12-Dec-23	1
262	Mastering Yourself : Optimalkan Potensi dan Tingkatkan Kinerja di Era Digital Mastering Yourself: Optimizing Potential and Improving Performance in the Digital Era	BI	Online	14-Dec-23	18
263	Securing Hasil Tindak Pidana Lintas Batas Negara Melalui Implementasi Regulasi Mengenai Penundaan, Penghentian dan Pemblokiran Transaksi Securing the Proceeds of Criminal Acts Across National Borders Through the Implementation of Regulations Regarding Postponement, Termination, and Blocking of Transactions	PPATK	*Offline* Diseminasi Offline Dissemination	14-Dec-23	1
264	Penyusunan Penilaian Risiko Sektoral TPPU, TPPT & TPPSPM Preparation of TPPU, TPPT & TPPSPM Sectoral Risk Assessments	OJK	Webinar	14-Dec-23	1
265	Undangan Rapat Koordinasi Pembahasan Penayangan Video Edukasi Perlindungan Konsumen pada Masa Libur Invitation to a Coordination Meeting to Discuss the Showing of Consumer Protection Educational Videos during the Holiday Period	ASPI	Webinar	15-Dec-23	3
266	Sosialisasi Member ATM Jejaring ALTO Terkait Perubahan Settlement Menggunakan CeBM (BI - RTGS) Socialization of ALTO Network ATM Members Regarding Settlement Changes Using CeBM (BI - RTGS)	Jaringan ALTO ALTO Network	Webinar	19-Dec-23	5
267	Undangan Sosialisasi Kriteria dan Penilaian ASEAN Corporate Governance Scorecard (ACGS) 2024 Invitation for the Socialization of Criteria and Assessment of the 2024 ASEAN Corporate Governance Scorecard (ACGS)	OJK	Webinar	20-Dec-23	2

Daftar Pelatihan Januari - Desember 2023 [OJK F.22]
List of Training in January - December 2023 [OJK F.22]

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Periode Period	Total Peserta Total Participants
268	Webinar OJK Institute "Menyambut Aset Kripto Dalam Penguatan Ekosistem Keuangan Digital di Indonesia" OJK Institute Webinar "Welcoming Crypto Assets in Strengthening the Digital Financial Ecosystem in Indonesia"	OJK	Publik (*free*) Public (free)	22-Dec-23	8
269	Sosialisasi POJK 20/2023 tentang Produk Asuransi yang Dikaitkan dengan Kredit atau Pembiayaan Syariah dah Produk Suretyship atau Suretyship Syariah Socialization of POJK 20/2023 on Insurance Products Linked to Sharia Credit or Financing and Sharia Suretyship or Suretyship Products	OJK	Webinar	28-Dec-23	6

PENILAIAN KINERJA

Pada setiap tahun pelaporan, OK BANK senantisa melakukan penilaian kinerja kepada hampir seluruh jajaran karyawan tetap, yang akan digunakan sebagai dasar penetapan paket remunterasi dan menetapkan dasar penentuan jengang karir. Untuk tahun 2023, dari total pegawai per Desember 2023 yang sejumlah 327 orang, pegawai yang mendapatkan penilaian kinerja berkala di tahun 2023 adalah 265 pegawai atau sekitar 81% dari total pegawai. Sisanya tidak menjalani penilaian berkala, karena masih menjalani masa percobaan, atau karena menjadi bagian dari pegawai rekrutmen baru yang belum melewati masa satu tahun.

Berdasarkan hasil penilaian kinerja yang dilakukan, pegawai yang mendapatkan promosi sebanyak 13%, tidak ada pegawai yang di rotasi ataupun demosi berdasarkan hasil penilaian kinerja pegawai tahun 2023.

Adapun dasar penilaian kinerja yang diterapkan oleh OK BANK adalah:
- *Teamwork behaviour*
- Komunikasi
- Kepemimpinan
- Disiplin
- Kepatuhan

PERFORMANCE ASSESSMENT

In each reporting year, OK BANK always conducts performance assessments for almost all permanent employees, which will be used as a basis for determining remuneration packages and determining the basis for determining career paths. For 2023, of the total employees as of December 2023, which were 327 people, the employees who received periodic performance assessments in 2023 were 265 employees, or around 81% of the total employees. The rest did not undergo regular assessment, either because they are still in the probationary period or because they are part of the new recruits who have yet to pass the one-year period.

Based on the performance assessment results, 13% of employees received promotions; no employees were rotated or demoted based on the employee performance assessment results in 2023.

The basis for performance assessments applied by OK BANK are:
- Teamwork behaviour
- Communication
- Leadership
- Discipline
- Compliance

RENCANA PENGEMBANGAN SDM KE DEPAN

Terdapat beberapa rencana kerja SDM dalam rangka mendukung strategi bisnis bank dalam rangka pengembangan kualitas SDM. Adapun rencana kerja SDM ke depan diantaranya adalah pembentukan budaya perusahaan, pemenuhan Sumber Daya Manusia yang kompeten, pemberian pelatihan secara berkelanjutan, jenjang karir dan skema insentif yang menarik serta selalu melakukan review dan perbaikan struktur organisasi perusahaan yang dinilai efektif dalam mendukung strategi dan rencana bisnis perusahaan.

Adapun Garis besar rencana program pengembangan kompetensi SDM yang akan dijalankan di tahun mendatang antara lain:

- Sertifikasi kompetensi seperti:
  - Sertifikasi *Risk Management*
  - Sertifikasi *treasury*
  - Sertifikasi *Appraisal*
  - Sertifikasi SPPUR
  - Dan lain-lain pelatihan sertifikasi yang merupakan sertifikasi kompetensi wajib dari regulator (OJK dan BI)
- Sertifikasi non kompetensi, seperti :
  - Sertifikasi K3
  - Sertifikasi *general banking*
- Peningkatan kompetensi lainnya seperti :
  - Pelatihan excel
  - Grafonomi
  - Bagaimana melakukan analisa terhadap laporan keuangan perusahaan serta kelayakan pemberian persetujuan kredit
  - Dan lain-lain
- Kepemimpinan
- Pelatihan non teknis lainnya seperti :
  - *Presentation skill*
  - *Service ethics*
  - Sales ethics
  - Dan lain-lain

FUTURE HR DEVELOPMENT PLAN

There are several HR work plans to support the Bank's business strategy in developing HR quality. The HR work plans for the future include establishing a corporate culture, fulfilling competent human resources, providing continuous training, career paths, and attractive incentive schemes, as well as constantly reviewing and improving the Company's organizational structure, which is considered to be effective in supporting the Company's strategy and business plans.

The outline of the HR competency development program plan that will be implemented in the coming year includes:

- Competency certifications, such as:
  - Risk Management Certification
  - Treasury Certification
  - Appraisal Certification
  - SPPUR Certification
  - And other certification training that are mandatory competency certifications from regulators (OJK and BI)
- Non-Competency certifications, such as:
  - OHS Certification
  - General Banking Certification
- Other competency improvements, such as:
  - Excel training
  - Graphonomy
  - How to analyze a company's financial reports and the feasibility of granting loan approval
  - And others
- Leadership
- Non-technical trainings, such as:
  - Presentation skill
  - Service ethics
  - Sales ethics
  - And others

Pengembangan Teknologi Informasi

Information Technology Development

Pengembangan dan pengelolaan sistem Teknologi Informasi (TI) merupakan prioritas bagi Perseroan agar terus dapat meningkatkan kinerjanya dalam menyediakan layanan yang prima. Hal ini diperkuat dengan tren peningkatan penggunaan layanan digital oleh nasabah, yang perlu didukung oleh layanan digital untuk mendukung efisiensi operasional Perusahaan serta kepuasan nasabah.

Sejak diluncurkannya layanan publik *Internet/mobile banking* di tahun 2020, bank terus melakukan inovasi dan bekerja sama dengan pihak ketiga khususnya pembayaran *bill payment* dan lainnya untuk mempermudah kebutuhan *customer*.

Sesuai arah bisinis bank khususnya di bidang kredit, untuk mempercepat dan mempermudah realisasi kredit retail, bank sudah melakukan pengembangan *retail Loan* yang dapat diakses menggunakan fasilitas internet oleh pihak *loan agency* sehingga proses realisasi kredit dapat lebih cepat dan efisien. Percepatan realisasi kredit tentunya tidak terhindar dari keterlibatan teknologi khususnya pengecekan keabsahan kartu identitas calon debitur yang sudah dikoneksikan dengan aplikasi Dukcapil, sedangkan pengecekan skoring kredit dikoneksikan dengan aplikasi pihak Pefindo secara *real time* untuk menghasilkan hasil skoring yang lebih cepat untuk membantu keputusan kredit.

OK BANK telah mulai mengembangkan sistem (LOS) *Loan Origination System dan Collection System*. Sistem LOS khusus dikembangkan untuk mendukung pemrosesan aplikasi kredit yang dibutuhkan agar menjadi lebih mudah dan cepat, sedangkan *Collection System* berfungsi sebagai automatic reminder atas kredit yang akan jatuh tempo maupun sudah jatuh tempo agar dapat dikelola dan dijaga dengan baik sehingga tingkat kolektibilitas dapat terjaga dengan baik.

ROADMAP PENGEMBANGAN TI

Untuk meningkatkan keamanan, *Privilege Access Management* (PAM) *software* akan diimplementasikan, memastikan pengelolaan akses yang aman dan terkelola. Peningkatan keamanan siber juga menjadi fokus utama, dengan perolehan lisensi tambahan dari *TrendMicro* dan perubahan pada sistem backup untuk melindungi data dari ancaman siber dan memastikan pemulihan yang cepat dalam situasi darurat. Aspek lain dari rencana ini mencakup implementasi *Digital Rights Management* (DRM) System untuk melindungi hak cipta dan keamanan data.

The development and management of the Information Technology (IT) system is a priority for the Company, which will enable it to continue to improve its performance in providing excellent service. This is reinforced by the trend of increasing use of digital services by customers, which needs to be supported by digital services to support the Company's operational efficiency and customer satisfaction.

Since the launch of Internet/mobile banking public service in 2020, the bank has continued to innovate and collaborate with third parties, especially bill payment and others, to facilitate customer needs.

In accordance with the direction of the bank's business, especially in the credit sector, to accelerate and facilitate the realization of retail loans, the bank has developed retail loans that can be accessed using internet facilities by loan agencies; hence, the credit realization process can be faster and more efficient. The acceleration of credit realization is certainly inseparable from the involvement of technology, especially in checking the validity of the prospective debtor's identity card that has been connected to the Dukcapil application, while checking credit scoring is connected to the Pefindo application in real time to produce a faster scoring result to assist in credit decisions.

OK BANK has started developing the Loan Origination System (LOS) and Collection System (LOS). The LOS system was specifically developed to support the processing of required loan applications to make it easier and faster, while the Collection System functions as an automatic reminder for loans that are due or past due; hence, they can be managed and maintained properly to ensure that the level of collectability can be properly maintained.

IT DEVELOPMENT ROADMAP

To enhance security, Privilege Access Management (PAM) software will be implemented, ensuring secure and managed access management. Cybersecurity improvements were also a primary focus, including the acquisition of additional licenses from TrendMicro and changes to the backup system to protect data from cyber threats and ensure rapid recovery in emergency situations. Other aspects of the plan include the implementation of a Digital Rights Management (DRM) System to protect copyright and data security.

Bank juga berencana menggunakan *platform Office* 365 dan *GroupWare* untuk meningkatkan efektivitas tim, memfasilitasi pertukaran informasi, dan memperkuat sinergi antar departemen agar dapat menghasilkan keputusan yang lebih baik dan pengelolaan proyek yang lebih efisien.

Dalam upaya mendukung sektor perdagangan dan keuangan, Bank juga berencana mengembangkan EDC *Merchant* dan mengintegrasikan F/X, *Import/Export*, dan SWIFT dalam sistem INOAN. Langkah ini diharapkan dapat memberikan dukungan lebih lanjut kepada nasabah bisnis dengan solusi keuangan yang lengkap.

REALISASI PENGEMBANGAN TEKNOLOGI INFORMASI DI TAHUN 2023

Selama tahun 2023, OK BANK telah merealisasikan berbagai sistem berbasis Teknologi Informasi untuk mendukung efisiensi operasional, mencakup diantaranya:

OK BANK selama tahun 2022 telah melakukan kegiatan-kegiatan yang memanfaatkan Teknologi Informasi, seperti di antaranya:

1. Implementasi sistem BI FAST fase 1
2. Relokasi server DRC dari gedung Cyber ke Taman Tekno BSD
3. Implementasi *Retail Payroll Loan* untuk pihak ketiga
4. Implementasi *Funding/Lending Simulator* (E-Sales Kit)
5. Implementasi aplikasi pelaporan ANTASENA
6. *Upgrade* Infrastruktur *Core Banking* dan MIS
7. *Upgrade* versi *database* Oracle dari versi 11.2.0.4 ke versi 19c
8. Pembangunan jaringan infrastruktur dan komunikasi baru untuk cabang Bandung dan cabang Retail
9. *Upgrade License Netbackup* dari *Host Based* ke *Capacity Based*
10. *Upgrade Patch Management* BIGFIX untuk *Server* dan *Workstation*
11. *Implementasi Deep security* untuk keamanan server Core Banking dan MIS

Tujuan Pengembangan Sistem Berbasis TI 2023.

- Peningkatan Efisiensi Operasional:
  - Pembangunan jaringan infrastruktur dan komunikasi baru untuk cabang Bandung dan cabang Retail meningkatkan ketersediaan layanan bagi nasabah.
  - Relokasi server DRC ke Taman Tekno BSD memberikan keamanan dan ketersediaan data yang lebih baik, yang pada gilirannya meningkatkan efisiensi operasional dengan mengurangi risiko gangguan sistem.
- Kualitas Layanan yang Lebih Baik:
  - Implementasi sistem BI FAST untuk menambahkan fitur layanan transfer antar bank yang *real time*.

The Bank also plans to use the Office 365 and GroupWare platforms to increase team effectiveness, facilitate information exchange, and strengthen synergy between departments to generate better decisions and more efficient project management.

In an effort to support the trade and financial sectors, the Bank also plans to develop EDC Merchant and integrate F/X, Import/Export, and SWIFT into the INOAN system. This step is expected to provide further support to business customers with comprehensive financial solutions.

REALIZATION OF INFORMATION TECHNOLOGY DEVELOPMENT IN 2023

During 2023, OK BANK has implemented various information technology-based systems to support operational efficiency, including:

During 2022, OK BANK has carried out activities that utilize information technology, including:

1. Implementation of the BI FAST system phase 1
2. Relocating the DRC server from the Cyber building to Taman Tekno BSD
3. Implementation of Retail Payroll Loans for third parties
4. Implementation of Funding/Lending Simulator (E-Sales Kit)
5. Implementation of the ANTASENA reporting application
6. Core Banking and MIS Infrastructure Upgrade
7. Upgrade of the Oracle database version from version 11.2.0.4 to version 19c
8. Construction of new infrastructure and communication networks for Bandung branches and Retail branches
9. Upgrade of the Netbackup License from Host Based to Capacity Based
10. BIGFIX Patch Management Upgrade for Servers and Workstations
11. Implementation of Deep security for Core Banking and MIS server security

Objectives of IT-Based System Development in 2023

- Increased Operational Efficiency:
  - Construction of new infrastructure and communications networks for Bandung branches and Retail branches increases service availability for customers.
  - The relocation of DRC servers to Taman Tekno BSD provides better security and data availability, which will ultimately increase operational efficiency by reducing the risk of system disruption.
- Better Quality of Service:
  - Implementation of the BI FAST system to add real time interbank transfer service features.

- Implementasi *Retail Payroll Loan* untuk pihak ketiga memungkinkan nasabah korporasi Retail untuk membuka layanan *Payroll* ke karyawannya.
- Implementasi *Funding/Lending Simulator* (E-Sales Kit) membantu nasabah memahami produk Funding dan Kredit dengan lebih baik, sehingga meningkatkan kesadaran dan kepercayaan pelanggan.

• Pemenuhan Standar Regulasi dan Keamanan:
- Implementasi aplikasi pelaporan ANTASENA memastikan kepatuhan terhadap regulasi Bank Indonesia.
- Upgrade Infrastruktur *Core Banking* dan MIS serta upgrade versi database *Oracle* menjaga kepatuhan terhadap standar keamanan.

• Peningkatan Keamanan dan Ketersediaan Layanan:
- Upgrade *License Netbackup* dari *Host Based* ke *Capacity Based* serta *upgrade Patch Management* BIGFIX dan implementasi *Deep Security* untuk keamanan *server Core Banking* dan MIS memperkuat pertahanan terhadap ancaman keamanan, menjaga keamanan data nasabah dan ketersediaan layanan secara keseluruhan.

- Implementation of Retail Payroll Loans for third parties allows Retail corporate customers to open Payroll services to their employees.
- Implementation of the Funding/Lending Simulator (E-Sales Kit) assists customers to have a better understanding in Funding and Credit products, thereby increasing customer awareness and confidence.

• Compliance with Regulatory and Security Standards:
- Implementation of the ANTASENA reporting application ensures compliance with Bank Indonesia regulations.
- Core Banking and MIS Infrastructure upgrades and Oracle database version upgrades maintain compliance with security standards.

• Improved Security and Service Availability:
- Upgrade of the Netbackup License from Host Based to Capacity Based as well as upgrade of the BIGFIX Patch Management, as well as the implementation of Deep Security for Core Banking and MIS server security strengthen defense against security threats, maintains the security of customer data and overall service availability.

INVESTASI TEKNOLOGI INFORMASI TAHUN 2023

OK BANK terus mewujudkan komitmennya untuk melakukan pengembangan TI sesuai dengan kebutuhan. Hal ini dilakukan untuk mencapai visi yang telah dicanangkan sebelumnya. Untuk itu, OK BANK menganggarkan dan merealisasikan investasi pengembangan di bidang TI pada setiap tahun operasional.

Di tahun 2023, Perseroan telah menganggarkan dana pengelolaan dan pengembangan TI sebesar Rp28.663.760.000,-. Besaran angka tersebut telah terserap sebesar 79% atau Rp22.879.525.303,- untuk melaksanakan investasi TI. Adapun rincian investasi Teknologi Informasi untuk tahun 2023 dapat dilihat dalam tabel berikut:

INFORMATION TECHNOLOGY INVESTMENT IN 2023

OK BANK continues to realize its commitment to carry out IT development according to needs. This is carried out to achieve the vision that has been established. For this reason, OK BANK has established budgets and realized development investments in the IT sector in each operational year.

In 2023, the Company has allocated IT management and development funds amounting to Rp28,663,760,000. This figure has been absorbed by 79%, or Rp22,879,525,303, to carry out IT investment. Details of information technology investment in 2023 are presented in the following table:

Investasi Teknologi Informasi Tahun 2023
Information Technology Investment in 2023

No.	Investasi Investment	Biaya Investasi (Rp) Investment Fee (Rp)
1	Hardware	17.197.305.445.00
2	Software	5.682.219.858.00
Jumlah		**22.879.525.303.00**

Biaya Investasi Teknologi Informasi

Information Technology Investment Cost

No. Investasi	Realisasi Biaya (Rp) Fee Realization (Rp)	Anggaran (Rp) Budhet (Rp)	Penyerapan (%) Absorption (%)
Investasi Teknologi Informasi OPEX OPEX Information Technology Investment	25.534.763.839.00	25.572.000.000.00	99
Investasi Teknologi Informasi CAPEX CAPEX Information Technology Investment	22.879.525.303.00	28.663.760.000.00	79

RENCANA PENGEMBANGAN SISTEM TEKONOLOGI INFORMASI KE DEPAN

Dalam rangka menghadapi tantangan era teknologi informasi yang terus berkembang, Bank telah merinci rencana pengembangan sistem informasi untuk periode 2024-2026. Fokus utama dari rencana ini melibatkan peningkatan layanan perbankan digital, dengan pengembangan *New Mobile Banking* dan *Internet Banking* dengan integrasi QRIS *Payment, Fingerprint Login,* ATM *Card Control* dan E-KYC untuk pembukaan Tabungan atau Deposito yang diharapkan akan memberikan kemudahan transaksi kepada nasabah.

Selain itu, fase kedua dari BI-FAST akan diterapkan, dengan penambahan fitur *Bulk Transfer* untuk meningkatkan manajemen transfer massal, memberikan kemudahan dalam pengelolaan transaksi besar seperti pembayaran gaji.

Dalam rangka memenuhi peraturan dan standar perbankan, Bank juga akan fokus pada pengembangan sistem SLIK, SCV, dan LCR. Pengembangan ini bertujuan untuk mengurangi risiko keuangan, dan meningkatkan transparansi serta memberikan kepercayaan kepada regulator dan nasabah.

FUTURE INFORMATION TECHNOLOGY SYSTEM DEVELOPMENT PLANS

In order to address the challenges of the continuously growing information technology age, the Bank has detailed its information system development plans for the 2024-2026 period. The primary focus of this plan involves improving digital banking services with the development of new mobile banking and internet banking with the integration of QRIS Payment, fingerprint login, ATM card control, and E-KYC for opening savings or deposits, which is expected to provide easy transactions for customers.

In addition, the second phase of BI-FAST will be implemented, with the addition of the Bulk Transfer feature to improve bulk transfer management, providing convenience in managing large transactions such as salary payments.

In order to comply with banking regulations and standards, the Bank will also focus on developing the SLIK, SCV, and LCR systems. This development aims to reduce financial risk, increase transparency, and provide confidence to regulators and customers.



Analisis dan Pembahasan Manajemen

Manajemen Discussion and Analysis

Di tengah kondisi ketidakpastian dan perlambatan perekonomian global, perekonomian Indonesia tercatat tetap kuat dan stabil dengan mencatatkan pertumbuhan sebesar 5,05%. OK BANK mampu meraih kesempatan yang ada dengan mencatatkan perbaikan kinerja baik dari aspek operasiona lmaupun keuangan.

In the midst of uncertainty and global economic slowdown, Indonesia's economy remained strong and stable by recording a growth of 5.05%. OK BANK was able to seize the opportunity by recording improved performance in both operational and financial aspects.

Kondisi Perekonomian Nasional

National Economy Condition

"OK BANK konsisten menunjukkan komitmen pengembangan dan peningkatan layanan dengan menggunakan dana hasil program *right issue* di tahun-tahun sebelumnya dengan *prudent*. Selain untuk memperkuat fondasi keuangan, Bank menggunakan sebagian dana tersebut untuk memperluas jaringan Kantor Cabang, merelokasi Kantor Cabang Pembantu, mengembangkan produk dan layanan inovatif dan meningkatkan keandalan sistem operasional berbasis teknologi informasi yang membuat nasabah dapat mengakses layanan OK BANK dari manapun dan kapanpun"

"OK BANK consistently shows a commitment to developing and improving services by using the proceeds from the rights issue program in previous years prudently. In addition to strengthening its financial foundation, the Bank used some of the funds to expand its Branch Office network, relocate its Sub-Branch Offices, develop innovative products and services, and improve the reliability of its information technology-based operational system that enables customers to access OK BANK's services from anywhere and at any time."

Di tengah kondisi ketidakpastian dan perlambatan perekonomian global, perekonomian Indonesia tercatat tetap kuat dan stabil. Secara kumulatif sepanjang 2023, realisasi pertumbuhan ekonomi sebesar 5,05%, melambat dibandingkan pertumbuhan 5,31% pada 2022. Hal ini sejalan dengan perkiraan akibat perlambatan ekonomi global dan aktivitas domestik yang terdampak tingginya suku bunga dan antisipasi kondisi Pemilu yang dimulai sejak kuartal terakhir 2023 sampai dengan akhir semester I 2024.

Data BPS menunjukkan lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 14,74% serta diikuti Jasa Lainnya sebesar 11,14%. Data BPS juga menunjukkan konsumsi domestik telah menunjukkan tren penguatan seiring dengan berakhirnya status pandemi. Kemudian, data Bank Indonesia menunjukkan, pertumbuhan ekonomi Indonesia di tahun 2023 juga ditopang oleh naiknya konsumsi swasta, termasuk konsumsi generasi muda, juga ditopang oleh berlanjutnya realisasi penyelesaian Proyek Strategis Nasional (PSN).

In the middle of uncertainty and a global economic slowdown, Indonesia's economy remained strong and stable. Cumulatively, throughout 2023, the realization of economic growth was 5.05%, slowing down compared to 5.31% growth in 2022. This is in line with expectations due to the slowdown in the global economy and domestic activities affected by high interest rates and the anticipation of general election conditions starting from the last quarter of 2023 to the end of the first semester of 2024.

The Central Bureau of Statistics (BPS) data shows that the business sectors that grew significantly were Transportation and Warehousing at 14.74%, followed by Other Services at 11.14%. The BPS data also shows that domestic consumption has shown a strengthening trend along with the end of the pandemic status. Then, Bank Indonesia data shows Indonesia's economic growth in 2023 is also supported by the increase in private consumption, including the consumption of the younger generation, as well as the continued realization of the completion of the National Strategic Project (PSN).



Pada Triwulan IV-2023 pertumbuhan tercatat 5,04% (*yoy*) atau lebih tinggi dari triwulan III-2023 yang tumbuh sebesar 4,94%. Angka ini lebih tinggi dari *consensus forecast* yang pada waktu itu diperkirakan pertumbuhan ekonomi Indonesia di tahun 2023 adalah 5,03%. Pertumbuhan impresif secara *full year* tahun 2023 juga ditopang oleh komponen pengeluaran konsumsi rumah tangga yang tumbuh sebesar 4,82% (*yoy*), serta pembentukan modal tetap bruto (PMTB) yang mencapai 4,40% (*yoy*).

Terjaganya pertumbuhan konsumsi rumah tangga dan PMTB, serta meningkatnya pertumbuhan sektor Transportasi dan Pergudangan, Jasa Lainnya serta Jasa Konstruksi tersebut merupakan implikasi dari upaya yang telah dijalankan pemerintah dalam menstimulasi perekonomian nasional pada triwulan IV-2023 lalu, seperti stimulus sektor perumahan melalui kebijakan pajak pertambahan nilai ditanggung pemerintah (PPN DTP) dan pemberian subsidi biaya administrasi bagi perumahan masyarakat berpenghasilan rendah (MBR), penebalan bantuan sosial (bansos) untuk mitigasi El Nino dan menjaga daya beli, serta akselerasi penyaluran kredit usaha rakyat (KUR) untuk penguatan usaha mikro, kecil, dan menengah (UMKM).

KONDISI INDUSTRI KEUANGAN DAN PERBANKAN

Industri keuangan maupun perbankan nasional mampu mengatasi kondisi ketidakpastian dan tingginya suku bunga rujukan yang membuat pertumbuhan perekonomian melambat dengan tetap menunjukkan pertumbuhan, selaras dengan kondisi perekonomian. Ketahanan industri perbankan di tahun 2023 terjaga dengan baik terlihat dari

In the fourth quarter of 2023, growth was recorded at 5.04% (yoy), or higher than the third quarter of 2023, which increased by 4.94%. This figure was higher than the consensus forecast, which estimated that Indonesia's economic growth in 2023 would be 5.03%. The impressive full-year growth in 2023 was also supported by the household consumption expenditure component, which increased by 4.82% (yoy), and gross fixed capital formation (PMTB), which reached 4.40% (yoy).

The sustained growth of household consumption and PMTB, as well as the increased growth of the Transportation and Warehousing, Other Services, and Construction Services sectors, are the implications of efforts that have been carried out by the government in stimulating the national economy in the fourth quarter of 2023, such as stimulating the housing sector through the government-borne value-added tax (VAT DTP) policy and subsidizing administrative costs for low-income housing (MBR), intensifying social assistance (bansos) to mitigate El Nino and maintain purchasing power, and accelerating the distribution of people's business credit (KUR) to strengthen micro, small, and medium enterprises (MSMEs).

FINANCIAL AND BANKING INDUSTRY CONDITIONS

The national financial and banking industry was able to overcome the uncertainty and high reference interest rates that slowed economic growth by continuing to show growth in line with economic conditions. The resilience of the banking industry in 2023 was well maintained, as seen from credit growth, credit quality, capital aspects, and liquidity.

pertumbuhan kredit, kualitas kredit, aspek permodalan, maupun likuiditas. Data Otoritas Jasa Keuangan (OJK), menunjukkan kredit perbankan sebesar 10,38% (yoy), meskipun pertumbuhan Dana Pihak Ketiga (DPK) hanya sebesar 3,73% (yoy). Berdasarkan kelompok penggunaan, pertumbuhan kredit terutama ditopang oleh kredit investasi dan kredit modal kerja, masing-masing sebesar 12,26% dan 10,05%. Sementara secara sektoral, pertumbuhan kredit terutama ditopang oleh kinerja sektor Pengangkutan, Jasa Sosial, Perdagangan, dan Listrik, Gas, Air. Pembiayaan syariah pada Desember 2023 juga tumbuh sebesar 15,80% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,03% (yoy). Ke depan, pertumbuhan kredit diprakirakan meningkat dalam kisaran 10-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik.

Data from the Financial Services Authority (OJK) showed that bank loans were 10.38% (yoy), although the growth of Third Party Funds (DPK) was only 3.73% (yoy). Based on the usage group, credit growth was mainly supported by investment and working capital loans of 12.26% and 10.05%, respectively. Sectorally, credit growth was mainly supported by the performance of the transportation, social services, trade, electricity, gas, and water sectors. Sharia financing in December 2023 also increased by 15.80% (yoy), while MSME credit growth reached 8.03% (yoy). Going forward, credit growth is estimated to increase by 10–12% in 2024, in line with continued strong domestic economic growth.

Dari sisi permodalan tingkat rasio CAR perbankan di nasional masih terjaga sebesar 27,65%. Likuiditas perbankan tetap memadai, tecermin dari rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) pada Desember 2023 yang terjaga tinggi pada 28,73%. Untuk profatibilitas perbankan 2023 juga cukup baik dengan NIM sebesar 4,81% dan ROA sebesar 2,74%. Rasio NPL perbankan domestik juga terjaga di 2,19% (*gross*) dan 0,75% (*netto*). Secara keseluruhan, ketahanan perbankan yang kuat tersebut didukung oleh kemampuan bayar korporasi dan rumah tangga yang tetap baik, sejalan dengan kinerja korporasi dan ekspektasi penghasilan rumah tangga yang terus membaik. Hasil *stress-test* Bank Indonesia menunjukkan ketahanan perbankan tetap kuat dalam menghadapi berbagai risiko ketidakpastian ke depan. Bank Indonesia akan terus memperkuat sinergi kebijakan bersama KSSK dalam memitigasi berbagai risiko tersebut yang berpotensi mengganggu stabilitas sistem keuangan.

In terms of capitalization, the national banking CAR ratio is still at 27.65%. Banking liquidity remains adequate, as reflected in the ratio of Liquid Tools to Third Party Funds (AL/DPK) in December 2023, which remains high at 28.73%. The 2023 banking profitability is also quite good, with NIM at 4.81% and ROA at 2.74%. The domestic banking NPL ratio is also maintained at 2.19% (gross) and 0.75% (net). Overall, the strong banking resilience is supported by the ability to pay corporations and households that remain good, in line with corporate performance and household income expectations that continue to improve. Bank Indonesia's stress-test results show that banking resilience remains strong when facing various uncertainty risks in the future. Bank Indonesia will continue to strengthen policy synergies with KSSK in mitigating these risks that could potentially disrupt financial system stability.

PERKEMBANGAN EKONOMI DAN PERBANKAN DIGITAL

Pengembangan ekonomi digital menjadi katalisator utama dalam mendorong kemajuan perekonomian nasional. Pengembangan ekonomi digital hingga tahun 2045 disiapkan melalui 3 fase yakni Fase *Prepare* yang dimulai dengan perbaikan fondasi digital dasar guna memastikan masyarakat siap bertransformasi, Fase *Transforms* sebagai upaya percepatan transformasi guna menciptakan masyarakat dan bisnis yang cerdas, serta Fase *Lead* dengan mulai menetapkan standar dalam teknologi inovasi di masa mendatang.

Terdapat 6 pilar utama pengembangan ekonomi digital. Pertama, di bidang Infrastruktur intervensi akan menyasar perluasan jangkauan penetrasi internet, peningkatan mutu infrastruktur digital, serta peningkatan dalam *computing edge*. Hingga saat ini, Pemerintah sendiri telah membangun sejumlah infrastruktur digital seperti Jaringan *Fiber Optic* Palapa Ring yang menghubungkan 57 Kab/Kota, tambahan BTS, hingga pemanfaatan Satelit Multifungsi Satria untuk lokasi 3T.

DEVELOPMENT OF DIGITAL ECONOMY AND BANKING

The development of the digital economy is a major catalyst for driving national economic progress. The development of the digital economy until 2045 is prepared through 3 phases, namely the Prepare Phase, which begins with improving the basic digital foundation to ensure that society is ready for transformation; the Transforms Phase, as an effort to accelerate transformation to create a smart society and business; and the Lead Phase, which starts to set standards in future innovation technology.

There are six main pillars of digital economy development. First, in the field of infrastructure, intervention will target expanding the reach of internet penetration, improving the quality of digital infrastructure, and increasing the computing edge. To date, the Government itself has built several digital infrastructures, such as the Palapa Ring Fiber Optic Network connecting 57 regencies/cities, additional BTS, and the use of the Satria Multifunction Satellite for the 3T locations.

Kemudian pilar kedua pada bidang SDM, intervensi ditujukan menyasar pendidikan formal, pemberdayaan tenaga kerja, dan lifelong learning guna memastikan setiap individu memiliki keterampilan di era digital. Indonesia diprediksi membutuhkan talenta digital hingga 9 Juta dalam 15 tahun mendatang atau 600 ribu setiap tahunnya. Saat ini, Pemerintah terus mendorong peningkatan keterampilan digital masyarakat melalui Prakerja, Digital Talent Scholarship, hingga kolaborasi dengan pihak swasta seperti Apple, Microsoft, dan Amazon.

Pilar ketiga yakni pada bidang Riset, Inovasi, dan Pengembangan (R&D) akan dilakukan peningkatan komitmen dalam penelitian dan pengembangan, serta mendorong budaya inovasi. Pemerintah sendiri saat ini juga telah menyediakan dukungan berupa *Super Tax Deduction* hingga 300% untuk kegiatan R&D.

Keempat, mewujudkan ekosistem bisnis yang produktif, maju, dan bernilai tambah tinggi melalui digitalisasi sektor ekonomi prioritas seperti manufaktur, perdagangan, dan pertanian. Pilar kelima yakni bersama otoritas terkait akan membuka pintu inklusi finansial dengan target tingkat inklusi keuangan mencapai 90% pada tahun 2024, serta pilar terakhir berupa dukungan ekosistem regulasi dan kebijakan yang sehat, adil, berorientasi pada perlindungan konsumen dan keamanan nasional.

Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada tahun 2023, nilai transaksi *digital banking* tercatat Rp58.478,24 triliun atau tumbuh sebesar 13,48% (yoy) dan diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) meningkat 43,45% (yoy) sehingga mencapai Rp835,84 triliun dan diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024. Nominal transaksi QRIS tercatat tumbuh 130,01% (yoy) dan mencapai Rp229,96 triliun, dengan jumlah pengguna 45,78 juta dan jumlah merchant 30,41 juta yang sebagian besar merupakan UMKM. Sementara itu, nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp8.178,69 triliun atau turun sebesar 0,81% (yoy). Dari sisi pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada Desember 2023 meningkat 7,33% (yoy) sehingga menjadi Rp1.101,75 triliun.

Then, in the second pillar in the field of Human Resources, interventions are aimed at formal education, workforce empowerment, and lifelong learning to ensure that every individual has skills in the digital era. Indonesia is predicted to need up to 9 million digital talents in the next 15 years, or 600 thousand each year. Currently, the Government continues to encourage the improvement of people's digital skills through Pre-Employment, Digital Talent Scholarship, and collaboration with private parties such as Apple, Microsoft, and Amazon.

The third pillar, namely in the field of Research, Innovation and Development (R&D), will increase commitment to research and development as well as encourage a culture of innovation. The government itself has also provided support in the form of a Super Tax Deduction of up to 300% for R&D activities.

Fourth, realizing a productive, advanced, and high-value-added business ecosystem through the digitization of priority economic sectors such as manufacturing, trade, and agriculture. The fifth pillar, together with relevant authorities, will open the door to financial inclusion with a target financial inclusion rate of 90% by 2024, and the last pillar is the support of a healthy, fair, consumer protection-oriented, and national security regulatory and policy ecosystem.

The performance of digital economic and financial transactions remains solid, supported by a safe, smooth, and reliable payment system. In 2023, the value of digital banking transactions was recorded at Rp58,478.24 trillion, or an increase of 13.48% (yoy) and is projected to increase by 9.11% (yoy) to reach Rp63,803.77 trillion in 2024. Meanwhile, the value of Electronic Money (EU) transactions increased by 43.45% (yoy) to reach Rp835.84 trillion and is projected to increase by 25.77% (yoy) to reach Rp1,051.24 trillion by 2024. QRIS transaction nominal was recorded to increase by 130.01% (yoy) and reach Rp229.96 trillion, with 45.78 million users and 30.41 million merchants, most of whom are MSMEs. Meanwhile, the value of payment transactions using ATMs, debit cards, and credit cards reached Rp8,178.69 trillion, or decreased by 0.81% (yoy). In terms of Rupiah money management, the amount of Cartal Money in Circulation (UYD) in December 2023 increased by 7.33% (yoy) to Rp1,101.75 trillion.

Tinjauan Operasional
Operational Review

ARAH KEBIJAKAN BANK

Pada 2024 Bank akan konsisten melanjutkan strategi dalam menjajaki segmen korporasi dan komersial dengan menargetkan 100 konglomerasi/orang terkaya di Indonesia dan optimis untuk mencapai target yang telah ditetapkan dengan tetap berpegang pada prinsip kehati-hatian demi menjaga kualitas Bank. Bank juga terus-menerus mengusahakan menormalisasi kredit-kredit restruktur sekaligus menyiapkan pencadangan untuk debitur-debitur dengan kategori berisiko tinggi, sebagai komitmen Bank untuk menjaga kualitas portofolio kredit yang dimiliki. Total penyaluran kredit Bank di tahun 2023 mencapai sebesar Rp8,528 miliar atau tumbuh sebesar 5,75% (*ytd*).

Tahun 2024 merupakan tahun politik dengan adanya pemilu, dan diasumsikan pertumbuhan kredit dan industri akan melambat atau stagnan selama semester I/2024 dimana perusahaan akan cenderung *wait and see* untuk ekspansi bisnis. Sejalan dengan hal ini arah strategi Bank dalam pertumbuhan kredit akan stagnan di semester I dan mulai tumbuh di semester II, dengan asumsi bisnis dan industri akan kembali normal setelah pemilu.

Prioritas Bank adalah meningkatkan asset Bank melalui penyaluran kredit ke segmen Korporasi dan Financial Institution, mengembangkan aplikasi Retail Loan berbasis *mobile app* untuk menjangkau pasar yang lebih luas, mengembangkan produk funding, sekaligus melengkapi infrastruktur dan fasilitas yang diperlukan, yang meliputi: penambahan fitur dan layanan *e-Channel* (ATM, *Internet Banking, Mobile Banking*), dan penambahan jaringan kantor di luar DKI Jakarta yaitu di Bandung, serta terus menerus meningkatkan kapasitas sumber daya manusia melalui pelatihan serta program MDP.

Menyesuaikan dengan kondisi pasar, arah kebijakan Bank untuk periode 2024 – 2026 akan difokuskan pada peningkatan profitabilitas melalui penyaluran kredit yang mana meliputi:

- Meningkatkan daya saing dan mengembangkan infrastruktur penjualan
  - Meningkatkan efisiensi alur kredit dengan mengembangkan CREPASS yaitu sitem kredit skoring online, melekatkan kebutuhan nasabah dalam proses penyaluran kredit yang sederhana dan cepat dan mengembangkan *collection system*.

BANK POLICY DIRECTION

In 2024, the Bank will consistently explore the corporate and commercial segments by targeting the 100 richest conglomerates/people in Indonesia and is optimistic about achieving the targets set by sticking to the principle of prudence in order to maintain the quality of the Bank. The Bank also continues to work on normalizing restructured loans as well as setting up reserves for debtors with high-risk categories as part of the Bank's commitment to maintaining the quality of its loan portfolio. The Bank's total lending in 2023 reached Rp8,528 billion, or increased by 5.75% (ytd).

The year 2024 is a political year with the general election, and it is assumed that credit and industry growth will slow down or stagnate during the first semester of 2024, where companies will tend to wait and see for business expansion. In line with this matter, the Bank's strategic direction in credit growth will stagnate in the first semester and start to increase in the second semester, assuming that business and industry will return to normal after the general election.

The Bank's priorities are to increase its assets through lending to the Corporate and Financial Institution segments, develop a mobile app-based Retail Loan application to reach a wider market, develop funding products, as well as complete the necessary infrastructure and facilities, which include: adding e-Channel features and services (ATM, Internet Banking, Mobile Banking), adding office networks outside DKI Jakarta, namely in Bandung, and continuously improving the capacity of human resources through training and the MDP program.

Adjusting to market conditions, the Bank's policy direction for the 2024–2026 period will be focused on increasing profitability through lending, which includes:

- Increasing competitiveness and developing sales infrastructure.
  - Improving credit flow efficiency by developing CREPASS, namely an online credit scoring system, embedding customer needs in a simple and fast credit distribution process, and developing a collection system. Continue to use Midtrans for the

Tetap menggunakan Midtrans untuk penyaluran *retail loan* ke nasabah dan sebagai salah satu *channel* untuk pembayaran cicilan kredit melalui minimarket (seperti Indomaret & Alfamart)
- Meningkatkan proses seleksi untuk memperoleh *Relationship Manager* (RM) yang mumpuni.
- Menambah jaringan cabang di luar DKI Jakarta

• Mengembangkan pembiayaan ritel konsumen dengan stabilitas yang kuat

Meningkatkan penjualan berbasis kemitraan bekerja sama dengan *loan agency* [1], *payroll loan* & *loan aggregator* (seperti Ayo Kenalin dll). Mengekspansi penyaluran kredit melalui P2P Channeling dan bermitra dengan perusahaan *Fintech* (sepeti Asetku, Shopee, dll) dalam upaya percepatan inklusi keuangan.
- Mengelola dan menambah tenaga *call center*, organisasi penagihan, KYC Agen Internal berbasis *outsource* (PT Cahaya Research Indonesia, dll).
- Menambah kerja sama dengan perusahaan-perusahaan dalam kredit *payroll loan* karyawan serta meningkatkan penjualan *payroll loan* melalui *cross-sell*.

• Meningkatkan kapasitas sistem dan layanan
- Menggunakan teknologi untuk menambah aplikasi (*App*) yaitu *loan* applikasi berbasis *mobile, Mobile web page* dan meningkatkan kepuasan nasabah dengan menambahkan fungsi aplikasi kredit agar dapat melakukan *self assessment*. Mengembangkan *web page* terpisah yang akan digunakan untuk mendukung *Sales Referral Program* dan memberikan layanan yang membuat kenyamanan nasabah.
- Menambah fitur-fitur di *internet banking* dan *mobile banking* antara lain penambahan layanan pembayaran tagihan, transfer *e-wallet*, pembukaan rekening, dan pengembangan BI-Fast tahap II.

Dalam mengembangkan usaha, Bank juga ikut berkontribusi membangun ekonomi nasional dan terus mengembangkan aksi keuangan berkelanjutan yang meliputi: pemberian beasiswa, penyaluran kredit UMKM, peningkatan CSR, pengembangan kapasitas internal, dan lain-lain.

distribution of retail loans to customers and as a channel for payment of credit installments through minimarkets (such as Indomaret & Alfamart)

- Improving the selection process to obtain qualified Relationship Managers ("RM").
- Adding branch networks outside DKI Jakarta

• Developing consumer retail financing with solid stability

Increasing partnership-based sales in collaboration with loan agencies, payroll loans & loan aggregators (such as Ayo Kenalin, etc). Expanding lending through P2P Channeling and partnering with Fintech companies (such as Asetku, Shopee, etc.) in an effort to accelerate financial inclusion.

- Managing and adding outsource-based call center personnel, collection organization, and KYC Internal Agents (PT Cahaya Research Indonesia, etc.).
- Increasing cooperation with companies in employee payroll loans and increasing payroll loan sales through cross-selling.

• Increasing the capacity of systems and services
- Using technology to add mobile-based loan applications (Apps), and Mobile web pages, as well as improving customer satisfaction by adding the loan application function to enable self-assessment. Developing a separate web page that will be used to support the Sales Referral Program and provide services that make customers comfortable.
- Adding features to internet banking and mobile banking such as bill payment, e-wallet transfer, account opening, and BI-Fast phase II development.

In developing the business, the Bank also contributes to building the national economy and continues developing sustainable financial actions which include: providing scholarships, channeling MSME loans, increasing CSR, developing internal capacity, etc.

1. *Loan Agency* merupakan penyedia jasa tenaga pemasaran dalam melakukan *direct sales* dan *Loan Aggregator* merupakan penyedia platform untuk pegajuan secara online.

Dari sisi manajemen aset dan liabilitas, Bank akan terus meningkatkan kerja sama dengan bank umum dan institusi keuangan lainnya untuk mengoptimalkan kinerja Bank. Dengan peningkatan aktivitas Bank di pasar uang antar bank, Bank juga dapat meningkatkan tingkat kepercayaan dan visibilitas di industri perbankan nasional.

Untuk mendukung pencapaian arah kebijakan Bank, Bank akan meningkatkan pengembangan sumber daya manusia yang handal yang diharapkan dapat memberikan kontribusi terhadap perkembangan bisnis Bank ke depan. Selain itu, Bank akan terus melakukan perbaikan dalam bidang pengelolaan risiko, tata kelola perusahaan yang baik, serta meningkatkan efisiensi & produktivitas untuk meningkatkan rentabilitas.

LANGKAH-LANGKAH STRATEGIS BANK

Sesuai dengan visi untuk menjadi bank yang memberikan layanan terbaik dalam industri perbankan *retail* di Indonesia dan objektif Bank untuk memperkuat aset, meningkatkan profit, dan meningkatkan manajemen risiko, Bank merencanakan strategi sebagai berikut:

a. Strategi Bank Berdasarkan Jangka Waktu

Jangka Pendek

In terms of asset and liability management, the Bank will continue to enhance cooperation with commercial banks and other financial institutions to optimize the Bank's performance. By increasing the Bank's activities in the interbank money market, the Bank can also increase the level of trust and visibility in the national banking industry.

To support the achievement of the Bank's policy direction, the Bank will improve the development of reliable human resources expected to contribute to the Bank's business development in the future. In addition, the Bank will continue to make improvements in the areas of risk management, and good corporate governance as well as increase efficiency & productivity to increase profitability.

BANK'S STRATEGIC STEPS

In accordance with the vision to become a bank that provides the best service in the retail banking industry in Indonesia and the Bank's objectives to strengthen assets, increase profits, and improve risk management, the Bank plans the following strategies:

a. Bank Strategy Based on Timeframe

Short-term

Pada sektor *retail*, OK BANK bertekad mengembangkan dan menjalankan Retail Loan Application berbasis *mobile application* yang didalamnya menambahkan fitur E-KYC untuk mendukung kemudahan nasabah dalam mengajukan kredit kapan saja dan di mana saja. Fitur E-KYC membuat nasabah dan calon nasabah OK BANK dapat mengajukan fasilitas kredit dengan proses yang singkat dan mudah.

In the retail sector, OK BANK is determined to develop and run a mobile application-based Retail Loan Application which includes an E-KYC feature to support the convenience of customers in applying for credit anytime and anywhere. The E-KYC feature allows OK BANK customers and prospective customers to apply for credit facilities with a short and easy process.

- **Sektor Ritel**
  - Tetap melakukan ekspansi bisnis yang disertai dengan prinsip kehati-hatian untuk portfolio yang lebih aman;
  - Menambah partner kerja sama dengan perusahaan *Fintech,* termasuk kredit *channeling* bekerja sama dengan *P2P lending dan Multifinance;*
  - Meningkatkan pelayanan *call center* (*telemarketing, call center, collection management*);
  - Penerapan CREPASS atau kredit skoring *online* sehingga calon nasabah bisa melakukan *self-assessment* terhadap aplikasi kreditnya;

- **Retail Sector**
  - Continuing to expand the business accompanied by the principle of prudence for a safer portfolio;
  - Adding collaboration partners with Fintech companies, including credit channeling in collaboration with P2P lending and Multifinance;
  - Improving call center services (telemarketing, call centers, collection management);
  - Developing CREPASS or online credit scoring so that prospective customers can self-assess their credit applications;

- Mengembangkan dan menjalankan *Retail Loan Application* berbasis *mobile application* yang di dalamnya menambahkan fitur E-KYC untuk mendukung kemudahan nasabah dalam mengajukan kredit kapan saja dan di mana saja. Dengan adanya fitur E-KYC, nasabah dan calon nasabah OK BANK dapat mengajukan fasilitas kredit dengan proses yang singkat dan mudah.
- Meningkatkan kehati-hatian terkait originalitas dokumen debitur termasuk pengecekan kartu identitas secara *online* melalui Dukcapil.
- Meningkatkan *OK! Brand Awareness* melalui iklan/ *advertisement* di berbagai media termasuk online media.
- Mengembangkan Aplikasi sistem BI FAST untuk transaksi *online* nasabah 24 Jam dan 7 hari dalam seminggu terus menerus
- Mengembangkan QRIS, *password* sidik jari dan layanan IB/MB lainnya untuk mempermudah nasabah melakukan transaksi sehari-hari.
- Memanfaatkan sistem data dukcapil untuk mendapatkan informasi data nasabah yang lebih akurat dan dengan dengan pengembangan menggunakan foto *biometric* analisa wajah calon nasabah.

- Developing and running a mobile application-based Retail Loan Application that includes an E-KYC feature to support the convenience of customers in applying for credit anytime and anywhere. With the E-KYC feature, OK BANK customers and prospective customers can apply for credit facilities with a short and easy process;
- Increasing caution regarding the originality of debtor documents including checking identity cards online through Dukcapil;
- Increasing OK! Brand Awareness through advertisements in various media including online media;
- Developing the BI FAST system application for customer online transactions 24 hours a day and seven days a week continuously;
- Developing QRIS, fingerprint passwords, and other IB/MB services to make it easier for customers to make daily transactions;
- Utilizing the Dukcapil data system to obtain more accurate customer data information and by developing with the use of biometric photo analysis of prospective customers' faces.

- **Sektor SME (UMKM), Korporasi, dan Komersial**
  - Tetap melakukan ekspansi bisnis yang disertai dengan prinsip kehati-hatian ;
  - Meningkatkan proses *monitoring* dan mempercepat proses normalisasi debitur-debitur restruktur COVID.
  - Mempercepat proses penyelesaian kredit-kredit bermasalah melalui penjualan jaminan maupun *cessie*.
  - Pembentukan CKPN yang memadai terutama untuk debitur-debitur dengan risiko tinggi.
  - Memperluas pangsa pasar dengan merekrut *Relationship Manager* ("RM") dan Kepala Cabang dengan talenta terbaik;
  - Fokus pada kegiatan *marketing* dan *branding*;
  - Menyiapkan sistem *scoring* dan memperkuat sistem kontrol internal.
  - Melakukan *update* pedoman kredit berdasarkan sektor industri dan juga skala bisnis.
  - Melakukan kerja sama dengan perusahaan asuransi dalam bentuk penjaminan asuransi kredit.
  - Menambah rekanan asuransi dalam produk referensi terkait produk Bank (*general, life, earthquake*).

- **SME (MSMEs), Corporate, and Commercial Sector**
  - Continuing to expand the business, accompanied by the principle of prudence;
  - Improving the monitoring process and accelerating the normalization process for the COVID restructuring debtors;
  - Accelerating the process of settling non-performing loans through collateral and cessie sales;
  - Establishment of adequate Allowance for Impairment Losses (CKPN) especially for high-risk debtors;
  - Expanding market share by recruiting Relationship Managers ("RM") and Branch Heads with the best talent;
  - Focusing on marketing and branding activities.
  - Setting up a scoring system and strengthening the internal control system;
  - Updating credit guidelines based on the industrial sector and also business scale;
  - Cooperating with insurance companies in the form of credit insurance guarantees;
  - Adding insurance partners in reference products related to Bank products (general, life, earthquake).

- **Sektor Lainnya (*Financial Institution* (BPR, MFC) dan Multiguna (KMG))**
  - Meningkatkan kapasitas operasional di bidang pemasaran;

- **Other Sectors (Financial Institutions (BPR, MFC) and Multipurpose (KMG))**
  - Increasing operational capacity in the field of marketing;

- Memonitor kondisi kredit restruktur secara berkala
- Penerapan protokol kesehatan dalam setiap lini layanan operasional bank.
- Biaya CKPN dijaga sesuai dengan ketentuan POJK48, PSAK 71 & 68 yang berlaku.
- Melakukan *update* atas *rating* perusahaan *Multifinance* dalam otomasi sistem perhitungan pembentukan CKPN.
- Mengamati pergerakan kompetitor.
- Memperbaharui kebijakan & prosedur untuk segmen *Financial Institutions* dan KMG sesuai dengan kondisi pasar.
- Fokus pada target *market* BPR dan Multifinance berskala besar dengan *background* pemegang saham/afiliasi grup yang kuat.

Jangka Menengah

- **Sektor Ritel**
  - Menambah jumlah kantor cabang, setelah kondisi pandemi berlalu
  - Melakukan optimalisasi dan alokasi sumber daya cabang
  - Melakukan *cross selling;*
  - Memberikan layanan *private bank* (*priority service*) kepada klien.
  - Bekerja sama dengan *merchant* dan *e-commerce* dalam layanan pembayaran *referral* pembiayaan.
  - Pembukaan Kantor Cabang Bandung pada bulan Maret 2023
  - Penutupan Kantor Cabang Pembantu Puri Indah pad abulan Juni 2023
  - Relokasi Kantor Cabang Surabaya dan Semrang

- **Sektor SME - Usaha Kecil Menengah ("UKM"), Korporasi, dan Komersial**
  - Melakukan ekspansi bisnis dan memperluas jaringan ke wilayah berkembang.
  - Memberikan jasa modifikasi produk kepada klien.
  - Menjajaki untuk berpartisipasi dalam kredit sindikasi *loan.*
  - Melakukan proses pengajuan perizinan sebagai Bank Devisa (2025).
  - Menjajaki kredit valuta asing guna melengkapi kebutuhan nasabah *lending* (2025).

- **Sektor Lainnya**
  - Melakukan penambahan fitur-fitur *e-Channels* yang meliputi *Internet Banking, Mobile Banking,* dan ATM seperti : QRIS, akses *Mobile Banking* menggunakan *Biometric,* dan pembukaan rekening tanpa datang ke cabang melalui *Mobile Banking.*
  - Membuka produk simpanan (tabungan, giro dan deposito) dalam bentuk valas (2025).

- Monitoring the credit condition of the restructure regularly;
- Implementation of health protocols in every line of bank operational services;
- Allowance for Impairment Losses is maintained in accordance with the applicable POJK48, PSAK 71 & 68;
- Updating the Multifinance company rating in the automation of the calculation system for the formation of CKPN;
- Observing the movement of competitors;
- Updating policies & procedures for the Financial Institutions and KMG segments according to market conditions;
- Focusing on large-scale BPR and Multifinance target markets with a strong shareholder/group affiliate background.

Medium-term

- **Retail Sector**
  - Increasing the number of branch offices after the pandemic has passed;
  - Optimizing and allocating branch resources;
  - Doing cross-selling;
  - Providing private bank services (priority service) to clients;
  - Collaborating with merchants and e-commerce in financing referral payment services;
  - Opening of Bandung Branch Office in March 2023;
  - Closing of Puri Indah Sub-Branch Office in June 2023;
  - Relocation of Surabaya and Semarang Branch Offices.
- **SME Sector - Small and Medium Enterprises ("SMEs"), Corporate, and Commercial**
  - Expanding business and expanding the network to developing areas;
  - Providing product modification services to clients;
  - Exploring to participate in syndicated loan loans;
  - Conducting the licensing process as a Foreign Exchange Bank (2025);
  - Exploring foreign currency loans to complement the needs of lending customers (2025).
- **Other Sectors**
  - Adding e-Channels features that include Internet Banking, Mobile Banking, and ATMs such as: QRIS, Mobile Banking access using Biometric, and account opening without coming to the branch through Mobile Banking;
  - Opening deposit products (savings, current accounts, and time deposits) in foreign currency (2025).

b. Strategi Bank Berdasarkan Segmen Produk

Pada saat ini, Bank akan mempertahankan segmen kredit menjadi 6: *Retail,* Multiguna (KMG), SME (UMKM), Korporasi dan Komersial, serta Financial Institution.

b. Bank Strategy Based on Product Segments

Currently, the Bank will maintain 6 loan segments: Retail, Multipurpose (KMG), SME (MSME), Corporate and Commercial, and Financial Institution.

OK Bank bertekad mengembangkan segmen pasar korporasi dalam rangka meningkatkan aktivitas *transactional banking* dengan kemudahan layanan Internet *Banking Corporate* dan juga *Virtual Account*.

OK Bank is committed to developing the corporate market segment in order to increase transactional banking activities with the convenience of Corporate Internet Banking and Virtual Account services.

- **Pendanaan**

  Target: Meningkatkan portofolio dana pihak ketiga dengan target nasabah individual dengan segmen nasabah *affluent,* korporasi, dan institusi finansial dengan beban *cost of fund* yang kompetitif dan terukur.
  - Melakukan peningkatan pada fitur produk *existing* untuk segmen produk CASA
  - Membuat program pendanaan jangka pendek dengan berbagai benefit yang menarik bagi nasabah.
  - Mengembangkan target segmen institusi finansial berbekal hasil rating dari perusahaan penilai *rating* independen.
  - Mengembangkan segmen nasabah individual dan korporasi dengan melakukan rekruitmen pada tenaga pemasar yang sudah memiliki jaringan nasabah yang luas.
  - Melakukan peningkatan motivasi dengan program *coaching* maupun *training* untuk menjaga produktivitas tenaga pemasar bank.
  - Mengembangkan segmen pasar korporasi untuk peningkatan pada aktivitas *transactional banking* dengan kemudahan layanan *Internet Banking Corporate* dan juga *Virtual Account*.
  - Berpartisipasi dalam memasarkan produk Surat Berharga Negara ritel yang diterbitkan oleh pemerintah sebagai sub mitra distribusi.
  - Mengembangkan produk bancassurance berupa produk referensi tidak dalam rangka produk bank yang memberikan benefit berupa proteksi jiwa dari risiko meninggal dunia dan cacat tetap, perlindungan kesehatan, hingga perlindungan penyakit kritis.
  - Mengembangkan layanan priority banking untuk memperkuat komitmen dalam melayani segmen nasabah *hi net worth*.
  - Mengembangkan layanan *wealth management* untuk memberikan layanan yang optimal dalam hal pengelolaan kekayaan nasabah.

- **Funding**

  Target: Increasing the portfolio of third-party funds targeting individual customers with the affluent, corporate, and financial institutional customer segments with a competitive and measurable cost of funds.
  - Making improvements to existing product features for the CASA product segment.
  - Creating short-term funding programs with various attractive benefits for customers.
  - Developing a target segment for financial institutions based on rating results from independent rating agencies.
  - Developing individual and corporate customer segments by recruiting marketers who already have an extensive customer network.
  - Increasing motivation with coaching and training programs to maintain the productivity of bank marketers.
  - Developing the corporate market segment to increase transactional banking activities with the convenience of Corporate Internet Banking services and Virtual Accounts.
  - Participating in marketing retail Government Bonds issued by the government as a sub-distribution partner.
  - Developing bancassurance products in the form of non-bank reference products that provide benefits in the form of life protection from the risk of death and permanent disability, health protection, and critical illness protection.
  - Developing priority banking services to strengthen commitment to serving the high-net-worth customer segment.
  - Developing wealth management services to provide optimal services in terms of customer wealth management.

- Mengembangkan layanan e-KYC khususnya dalam hal pembukaan rekening baru tanpa harus datang ke kantor cabang.
- Membuka produk simpanan (tabungan, giro dan deposito) dalam bentuk valas.
- Pengembangan EDC Merchant & QR.

- **Kredit Kepada Financial Institution (BPR dan Perusahaan Pembiayaan)**

  Target: Mempertahankan rasio pemberian kredit untuk segmen BPR dan Perusahaan Pembiayaan dengan tetap mengkaji risiko sektor tersebut.
  - Fokus hanya pada penyaluran kredit skala besar.
  - Menyasar perusahaan *Multifinance* dengan *background* pemegang saham/afiliasi dari konglomerasi grup besar, Bank BUMN/KBMI 4, dan perusahaan finansial Korea.
  - Menyasar BPR besar dan BPR milik pemerintah daerah
  - Membuat acara-acara untuk memelihara dan memberikan layanan pendukung bagi nasabah.
- **Kredit SME/UKM**

  Target: Kolateral yang aman
  - Mewajibkan adanya kolateral berupa properti yang dipasang hak tanggungan.
  - Fokus pada nilai dari kolateral.
  - Memonitor pendapatan bisnis dari debitur.
  - Menambah jumlah RM termasuk rotasi RM dari kantor pusat ke cabang.
  - Memasarkan kredit untuk UKM melalui selebaran, brosur, dan beberapa media sosial lainnya.
  - Menjadikan penyaluran kredit untuk UKM sebagai bagian dari image Bank.
- **Kredit Komersial & Korporasi**
  - Menargetkan 100 korporasi/konglomerasi terbesar/terkaya di Indonesia
  - Bank memilah segmen kredit komersial & korporasi untuk debitur-debitur dengan plafon di atas 20 miliar dan di atas 150 miliar.
  - Bank melakukan *update* pada kebijakan dan prosedur perkreditan terkait pembagian segmen kredit.
  - Melakukan kerja sama kredit sindikasi dengan Bank-bank lain
  - Mengembangkan produk dan skema kredit sesuai bisnis/proyek yang dibiayai (*project financing, supplier financing, distributor financing,* dll)
  - Pada bulan Maret 2023, Bank Oke Indonesia telah menjadi peserta Layanan BIFAST
  - Di 2025 Bank akan mencoba mengembangkan "*trade finance*" dengan menawarkan pinjaman valas di wilayah Jakarta
- **Kredit Ritel dan KMG (Multiguna)**

  Target: Pengembangan untuk bisnis di masa depan
  - Melakukan perluasan wilayah pemasaran produk kredit KTA umum.

- Developing e-KYC services, especially in terms of opening new accounts without having to come to a branch office.
- Opening savings products (savings, current accounts, and time deposits) in foreign currency.
- The EDC Merchant & QR Development.

- **Credit to Financial Institutions (BPR and Financing Companies)**

  Target: Maintaining the lending ratio for the BPR and Financing Company segments while still reviewing the risks of the sector.
  - Focusing only on large-scale lending.
  - Targeting multi-finance companies with a background of shareholders/affiliates from large group conglomerates, state-owned banks/KBMI 4, and Korean financial companies.
  - Targeting large BPRs and BPRs belonging to local governments.
  - Organizing events to maintain and provide support services for customers.
- **SME Loans**

  Target: Secure collateral
  - Requiring collateral in the form of property with mortgage rights attached.
  - Focusing on the value of collateral.
  - Monitoring business income from debtors.
  - Increasing the number of RM, including RM rotation from head office to branch.
  - Marketing credit for SMEs through flyers, brochures, and several other social media.
  - Making lending to SMEs part of the Bank's image.
- **Commercial & Corporate Loans**
  - Targeting the 100 largest/richest corporations/conglomerates in Indonesia.
  - The Bank sorts the commercial & corporate loan segments for debtors with a ceiling above 20 billion and above 150 billion.
  - The Bank updates credit policies and procedures regarding the distribution of credit segments.
  - Collaborating on syndicated loans with other banks.
  - Developing products and credit schemes according to the business/project being financed (project financing, supplier financing, distributor financing, etc.).
  - In March 2023, Oke Indonesia Bank became a participant in BIFAST Service.
  - In 2025 the Bank will try to develop "trade finance" by offering foreign currency loans in the Jakarta area.
- **Retail and KMG (Multipurpose) Loans**

  Target: Development for future business
  - Expanding the marketing area for general KTA credit products.

- Fokus pada kredit karyawan di kota-kota besar.
- Kerjasama kredit dengan pihak-pihak lain termasuk fintech melalui channeling.
- Menambah jumlah RM termasuk rotasi RM dari kantor pusat ke cabang.
- Implementasi registrasi secara online.
- Memasarkan kredit melalui iklan di Facebook, Instagram, website, dan Youtube.
- Menyiapkan aplikasi credit skoring dan aplikasi loan KTA dalam mobile app

- Focusing on employee credit in big cities.
- Credit cooperation with other parties including fintech through channeling.
- Increasing the number of RM including RM rotation from head office to branch.
- Implementation of online registration.
- Marketing credit through advertisements on Facebook, Instagram, website, and YouTube.
- Preparing a credit scoring application and KTA loan application in the mobile app.

Pada tahun 2024 Bank akan tetap fokus untuk memanfaatkan produk pemberian pinjaman dan pendanaan uang yang sudah ada dengan lebih baik dan meningkatkan cross-selling dengan lebih efektif. Dari produk pemberian pinjaman, Bank akan mengembangkan pemberian pinjaman kepada segmen retail, komersial dan korporasi. Di sisi lain tetap berusaha meningkatkan penawaran fasilitas PRK dan juga fasilitas kredit investasi khususnya ke segmen SME/UKM. Saat ini telah disalurkan pemberian *payroll loan* dengan sasaran perusahaan-perusahaan rekanan, kredit kepada *merchant* dari *e-commerce*.

In 2024, the Bank will remain focused on making better use of existing lending and funding products and increasing cross-selling more effectively. In addition to lending products, the Bank will expand lending to retail, commercial, and corporate segments. On the other hand, the Bank will continue to increase its offering of PRK and investment credit facilities, especially to the SME segment. Currently, payroll loans have been disbursed, targeting partner companies and loans to merchants from e-commerce.

KINERJA KREDIT

OK BANK menawarkan beberapa jenis produk kredit kepada nasabah, baik individu maupun intitusi. Produk-produk kredit tersebut disesuai dengan kebutuhan dan karakteristik nasabah. Pada tahun 2023, kinerja produk kredit OK BANK meraih hasil yang cukup baik, mengingat kondisi perekonomian Nasional yang tertekan akibat naiknya suku bunga, dengan sebagian besar pengusaha bersikap *wait and see* terkait dimulainya kontestasi Pemilu 2024. Kondisi tersebut membuat pertumbuhan kredit perbankan nasional di tahun 2023 melemah dibandingkan tahun sebelumnya.

Jumlah kredit yang diberikan mencapai Rp8.527,88 miliar, meningkat 5,75% dibandingkan tahun sebelumnya Rp8.064,12 miliar. Pertumbuhan jumlah kredit yang diberikan Bank berada dibawah rata-rata pertumbuhan kredit industri perbankan nasional 2023 yang sebesar 10,38%.

CREDIT PERFORMANCE

OK BANK offers several types of credit products to customers, both individuals and institutions. These credit products are adjusted to the needs and characteristics of customers. In 2023, OK BANK's credit product performance achieved fairly good results, considering the depressed national economic conditions due to rising interest rates, with most entrepreneurs taking a wait-and-see attitude regarding the start of the 2024 General Election contestation. These conditions made national banking credit growth in 2023 weaker than the previous year.

Total loans reached Rp8,527.88 billion, an increase of 5.75% compared to the previous year's Rp8,064.12 billion. The increase in the Bank's total loans was below the national banking industry's average loan growth of 10.38%.

Saldo dan Porsi Portofolio Subsegmen Bisnis Kredit
Balance and Portfolio Portion of Credit Business Sub-segment

Uraian Description	2023		2022		Growth 2023	
	Nominal	Porsi Portion	Nominal	Porsi Portion	Nominal	%
Modal Kerja Working Capital	5.422.468	63,59%	5.216.865	64,69%	205.603	3,94%
Investasi Investment	1.785.956	20,94%	1.760.564	21,83%	25.392	1,44%
Konsumsi Consumption	1.099.042	12,89%	839.290	10,41%	259.752	30,95%
Sindikasi Syndication	207.537	2,43%	236.576	2,93%	(29.039)	-12,27%

Saldo dan Porsi Portofolio Subsegmen Bisnis Kredit
Balance and Portfolio Portion of Credit Business Sub-segment

Uraian Description	2023		2022		Growth 2023	
	Nominal	Porsi Portion	Nominal	Porsi Portion	Nominal	%
Karyawan Employees	12.878	0,15%	10.828	0,13%	2.050	18,93%
Jumlah Bruto **Gross Total**	**8.527.881**	**100,00%**	**8.064.123**	**100,00%**	**463.758**	**5,75%**
Penyisihan CKPN Allowance for Impairment Losses	(217.321)		(134.469)		(82.852)	61,61%
Total Kredit – Bersih **Total Credit - Net**	**8.310.560**		**7.929.654**		**380.906**	**4,80%**

Berdasarkan jenis kredit, kredit yang diberikan OK BANK utamanya merupakan kredit modal kerja yang mencapai Rp5.422,47 miliar, meningkat 3,94% dibandingkan tahun sebelumnya Rp5.216,87 miliar. OK BANK fokus pada segmen pasar yang selama ini telah menjadi pasar utama bagi Bank, yaitu di wilayah DKI Jakarta, Banten, Jawa Barat, Bali, Jawa Timur, dan Lampung. Selain itu, Bank juga telah mulai memperluas pangsa pasar dan diversifikasi produk pembiayaan serta mengoptimalkan sumber daya manusia di cabang Jakarta, Bandung, Surabaya, Denpasar, dan Semarang.

By loan type, OK BANK's loans were mainly working capital loans, which reached Rp5,422.47 billion, an increase of 3.94% compared to the previous year's Rp5,216.87 billion. OK BANK focuses on market segments that have been the Bank's main markets, namely DKI Jakarta, Banten, West Java, Bali, East Java, and Lampung. In addition, the Bank has also begun to expand market share, diversify financing products, and optimize human resources in the Jakarta, Bandung, Surabaya, Denpasar, and Semarang branches.

Prioritas Bank adalah meningkatkan asset Bank melalui penyaluran kredit ke segmen Korporasi dan Financial Institution, mengembangkan aplikasi Retail Loan berbasis *mobile app* untuk menjangkau pasar yang lebih luas, mengembangkan produk *funding*, sekaligus melengkapi infrastruktur dan fasilitas yang diperlukan, yang meliputi: penambahan fitur dan layanan *e-Channel* (ATM, *Internet Banking, Mobile Banking*), dan penambahan jaringan kantor di luar DKI Jakarta yaitu di Bandung, Jawa Barat.

The Bank's priorities are to increase its assets through lending to the Corporate and Financial Institution segments, develop a mobile app-based Retail Loan application to reach a wider market, develop funding products, as well as complete the necessary infrastructure and facilities, which include: adding e-Channel features and services (ATM, Internet Banking, Mobile Banking), and adding office networks outside DKI Jakarta, namely in Bandung, West Java.

Saldo dan Porsi Portofolio Subsegmen Bisnis Kredit
Balance and Portfolio Portion of Credit Business Sub-segment

Loan Segment Balance	Desember 2023 December 2023	
	Rp Miliar Rp Billion	Portion
Commercial	2.325,65	27,27%
Corporate	2.491,44	29,22%
Financial Institution	1.768,19	20,73%
a. BPR	231,80	2,72%
b. MFC	1.536,39	18,02%
c. Others	-	0,00%
Multipurpose	74.59	0,87%
Retail	1.046,20	12,27%
SME	821,89	18,02%
Total	**8.527,88**	**0,00%%**

Outstanding kredit terbesar OK BANK terdapat pada segmen Komersial dan segmen Korporasi yaitu masing masing sebesar 2.325,65 miliar (27,27%) dan 2.491,44 miliar (29,22%) sejalan dengan rencana strategis Bank. Bank menjajaki segmen korporasi dan komersial dengan menargetkan 100 konglomerasi/orang terkaya di Indonesia dan optimis untuk mencapai target yang telah ditetapkan dengan tetap berpegang pada prinsip kehati-hatian demi menjaga kualitas Bank.

Sesuai dengan arah kebijakan Bank dalam meningkatkan pertumbuhan profit melalui segmen *retail,* Bank juga secara berkesinambungan mengembangkan sistem untuk mendukung bisnis kredit *retail* konsumen, perbaikan proses dan kualitas kredit *retail,* serta melakukan penyempurnaan layanan *Online Banking* dan penambahan jaringan kantor di luar DKI

SUKU BUNGA DASAR KREDIT

OK BANK mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (OJK) No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Ketentuan peraturan perundang- undangan mengenai transparansi informasi produk bank dan penggunaan data pribadi nasabah kemudian diatur secara lebih rinci pada Surat Edaran OJK No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional. Informasi SBDK yang berlaku dapat dilihat pada publikasi di setiap kantor Bank dan/atau *website* Bank www.okbank.co.id.

Bank menggunakan SBDK sebagai dasar penetapan suku bunga kredit yang akan dikenakan kepada nasabah. Akan tetapi, SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besaran suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Bank senantiasa meninjau ulang dan memperbaharui SBDK sesuai dengan pergerakan suku bunga acuan BI 7-day (*Reverse*) *Repo Rate*. SBDK di OK BANK dikelompokkan berdasarkan segmentasi kredit menjadi empat kelompok, yaitu kredit korporasi, kredit ritel, kredit mikro, dan kredit konsumsi.

The Bank's largest outstanding loans were in the Commercial and Corporate segments, amounting to 2,325.65 billion (27.27%) and 2,491.44 billion (29.22%), respectively, in line with the Bank's strategic plan. The Bank is exploring the corporate and commercial segments by targeting the 100 richest conglomerates/people in Indonesia and is optimistic about achieving the set targets while adhering to prudential principles to maintain the Bank's quality.

In accordance with the Bank's policy direction to increase profit growth through the retail segment, the Bank also continuously develops systems to support the retail consumer loan business, improves the process and quality of retail loans, improves online banking services, and adds office networks outside DKI Jakarta.

BASIC LOAN INTEREST RATE

OK BANK publishes the Basic Loan Interest Rate (SBDK) in Rupiah as regulated in Financial Services Authority (OJK) Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports. The provisions of laws and regulations regarding the transparency of bank product information and the use of customer personal data are then regulated in more detail in OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports. Information on the applicable SBDK can be seen in publications at each Bank's office and/or the Bank's website, www.okbank.co.id.

The Bank uses the SBDK as the basis for determining the loan interest rate that will be charged to customers. However, the SBDK has not taken into account the components of the estimated risk premium, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the loan interest rate charged to debtors is not necessarily the same as the SBDK. The Bank continuously reviews and updates the prime lending rate in accordance with the movement of the BI 7-day (Reverse) Repo Rate reference interest rate. The SBDK at OK BANK is grouped based on credit segmentation into four groups, namely corporate loans, retail loans, micro loans, and consumer loans.

Periode Period	**Kredit Korporasi** Corporate Loan	**Kredit Ritel** Retail Loan	**Kredit Mikro** Micro Loan	**Kredit** Loans	
				KPR Housing	**Non KPR** Non-Housing
Desember 2022 December 2022	6,75%	11,00%	12,00%	9,50%	11,00%
Maret 2023 March 2023	7,00%	11,25%	12,25%	9,75%	11,25%
Juni 2023 June 2023	7,00%	11,25%	12,25%	9,75%	11,25%
September 2023	7,00%	11,25%	12,25%	9,75%	11,25%
Desember 2023 December 2023	7,25%	11,50%	12,50%	10,00%	11,50%

PERBAIKAN KUALITAS ASET

OK BANK selalu mengedepankan prinsip kehati-hatian dalam menyalurkan pembiayaan untuk memitigasi risiko kredit sedini mungkin sehingga memperkecil timbulnya kredit bermasalah. OK BANK juga melakukan pemantauan secara rutin terhadap Debitur yang ada, salah satunya dengan cara melakukan pengelompokan terhadap Debitur yang masih memiliki potensi untuk dikembangkan dan Debitur yang telah berpotensi menjadi bermasalah yang dikategorikan sebagai Debitur *watch list*.

Pengelompokan Debitur ini bertujuan untuk memudahkan Bank dalam melakukan pengambilan keputusan terhadap fasilitas kredit yang telah disalurkan, di mana untuk golongan Debitur yang masih memiliki potensi bisnis akan terus dikembangkan sehingga menambah manfaat bagi Bank, sedangkan untuk Debitur yang masuk ke dalam kategori *watch list* akan segera ditentukan langkah-langkah penyelesaian sebelum kualitas kredit turun menjadi rasio kredit bermasalah/ Non Performing Loan (NPL). Pelaksanaan *Early Warning System* (EWS) dalam pemantauan kredit ini lebih dioptimalkan sehingga memperkecil peningkatan rasio kredit bermasalah (NPL).

SPECIAL ASSET MANAGEMENT

OK BANK membentuk *Special Asset Management* (SAM) khusus untuk menangani dan menyelesaikan kredit-kredit bermasalah. uraian ringkas tugas dan tanggung jawab SAM meliputi:

1) Menerima pengalihan *account* bermasalah dari *Business* Unit dan secara bersama-sama melakukan *due diligence* terhadap *account* yang dialihkan
2) Melakukan kunjungan ke lokasi usaha Debitur dan membuat *call report* atas hasil kunjungan yang dilakukan.
3) Melakukan upaya penyelesaian terhadap pinjaman debitur berupa penagihan dan/atau upaya penyelesaian lainnya termasuk namun tidak terbatas pada usulan restukturisasi, eksekusi jaminan melalui lelang, penjualan jaminan sukarela, AYDA, Litigasi dll

Kredit Bermasalah

Penanganan kredit bermasalah di OK BANK dilakukan oleh Tim *Special Asset Management* (SAM) di bawah Divisi Kredit Admin, dengan berpedoman pada ketentuan-ketentuan yang berlaku dan sesuai dengan prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*). Penanganan dan tindak lanjut debitur NPL dilakukan secara proaktif dan berkesinambungan sehingga dapat menekan tingkat kredit bermasalah di OK BANK. Pengelolaan kredit bermasalah ditempuh melalui strategi penyelamatan dan penyelesaian kredit melalui restrukturisasi terhadap

ASSET QUALITY IMPROVEMENT

OK BANK always prioritizes the precautionary principle in disbursing financing to mitigate credit risk as early as possible, thus minimizing the incidence of non-performing loans. OK BANK also conducts regular monitoring of existing debtors, one of which is by grouping debtors who still have the potential to be developed and debtors who have the potential to become problematic categorized as debtors on a watch list.

Debtor grouping aims to facilitate the Bank in making decisions on credit facilities that have been disbursed, where the group of Debtors who still have business potential will continue to be developed, thus increasing the benefits for the Bank, while for Debtors who are included in the watch list category, settlement steps will be determined before credit quality drops to the Non-Performing Loan (NPL) ratio immediately. The implementation of the Early Warning System (EWS) in credit monitoring is more optimized to minimize the increase in the Non-Performing Loan (NPL) ratio.

SPECIAL ASSET MANAGEMENT

OK BANK established Special Asset Management (SAM) specifically to handle and resolve non-performing loans. A brief description of SAM's duties and responsibilities includes:

1) Receiving the transfer of non-performing accounts from the Business Unit and jointly conducting due diligence on the transferred accounts.
2) Visiting the debtor's business location and making a call report on the results of the visit.
3) Making settlement efforts against debtor loans in the form of collection and/or other settlement efforts including but not limited to proposals for restructuring, execution of collateral through auction, voluntary sale of collateral, AYDA, Litigation, etc.

Non-Performing Loan

The handling of non-performing loans at OK BANK is carried out by the Special Asset Management (SAM) Team under the Credit Admin Division, guided by applicable regulations and in accordance with the principles of Good Corporate Governance. The handling and follow-up of NPL debtors is carried out proactively and continuously, thus reducing the level of non-performing loans at OK BANK. The management of non-performing loans is pursued through a credit rescue and settlement strategy through the restructuring of cooperative debtors who still have business prospects, have the ability to pay, and can still

Debitur yang kooperatif, masih memiliki prospek usaha, memiliki kemampuan bayar dan masih dapat dilakukan tindakan penyelamatan kredit sesuai dengan ketentuan yang berlaku pada OK BANK. Sedangkan untuk Debitur yang tidak kooperatif, tidak memiliki prospek usaha dan sudah tidak memiliki kemampuan bayar, maka OK BANK akan melakukan tindakan penyelesaian fasilitas kredit baik dengan cara eksekusi jaminan melalui proses lelang maupun tindakan penyelesaian melalui jalur hukum (*litigasi*).

Adapun total kredit bermasalah per tanggal 31 Desember 2023 adalah sebesar Rp315,41 miliar atau naik 46,61% dibandingkan dengan periode yang sama di tahun 2022 yang sebesar Rp215,13 miliar. Kenaikan ini dikarenakan kondisi usaha Debitur yang mengalami hambatan akibat terjadinya pelemahan permintaan jasa maupun produk dari debitur karena menurunnya pertumbuhan ekonomi nasional dan akibat adanya kenaikan suku bunga pinjaman.

Untuk mengatasi peningkatan rasio kredit bermasalah tersebut, manajemen terus mengupayakan pengambilan langkah-langkah penyelesaian yang paling tepat untuk menekan perkembangan yang lebih buruk atas kondisi kredit yang diberikan.

Perbandingan Rasio kredit bermasalah (NPL) per akhir tahun 2023 dan 2022 disajikan pada tabel berikut:

take credit rescue actions under the provisions applicable to OK BANK. Meanwhile, for uncooperative debtors who have no business prospects and no longer have the ability to pay, OK BANK will take action to settle credit facilities, either by executing the guarantee through the auction process or legal action (litigation).

The total non-performing loans as of December 31, 2023, was Rp315.41 billion, or an increase of 46.61% compared to the same period in 2022 of Rp215.13 billion. This increase was due to the debtors' business conditions, which experienced constraints caused by the weakening demand for services and products from debtors because of the decline in national economic growth and the increase in loan interest rates.

To address the increase in the non-performing loan ratio, management continues to take the most appropriate resolution measures to minimize further deterioration in the condition of the loans.

A comparison of the ratio of Non-Performing Loan (NPL) as of the end of 2023 and 2022 is presented as follows:

Tabel rasio kredit bermasalah 2022-2023
Table of non-performing loan ratio in 2022-2023

Uraian Description	2023		2022	
	Nominal	Porsi Portion	Nominal	Porsi Portion
Pinjaman kepada Bank Loan to Bank	231.803	2.72%	226.950	2,81%
Pinjaman kepada Non Bank Loan to Non-Bank	8.296.078	97.28%	7.837.173	97,19%
Total Kredit **Total Loan**	**8.527.881**		**8.064.123**	
NPL Bruto Bank Gross NPL of the Bank	0	0.00%	0	0,00%
CKPN (NPL) Bank Allowance for Impairment Losses of the Bank	0		0	
NPL Netto Bank Net NPL of the Bank	0	0.00%	0	0,00%
NPL Bruto Non Bank Gross NPL of Non-Bank	315.414	3.80%	215,134	2,75%
CKPN (NPL) Non Bank Allowance for Impairment Losses of Non-Bank	124.608		53.573	
NPL Netto Non Bank Net NPL Non-Bank	190.806	2.30%	161.561	2,06%

KINERJA PENDANAAN

OK BANK menyediakan beragam produk simpanan untuk menjawab kebutuhan nasabah. Produk simpanan tersebut terbagi atas Giro, Tabungan dan Deposito. Produk simpanan tersebut dikelola Bank untuk menjaga tingkat likuiditas bank yang sehat, sejalan dengan strategi Bank untuk mempertahankan komposisi pendanaan yang kompetitif dan terjangkau.

OK BANK menjamin bahwa seluruh produknya sesuai dengan peraturan perundang-undangan yang berlaku di Indonesia sebagaimana ditetapkan oleh Bank Indonesia, Otoritas Jasa Keuangan dan Lembaga Penjamin Simpanan. Bank berupaya untuk terus meningkatkan kinerja produk simpanan, khususnya untuk memperoleh dana murah (*Current Account Saving Account*/CASA) agar dapat menunjang ekspansi kredit yang dilakukan Bank. Rincian produk-produk pendanaan OK BANK dapat dilihat pada uraian Profil Perusahaan.

Pada aspek pendanaan ini OK BANK menargetkan terjadinya peningkatan portfolio dana pihak ketiga dengan segmen nasabah individual *affluent*, korporasi, dan institusi finansial dengan beban *cost of fund* yang kompetitif dan terukur.

Beberapa inisiatif strategis yang dijalankan untuk mencapai target tersebut di antaranya adalah:

- Pengembangan produk baru pada tabungan, giro dan deposito yang memiliki fitur produk yang bersaing dengan kompetitor.
- Mengembangkan program marketing periode pendek untuk tabungan dan deposito dengan memberikan hadiah berupa barang elektronik, *voucher* belanja, voucher perjalanan, hingga *cashback* kepada nasabah *high networth*.
- Promosi gabungan dengan nasabah debitur maupun deposan untuk melakukan *sponsorship* dalam bentuk *open booth* dan pameran sebagai bentuk perkenalan *corporate branding* OK BANK Indonesia.
- Mengadakan *event* dengan tema keuangan untuk target nasabah tertentu sebagai bagian dari bentuk promosi dan literasi finansial kepada nasabah.
- Pengembangan pada target *supply chain network* nasabah korporasi *existing*, khususnya yang memiliki koneksi dengan anak perusahaanya

FUNDING PERFORMANCE

OK BANK provides a variety of deposit products to meet customer needs. These savings products are divided into current accounts, savings, and time deposits. The deposit product is managed by the Bank to maintain a healthy level of bank liquidity, in line with the Bank's strategy to maintain a competitive and affordable funding composition.

OK BANK guarantees that all of its products comply with the prevailing laws and regulations in Indonesia as stipulated by Bank Indonesia, the Financial Services Authority, and the Deposit Insurance Corporation. The Bank strives to continuously improve the performance of savings products, particularly to obtain low-cost funds (Current Account Saving Accounts/CASA) in order to support the Bank's credit expansion. Details of OK BANK's funding products can be seen in the description of the Company Profile.

In this aspect of funding, OK BANK targets an increase in third-party fund portfolios with individual affluent, corporate, and financial institution customer segments with a competitive and measurable cost of funds.

Several strategic initiatives to achieve this target include:

- Development of new products in savings, demand deposits, and time deposits that have product features that compete with competitors.
- Developing short-term marketing programs for savings and time deposits by providing prizes in the form of electronic goods, shopping vouchers, travel vouchers, and cashback to high-net-worth customers.
- Joint promotions with debtor customers and depositors to conduct sponsorship in the form of open booths and exhibitions as a form of introduction to OK BANK Indonesia's corporate branding.
- Holding events with financial themes for certain target customers as part of promotion and financial literacy to customers.
- Development of target supply chain networks for the existing corporate customers, specifically those with connections to its subsidiaries.

Adapun realisasi sumber pendanaan Bank di tahun 2023 dan 2022 adalah sebagai berikut:

The realization of the Bank's funding sources in 2023 and 2022 are as follows:

Tabel Sumber Pendanaan 2022-2023
Table of Funding Sources in 2022-2023

Rp Juta
Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Simpanan Pihak Ketiga Deposit from Third Parties	5.975.497	5.350.407	625.090	11,68%
Giro Current Accounts	827.980	678.896	149.084	21,96%
Tabungan Savings	344.914	467.807	(122.893)	-26,27%
Deposito Non Bank Non-Bank Deposits	4.802.603	4.203.704	598.899	14,25%
Simpanan Pihak Berelasi Deposit from Related Parties	94.248	18.205	76.042	417,70%
Simpanan dari Bank Lain Deposit from Other Banks	744.263	600.082	144.181	24,03%
Total Dana Pihak Ketiga Total Third-Party Funds	6.814.007	5.968.693	845.314	14,16%
Total Pinjaman Pihak Lain Total Borrowing from Other Parties	550.000	500.000	50.000	10,00%
Total Sumber Pendanaan Total Funding Sources	7.364.007	6.468.693	895.314	13,84%

DANA PIHAK KETIGA (DPK)

Dana pihak ketiga (DPK) per 31 Desember 2023 naik sebesar 14,16%, bertambah sebesar Rp845,31 miliar dibandingkan posisi 31 Desember 2022. Peningkatan tertinggi secara persentase terjadi pada komponen simpanan berelasi dengan kenaikan sebesar 417,70%, diikuti komponen Simpanan dari Bank Lain yang naik 24,03% dan Giro dengan kenaikan sebesar 21,96%.

Per 31 Desember 2023, total DPK Bank, termasuk pihak berelasi, adalah sebesar Rp6,814,00 miliar, yang terdiri dari; giro Rp827,98 miliar, tabungan Rp424,86 miliar, deposito Rp4.816,90 miliar, dan Simpanan dari Bank Lain sebesar Rp744,26 miliar.

THIRD-PARTY FUNDS (TPF)

As of December 31, 2023, third-party funds (TPF) increased by 14.16%, an increase of Rp845.31 billion compared to the position on December 31, 2022. The highest increase in percentage terms occurred in the deposits from the related parties' component, with an increase of 417.70%, followed by the deposits from other banks component, which increased by 24.03%, and current accounts, with an increase of 21.96%.

As of December 31, 2023, the Bank's total deposits, including those from related parties, were Rp6,814.00 billion, consisting of current accounts of Rp827.98 billion, savings of Rp424.86 billion, time deposits of Rp4,816.90 billion, and deposits from other banks of Rp744.26 billion.

Simpanan Nasabah
Customer Deposits

Uraian Description	2023	Porsi	2022	Porsi	Growth 2023	
					Nominal	Persentase Percentage
Giro Current Accounts	827.984	13,64%	680.452	12,67%	147.532	21,68%
Tabungan Savings	424.861	7,00%	471.973	8,79%	(47.112)	-9,98%
Deposito Berjangka Time Deposits	4.816.900	79,36%	4.216.187	78,53%	600.713	14,25%
Total Simpanan Nasabah Total Customer Deposits	6.069.745	100,00%	5.368.612	100,00%	701.133	13,06%

Giro

Salah satu komponen DPK yang paling murah di antara jenis DPK adalah Giro. Tahun 2023, produk Giro mengalami pertumbuhan yang baik, yaitu meningkat 21,68% menjadi Rp827,98 miliar dari Rp680,45 miliar di tahun 2022.

Tabungan

Tahun 2023, kinerja produk Tabungan mengalami penurunan sebesar 9,98% menjadi Rp424,86 miliar dari Rp471,97 miliar di tahun 2022.

Deposito

Produk Deposito mengalami pertumbuhan yang cukup baik di tahun 2023, yaitu bertambah sebesar Rp600,71 miliar atau naik 14,25%, dari Rp4.216,19 miliar di tahun 2022 menjadi Rp4.816,90 miliar di tahun 2023.

Simpanan Pihak Berelasi

Simpanan pihak berelasi adalah simpanan yang berasal dari pihak-pihak yang mempunyai hubungan keterkaitan dengan OK BANK. Hubungan keterkaitan ini terjadi karena adanya hubungan kepemilikan, kepengurusan, dan hubungan keuangan.

Simpanan dari Bank Lain

Simpanan dari bank lain yang ada di OK BANK adalah simpanan yang bersumber dari BPR baik dalam bentuk giro, tabungan, deposito, dan *call money*. Per 31 Desember 2023, total simpanan dari bank lain adalah sebesar Rp744,26 miliar.

Current Accounts

One of the cheapest components of Third-Party Funds (TPF) is Current Accounts. In 2023, Current Account products experienced good growth, an increase of 21.68% to Rp827.98 billion from Rp680.45 billion in 2022.

Savings

In 2023, the performance of Savings products decreased by 9.98% to Rp424.86 billion from Rp471.97 billion in 2022.

Deposits

Deposit products experienced good growth in 2023, an increase of Rp600.71 billion or 14.25%, from Rp4,216.19 billion in 2022 to Rp4,816.90 billion in 2023.

Related Parties Deposits

Related party deposits are deposits from parties that have a relationship with OK BANK. This relationship occurs due to ownership, management, and financial relationships.

Deposits from Other Banks

Deposits from other banks in OK BANK are deposits sourced from BPRs in the form of current accounts, savings, deposits, and call money. As of December 31, 2023, total deposits from other banks were Rp744.26 billion.

Tinjauan Keuangan

Financial Review

Pada aspek keuangan, Total aset OK BANK pada akhir tahun 2023 tercatat meningkat 8,76% dari tahun sebelumnya menjadi sebesar Rp11.075,15 miliar, jumlah liabilitas naik 12,96% menjadi sebesar Rp7.490,67 miliar, dan Laba bersih tahun berjalan naik 116,89% menjadi sebesar Rp28,65 miliar.

On the financial aspect, OK BANK's total assets at the end of 2023 were recorded to have increased by 8.76% from the previous year to Rp11,075.15 billion, total liabilities increased by 12.96% to Rp7,490.67 billion, and net profit for the year increased by 116.89% to Rp28.65 billion.

Pembahasan pada bagian ini didasarkan pada laporan keuangan Bank untuk periode yang berakhir pada 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik PKF Hadiwinata dengan pendapat laporan keuangan Bank menyajikan secara wajar, dalam semua hal yang material, posisi keuangan dan hasil usaha serta arus kas untuk tahun 2023 dan 2022, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The discussion in this section is based on the Bank's financial statements for the period ended December 31, 2023, which have been audited by the Public Accounting Firm of PKF Hadiwinata with the opinion that the Bank's financial statements are presented fairly in terms of all material matters, financial position, results of operations, as well as cash flows for 2023 and 2022, in accordance with Indonesian Financial Accounting Standards.

LAPORAN POSISI KEUANGAN

STATEMENT OF FINANCIAL POSITION

ASET BANK
BANK'S ASSETS

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Kas Cash	17.164	26.413	(9.250)	-35,02%
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	462.809	406.091	56.718	13,97%
Giro pada bank lain - bersih Current Accounts with Other Banks - Net	2.730	1.316	1.414	107,48%
Penempatan pada Bank Indonesia dan bank lain - bersih Placements with Bank Indonesia and Other Banks - Net	549.985	529.377	20.609	3,89%



ASET BANK
BANK'S ASSETS

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Efek-efek yang dibeli dengan janji dijual kembali Marketable Securities Purchased under Resale Agreement	0	0	-	-
Efek-efek Marketable Securities	1.382.902	921.401	461.501	50,09%
Pinjaman yang diberikan Loans	8.527.881	8.064.123	463.759	5,75%
Aset Tetap - bersih Fixed Assets- Net	130.722	114.081	16.641	14,59%
Aset tak berwujud - bersih Intangible Assets - Net	24.825	31.516	(6.691)	-21,23%
Aset hak guna - bersih Right of Use Assets - Net	22.599	15.392	7.208	46,83%
Aset lain-lain Other Assets	170.854	208.170	(37.316)	-17,93%
Total Jumlah Aset Total Assets	**11.075.151**	**10.183.411**	**891.740**	**8,76%**

Total aset OK BANK pada akhir tahun 2023 tercatat sebesar Rp11.075,15 miliar, meningkat 8,76% dari tahun sebelumnya sebesar Rp10.183,41 miliar. Peningkatan Aset Bank terutama dikontribusikan oleh lebih tingginya persentase penambahan saldo penempatan pada Surat Berharga yang naik sebesar Rp461,50 miliar dan adanya penambahan jumlah Pinjaman yang Diberikan hingga sebesar Rp463,76 miliar.

The assets of OK BANK at the end of 2023 were recorded at Rp11,075.15 billion, an increase of 8.76% from the previous year of Rp10,183.41 billion. The increase in the Bank's assets was mainly contributed by a higher percentage of additional placements in Marketable Securities that increased by Rp461.50 billion and an additional amount of loans of Rp463.76 billion.

Kas

Jumlah kas OK BANK pada 31 Desember 2023 tercatat sebesar Rp17,16 miliar, berkurang 35,02% dibandingkan periode yang sama tahun sebelumnya yang sebesar Rp26,41 miliar.

Giro pada Bank Indonesia

Jumlah giro pada Bank Indonesia bertambah Rp56,72 miliar atau naik 13,97% menjadi senilai Rp462,81 miliar dibandingkan dengan tahun sebelumnya yang sebesar Rp406,09 miliar.

Penempatan pada Bank Indonesia dan Bank Lain

Jumlah penempatan pada Bank Indonesia dan bank lain menjadi Rp549,99 miliar meningkat 3,89% dari tahun sebelumnya, sebesar Rp529,38 miliar.

Efek-Efek

Jumlah efek-efek yang dimiliki OK BANK pada akhir tahun 2023 tercatat sebesar Rp1.382,90 miliar, meningkat Rp461,50 miliar atau 50,09% dari tahun sebelumnya Rp921,40 miliar.

Bank tidak melakukan penempatan pada efek efek yang dibeli dengan janji dijual kembali. Manajemen bank selalu berupaya mengelola penyaluran dana secara optimal yang disesuaikan dengan kondisi likuidas bank

Pinjaman yang Diberikan

Untuk mencapai target kredit yang telah ditetapkan Bank tetap berpegang pada prinsip kehati-hatian demi menjaga kualitas Bank. Bank juga terus-menerus mengupayakan normalisasi kredit-kredit restruktur sekaligus menyiapkan pencadangan untuk debitur-debitur dengan kategori berisiko tinggi, sebagai komitmen Bank untuk menjaga kualitas portfolio kredit yang dimiliki.

Ditengah situasi perekonomian yang mengalami ketidakpastian di tahun 2023, jumlah pinjaman yang diberikan OK BANK per 31 Desember 2023 tercatat tetap mengalami pertumbuhan sebesar 5,75%, atau bertambah sebesar 463,76 miliar, mencapai nilai sebesar Rp8.527,88 miliar. Angka tahun sebelumnya adalah sebesar Rp8.064,12 miliar.

Aset Tetap

Jumlah aset tetap OK BANK tahun 2023 mencatatkan penambahan sebesar Rp16,64 miliar atau naik 14,59% menjadi Rp130,72 miliar dibandingkan tahun sebelumnya yang sebesar Rp114,08 miliar.

Cash

Total cash of OK BANK as of December 31, 2023, was recorded at Rp17.16 billion, a decrease of 35.02% compared to the same period in the previous year of Rp26.41 billion.

Current Accounts with Bank Indonesia

Total current accounts with Bank Indonesia increased by Rp56.72 billion, or 13.97%, to Rp462.81 billion compared to the previous year's Rp406.09 billion.

Placements with Bank Indonesia and Other Banks

Total placements with Bank Indonesia and other banks were Rp549.99 billion, an increase of 3.89% from the previous year of Rp529.38 billion.

Marketable Securities

Total marketable securities owned by OK BANK at the end of 2023 were recorded at Rp1,382.90 billion, an increase of Rp461.50 billion, or 50.09%, from the previous year's Rp921.40 billion.

The Bank did not place any marketable securities purchased under resale agreements. The Bank's management always strives to manage the distribution of funds optimally, adjusted to the liquidity conditions of the Bank.

Loans

The Bank continues to adhere to the prudential principle in order to maintain the Bank's quality and achieve the loan targets that have been set. The Bank also continues to work on normalizing restructured loans as well as preparing reserves for debtors with high-risk categories as part of its commitment to maintaining the quality of its loan portfolio.

In the middle of an uncertain economic situation in 2023, OK BANK's total loans as of December 31, 2023, were recorded to continue increasing by 5.75%, or an increase of 463.76 billion, reaching a value of Rp8,527.88 billion. The previous year's figure was Rp8,064.12 billion.

Fixed Assets

Total fixed assets of OK BANK in 2023 recorded an addition of Rp16.64 billion, or an increase of 14.59%, to Rp130.72 billion compared to the previous year's Rp114.08 billion.

LIABILITAS

LIABILITIES

Tabel Liabilitas 2022-2023
Table of Liabilities in 2022-2023

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Liabilitas segera Liabilities Immediately Payable	57,420	80,974	(23,555)	-29,09%
Simpanan nasabah Deposits from Customers	6,069,745	5,368,612	701,133	13,06%
Simpanan dari bank lain Deposits from Other Banks	744,263	600,082	144,181	24,03%
Pinjaman yang Diterima Borrowings	550,000	500,000	50,000	10,00%
Utang Pajak Taxes Payable	11,220	14,327	(3,107)	-21,69%
Liabilitas Imbalan Pasca Kerja Post-Employment Benefit Liabilities	15,194	14,308	886	6,19%
Pendapatan Diterima Dimuka Unearned Revenue	0	36	(36)	-100,00%
Liabilitas Sewa Lease Liabilities	9,845	9,265	580	6,26%
Liabilitas Pajak Tangguhan - Bersih Deferred Tax Liabilities - Net	11,176	10,168	1,008	9,92%
Liabilitas lain-lain Other Liabilities	21,804	33,280	(11,476)	-34,48%
Total Liabilitas Total Liabilities	**7,490,666**	**6,631,052**	**859,614**	**12,96%**

Jumlah liabilitas OK BANK per 31 Desember 2023 tercatat sebesar Rp7.490,67 miliar, bertambah Rp859,61 miliar atau naik 12,96% dibandingkan periode yang sama tahun sebelumnya yang sebesar Rp6.631,05 miliar. Peningkatan terutama dikontribusikan oleh bertambahnya saldo simpanan dari nasabah sebesar Rp701,13 miliar.

Total liabilities of OK BANK as of December 31, 2023, were recorded at Rp7,490.67 billion, an increase of Rp859.61 billion, or 12.96%, compared to the same period in the previous year of Rp6,631.05 billion. The increase was mainly contributed by an increase in the balance of deposits from customers of Rp701.13 billion.

Liabilitas Segera

Jumlah liabilitas segera OK BANK pada akhir tahun 2023 tercatat sebesar Rp57,42 miliar, berkurang 29,09% dibandingkan tahun sebelumnya yang sebesar Rp80,97 miliar.

Liabilities Immediately Payable

Total liabilities immediately payable of OK BANK at the end of 2023 were recorded at Rp57.42 billion, a decrease of 29.09% compared to the previous year of Rp80.97 billion.

Simpanan dari Nasabah

Tahun 2023, saldo jumlah simpanan dari nasabah meningkat 13,06% menjadi senilai Rp6.069,75 miliar dari Rp5.368,61 miliar di tahun 2022.

Deposits from Customers

In 2023, the balance of total deposits from customers increased by 13.06% to Rp6,069.75 billion from Rp5,368.61 billion in 2022.

Simpanan dari Bank Lain

Jumlah simpanan dari bank lain mencatatkan pertumbuhan 24,03% di tahun 2023, yaitu dari senilai Rp600,08 miliar di tahun 2022 menjadi sebesar Rp744,26 miliar di tahun 2023.

Deposits from Other Banks

Total deposits from other banks recorded an increase of 24.03% in 2023, from Rp600.08 billion in 2022 to Rp744.26 billion in 2023.

Pinjaman yang Diterima

Di tahun 2023 Bank melanjutkan kerjasama pinjaman dengan Bank lain yang dirintis sejak tahun 2022. Hasilnya menunjukkan total pinjaman yang diterima oleh Bank di akhir tahun 2023 adalah sebesar Rp550 miliar, naik 10% dari tahun 2022 yang sebesar Rp500,00 miliar. Langkah ini dipertahankan dalam rangka menjaga likuiditas Bank seiring dengan proyeksi pertumbuhan kredit.

Borrowings

In 2023, the Bank continued the loan cooperation with other banks that was initiated in 2022. The result shows that the total borrowings by the Bank at the end of 2023 was Rp550 billion, an increase of 10% from Rp500 billion in 2022. This measure is sustained to maintain the Bank's liquidity in line with projected loan growth.

EKUITAS

EQUITY

Tabel Ekuitas 2022-2023
Table of Equity in 2022-2023

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Modal Saham ditempatkan dan disetor penuh Issued and fully paid share capital	1.703.779	1.703.779	-	0,00%
Saham treasuri Treasury Stock	(55.201)	(55.201)	(0)	0,00%
Tambahan modal disetor Additional Paid-in Capital	1.633.486	1.633.486	-	0,00%
Surplus revaluasi aset tetap Fixed Asset Revaluation Surplus	85.480	85.034	446	0,52%
Kerugian pengukuran kembali program manfaat pasti Losses Remeasurement of Defined Benefit Pension Plans	(2.996)	(3.129)	133	-4,25%
Saldo Laba Retained Earnings				
Telah ditentukan penggunaannya Appropriated Retained Earnings	31.756	29.114	2.642	9,07%
Belum ditentukan penggunaannya Unappropriated Retained Earnings	188.182	159.277	28.905	18,15%
Jumlah Ekuitas **Total Equity**	**3.584.486**	**3.552.360**	**32.126**	**0,90%**

Jumlah ekuitas OK BANK pada akhir tahun 2023 tercatat sebesar Rp3.584,49 miliar, bertambah Rp32,13 miliar atau naik 0,90% dari tahun sebelumnya yang sebesar Rp3.552,36 miliar. Peningkatan jumlah ekuitas tersebut dikontribusikan oleh adanya penambahan saldo laba total sebesar Rp31,55 miliar.

Total equity of OK BANK at the end of 2023 was booked at Rp3,584.49 billion, an increase of Rp32.13 billion or 0.90% from the previous year of Rp3,552.36 billion. The increase in total equity was contributed by the addition of retained earnings of Rp31.55 billion.

LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN

PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Tabel Laba Rugi 2022-2023
Table of Profit or Loss in 2022-2023

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Pendapatan bunga Interest Income	1.000.383	701.981	298.402	42,51%
Beban bunga Interest Expense	(397.023)	(234.939)	(162.084)	68,99%
Pendapatan Bunga Bersih **Interest Income - Net**	**603.360**	**467.042**	**136.318**	**29,19%**

Tabel Laba Rugi 2022-2023
Table of Profit or Loss in 2022-2023

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Pendapatan Operasional lainnya Other Operating Income	16.949	10.436	6.513	62,40%
Beban operasional lainnya **Other Operating Expenses**				
Tenaga Kerja Personnel	(128.756)	(108.974)	(19.782)	18,15%
Umum dan Administrasi General and Administrative	(176.023)	(176.240)	217	-0,12%
Penyisihan kerugian penurunan nilai atas aset keuangan Allowance for Impairment Losses on Financial Assets	(268.130)	(156.757)	(111.373)	71,05%
Lainnya Others	(10.231)	(16.050)	5.819	-36,25%
Jumlah Beban Operasional lainnya - Bersih **Total Other Operating Expenses**	**(583.140)**	**(458.021)**	**(125.120)**	**27,32%**
Laba Operasional **Operating Income**	**37.169**	**19.458**	**17.711**	**91,02%**
Pendapatan (Beban) Non Operasional **Non-Operating Income (Expenses)**				
Pendapatan Non Operasional Non-Operating Income	93	490	(398)	-81,13%
Beban Non Operasional Non-Operating Expenses	(190)	(662)	472	-71,31%
Jumlah Pendapatan non operasional - Bersih Total Non-Operating Income	(97)	(172)	74	-43,27%
Laba (Rugi) sebelum beban pajak penghasilan **Income (Loss) Before Income Tax Expenses**	**37.072**	**19.286**	**17.786**	**92,22%**
Beban pajak penghasilan badan Income Tax Expense	(8.420)	(6.076)	(2.344)	38,58%
Laba (Rugi) bersih tahun berjalan **Laba (Rugi) bersih tahun berjalan**	**28.652**	**13.210**	**15.442**	**116,89%**
Jumlah Penghasilan (Beban) komprehensif - bersih Jumlah Penghasilan (Beban) komprehensif - bersih	3.474	1.185	2.289	193,11%
Jumlah laba komprehensif **Total Comprehensive Profit**	**32.126**	**14.395**	**17.730**	**123,17%**
Laba per Saham Dasar (Rupiah penuh) **Basic Earnings (Loss) per Share**	**1,68**	**0,93**	**0,75**	**80,82%**

Pendapatan Bunga

Tahun 2023, OK BANK membukukan pendapatan bunga sebesar Rp1.000,38 miliar, meningkat 42,51% atau bertambah Rp298,40 miliar dibandingkan tahun sebelumnya yang sebesar Rp701,98 miliar. Peningkatan pendapatan bunga tersebut utamanya dikontribusikan oleh kenaikan bunga kredit yang diberikan, yang bertumbuh menjadi sebesar Rp888,99 miliar di tahun 2023 dari Rp624,72 miliar di tahun 2022. Selain itu, dikontribusikan oleh kenaikan pendapatan bunga dari efek-efek yang juga meningkat menjadi sebesar Rp89,62 miliar dari Rp55,61 miliar di tahun 2022.

Interest Income

In 2023, OK BANK booked interest income at Rp1,000.38 billion, an increase of 42.51%, or Rp298.40 billion, compared to the previous year's Rp701.98 billion. The increase in interest income was mainly contributed by an increase in interest on loans, which increased to Rp888.99 billion in 2023 from Rp624.72 billion in 2022. In addition, interest income from marketable securities also increased to Rp89.62 billion from Rp55.61 billion in 2022.

Beban Bunga

Jumlah beban bunga OK BANK tahun 2023 juga mencatatkan pertumbuhan, namun dengan nilai penambahan yang lebih kecil dari penambahan pendapatan bunga. Total beban bunga OK BANK di tahun 2023 adalah sebesar Rp397,02 miliar, meningkat 68,99% dari tahun 2022 yang sebesar Rp234,94 miliar. Peningkatan beban bunga tersebut utamanya dikontribusikan oleh naiknya beban bunga untuk produk deposito berjangka yang bertambah dari Rp180,19 miliar di tahun 2022 menjadi sebesar Rp288,56 miliar di tahun 2023.

Interest Expense

Total interest expense of OK BANK in 2023 also recorded an increase, however, with a smaller addition value than the addition of interest income. OK BANK's total interest expense in 2023 was Rp397.02 billion, an increase of 68.99% from Rp234.94 billion in 2022. The increase in interest expense was mainly contributed by the increase in interest expense for time deposit products, which increased from Rp180.19 billion in 2022 to Rp288.56 billion in 2023.

Pendapatan Bunga Bersih

Seiring dengan pertambahan nilai pendapatan bunga yang lebih tinggi dibandingkan peningkatan beban bunga, nila pendapatan bunga bersih OK BANK tahun 2023 meningkat 29,19% menjadi sebesar Rp603,36 miliar dari senilai Rp467,04 miliar di tahun 2023.

Net Interest Income

As the increase in interest income was higher than the increase in interest expense, OK BANK's net interest income in 2023 increased by 29.19% to Rp603.36 billion from Rp467.04 billion in 2023.

Pendapatan Operasional Lainnya

Pada tahun 2023, OK BANK membukukan pendapatan operasional lainnya sebesar Rp16,95 miliar, naik 62,40% dibandingkan tahun sebelumnya yang sebesar Rp10,44 miliar. Penyebabnya adalah oleh adanya pendapatan yang diterima dari *recovery* hapus buku sebesar Rp6,04 miliar pada tahun 2022.

Other Operating Income

In 2023, OK BANK booked other operating income of Rp16.95 billion, an increase of 62.40% compared to the previous year of Rp10.44 billion. It was due to the income received from the recovery of write-offs amounting to Rp6.04 billion in 2022.

Beban Operasional Lainnya

Jumlah beban operasional lainnya mencatatkan pertumbuhan 27,32% di tahun 2023, menjadi sebesar Rp583,14 miliar dari senilai Rp458,02 miliar di tahun 2022. Peningkatan tersebut utamanya dikontribusikan lebih tingginya persentase kenaikan beban penyisihan kerugian penurunan nilai atas aset keuangan, yang naik hingga 71,05% menjadi sebesar Rp268,13 miliar dibandingkan periode sebelumnya yang sebesar Rp156,76 miliar.

Other Operating Expenses

Total other operating expenses recorded an increase of 27.32% in 2023, to Rp583.14 billion from Rp458.02 billion in 2022. The increase was mainly contributed by a higher percentage increase in the allowance for impairment losses on financial assets, which increased by 71.05% to Rp268.13 billion compared to the previous period of Rp156.76 billion.

Kenaikan beban penyisihan kerugian penurunan nilai atas aset keuangan, lebih merupakan wujud kehati-hatian manajemen OK BANK dalam menilai kondisi pasar keuangan Nasional yang tertekan oleh naiknya suku bunga rujukan disaat terjadinya agregat penurunan pertumbuhan ekonomi.

The increase in the allowance for impairment losses on financial assets was more a manifestation of the prudence of OK BANK's management in assessing the condition of the national financial market, which was pressured by the increase in interest rate benchmarks during the aggregate decline in economic growth.

Laba/Rugi Operasional

Pada tahun 2023, OK BANK berhasil membukukan laba operasional sebesar Rp37,17 miliar, meningkat hingga 91,02 % dari tahun sebelumnya yang senilai Rp19,46 miliar. Peningkatan tersebut disebabkan lebih tingginya nilai penambahan bunga bersih dibandingkan nilai penambahan beban operasional dibandingkan tahun sebelumnya.

Operating Profit/Loss

In 2023, OK BANK managed to book an operating profit of Rp37.17 billion, an increase of 91.02% from the previous year's Rp19.46 billion. The increase was due to the higher value of additional net interest compared to the value of additional operating expenses compared to the previous year.

Pendapatan (Beban) Non Operasional

OK BANK membukukan beban non-operasional bersih sebesar Rp97 juta di tahun 2023, menurun 43,27% dibandingkan tahun sebelumnya yang sebesar Rp172 juta.

Non-Operating Income (Expenses)

OK Bank booked net non-operating expenses of Rp97 million in 2023, a decrease of 43.27% compared to the previous year's Rp172 million.

Laba Sebelum Pajak Penghasilan

Laba sebelum pajak per 31 Desember 2023 adalah sebesar Rp37,07 miliar, meningkat 92,22% dibandingkan dengan posisi laba sebelum pajak OK BANK per 31 Desember 2022 yang sebesar Rp19,29 miliar.

Laba Bersih

Setelah dikurangkan beban pajak penghasilan badan senilai Rp8,42 miliar untuk tahun 2023, OK BANK mencatatkan laba bersih sebesar Rp28,65 miliar, meningkat hingga 116,89% dari tahun sebelumnya yang sebesar Rp13,21 miliar.

Penghasilan Komprehensif Lain

OK BANK mencatatkan penghasilan komprehensif lain-bersih, sebesar Rp3,47 miliar di tahun 2023 dibandingkan dengan tahun sebelumnya meningkat 193,11% dimana OK BANK membukukan penghasilan komprehensif lain-bersih sebesar Rp1,18 miliar. Hal tersebut terutama dikontribusikan oleh adanya surplus revaluasi aset tetap dengan nilai sebesar Rp3,34 miliar.

Laba Komprehensif

Dengan adanya penambahan penghasilan komprehensif tersebut, OK BANK mencatatkan Laba Komprehensif tahun 2023 sebesar Rp32,13 miliar, meningkat hingga 123,17% dari tahun sebelumnya yang sebesar Rp14,40 miliar.

Laba per Saham Dasar

Adapun nilai laba per saham dasar OK BANK di tahun 2023 adalah sebesar Rp1,68 meningkat dari tahun sebelumnya yang sebesar Rp0,93.

Profit before Income Tax

Profit before tax as of December 31, 2023, was Rp37.07 billion, an increase of 92.22% compared to OK BANK's profit before tax position as of December 31, 2022, of Rp19.29 billion.

Net Profit

After deducting corporate income tax expenses of Rp8.42 billion for 2023, OK BANK recorded a net profit of Rp28.65 billion, an increase of 116.89% from the previous year's Rp13.21 billion.

Other Comprehensive Income

OK Bank recorded other comprehensive income - net of Rp3.47 billion in 2023 compared to the previous year, an increase of 193.11% where OK BANK recorded net other comprehensive income of Rp1.18 billion. It was mainly contributed by the surplus on the revaluation of fixed assets of Rp3.34 billion.

Comprehensive Profit

With this additional comprehensive income, OK BANK recorded a Comprehensive Profit of Rp32.13 billion in 2023, an increase of 123.17% from the previous year's Rp14.40 billion.

Basic Earnings per Share

OK Bank's basic earnings per share in 2023 was Rp1.68, an increase from the previous year's Rp0.93.

LAPORAN ARUS KAS

CASH FLOW STATEMENT

Tabel Arus Kas 2022-2023
Table of Cash Flow in 2022-2023

Rp Juta | Rp Million

Uraian Description	2023	2022	Growth 2023	
			Nominal	%
Arus kas dari aktivitas operasi Cash Flow from Operating Activities	529.668	(983.730)	1.513.398	-153,84%
Arus kas dari aktivitas investasi Cash Flow from Investing Activities	(496.831)	(466.835)	(29.996)	6,43%
Arus kas dari aktivitas pembiayaan Cash Flow from Financing Activities	37.846	990.349	(952.503)	-96,18%
Kenaikan (penurunan) bersih kas dan setara kas Net Increase (Decrease) in Cash and Cash Equivalent	70.683	(460.216)	530.899	-115,36%
Kas dan setara kas pada awal tahun Cash and Cash Equivalent at Beginning of Year	962.020	1.422.236	(460.216)	-32,36%
Kas dan setara kas pada akhir tahun Cash and Cash Equivalent at End of Year	1.032.703	962.020	70.683	7,35%

Jumlah kas dan setara kas OK BANK pada akhir tahun 2023 tercatat sebesar Rp1.032,70 miliar, meningkat 7,35% dibandingkan dengan posisi kas dan setara kas pada awal tahun yang tercatat sebesar Rp962,00 miliar. Peningkatan tersebut utamanya berasal dari penerimaan kas dari aktivitas operasi.

Total cash and cash equivalents of OK BANK at the end of 2023 were recorded at Rp1,032.70 billion, an increase of 7.35% compared to the position of cash and cash equivalents at the beginning of the year recorded at Rp962.00 billion. The increase mainly came from cash receipts from operating activities.

Arus Kas dari Aktivitas Operasi

Arus kas masuk dari aktivitas operasi di tahun 2023 tercatat sebesar Rp529,67 miliar dibandingkan dengan arus kas keluar dari aktivitas operasi di tahun sebelumnya yang sebesar Rp983,69 miliar. Arus kas masuk diperoleh dari penerimaan bunga, provisi dan komisi serta, penerimaan operasional lainnya serta adanya penambahan simpanan deposito. Sedangkan arus kas keluar utamanya digunakan untuk pembayaran bunga, provisi dan komisi, untuk membayar gaji dan imbalan kerja serta untuk pembayaran beban umum dan administrasi.

Cash Flow from Operating Activities

Cash inflow from operating activities in 2023 was recorded at Rp529.67 billion, compared to cash outflow from operating activities in the previous year of Rp983.69 billion. Cash inflows were obtained from receipts of interest, fees, and commissions, as well as other operating receipts and additional deposits. Meanwhile, cash outflows were mainly used to pay interest, fees and commissions, salaries, and employee benefits, as well as general and administrative expenses.

Arus Kas dari Aktivitas Investasi

Arus kas bersih yang digunakan untuk aktivitas investasi tercatat sebesar Rp496,83 miliar meningkat 6,43% dibandingkan tahun sebelumnya yang sebesar Rp466,84 miliar. Arus kas masuk pada aktivitas Investasi terutama berasal dari penjualan surat berharga, sedangkan arus kas keluar terutama digunakan untuk pembelian surat berharga dan pembelian aset tetap.

Cash Flow from Investing Activities

Net cash flows used in investing activities were booked at Rp496.83 billion, an increase of 6.43% compared to the previous year at Rp466.84 billion. Cash inflows in investing activities mainly came from selling marketable securities, while cash outflows were mainly used to purchase marketable securities and fixed assets.

Arus Kas dari Aktivitas Pendanaan

Arus kas bersih yang diperoleh dari aktivitas pendanaan adalah sebesar Rp37,85 miliar menurun hingga 96,18% dibandingkan tahun sebelumnya sebesar Rp990,35 miliar. Kas masuk pada aktivitas pendanaan berasal dari penerimaan pinjaman sebesar Rp50 miliar.

Cash Flow from Financing Activities

Net cash flows provided by financing activities were Rp37.85 billion, a decrease of 96.18% compared to the previous year of Rp990.35 billion. Cash inflows in financing activities came from the receipt of loans amounting to Rp50 billion.

RASIO KEUANGAN

FINANCIAL RATIO

Tabel Rasio Keuangan 2022-2023
Table of Financial Ratios in 2022-2023

Uraian Description	2023	2022	Growth 2023 Nominal
PERMODALAN | CAPITAL			
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	49,22	47,67	1,54
Rasio *Tier* 1 Tier 1 Ratio	48,14	46,68	1,45
Rasio *Tier* 2 Tier 2 Ratio	1,09	0,99	0,10
Aset Tetap terhadap Modal Fixed Assets to Capital	3,65	3,21	0,44
KUALITAS ASET | ASSETS QUALITY			
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Non-Performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	3,16	2,64	0,52
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Earning Assets to Total Earning Assets	2,89	2,17	0,72
Rasio Pinjaman Bermasalah (*Non-Performing Loan* - NPL *Ratio*) – Bruto Non-Performing Loan (NPL) Ratio - Gross	3,80	2,75	1,05
Rasio Kredit Bermasalah (*Non-Performing Loan* - NPL *Ratio*) – Neto Non-Performing Loan (NPL) Ratio - Net	2,30	2,06	0,24

Tabel Rasio Keuangan 2022-2023
Table of Financial Ratios in 2022-2023

Uraian Description	2023	2022	Growth 2023 Nominal
Cadangan Kerugian Penurunan Nilai (CKPN) terhadap Aset Produktif Allowance for Impairment Losses to Earning Assets	1,99	1,36	0,63
Rasio Penurunan Nilai Kredit (*Impairment Ratio*) Impairment Ratio	2,55	1,67	0,88
RENTABILITAS | RENTABILITY			
Return on Asset (ROA)	0,35	0,22	0,13
Return on Equity (ROE)	0,46	0,41	0,05
Margin Bunga Bersih (NIM) Net Interest Margin (NIM)	5,87	5,68	0,19
Beban terhadap Pendapatan (CIR) Cost to Income Ratio (CIR)	51,88	66,53	(14,65)
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expense to Operating Income (BOPO)	96,35	97,28	(0,93)
LIKUIDITAS | LIQUIDITY			
Pinjaman yang Diberikan terhadap Simpanan dari Nasabah (LDR) Loan to Deposit Ratio (LDR)	136,73	146,06	(9,33)
NSFR (Net Stable Funding Ratio)	121,65	117,28	4,37
Liquidity Coverage Ratio (LCR)	161,45	154,85	6,60
Rasio Dana Murah (CASA) Current Account Saving Account (CASA) Ratio	20,64	21,47	(0,83)
KEPATUHAN | COMPLIANCE			
Giro Wajib Minimum (GWM) | Statutory Reserve (GWM)			
GWM Utama Rupiah | Rupiah Main GWM			
Primer Primary	7,19	7,47	(0,28)
Penyangga Likuiditas Makropudensial (PLM) Macroprudential Liquidity Buffer (PLM)	23,06	16,65	6,41

Rasio Kecukupan Modal

Kewajiban Penyediaan Modal Minimum (KPMM) yang ditetapkan Bank Indonesia sampai saat ini adalah 9,00%. Rasio ini diperoleh dari perbandingan antara jumlah modal *Tier*-1 dan *Tier*-2 terhadap jumlah total Aset Tertimbang Menurut Risiko (ATMR) untuk risiko kredit, operasional dan pasar. Per 31 Desember 2023 jumlah modal *Tier*-1 dan *Tier*-2 OK BANK adalah sebesar Rp3.584,35 miliar, sedangkan jumlah Aset Tertimbang Menurut Risiko (ATMR) adalah sebesar Rp7.281,73 miliar, sehingga rasio kecukupan modal Perseroan per akhir tahun 2023 adalah 49,22%.

Capital Adequacy Ratio

The Capital Adequacy Ratio (CAR) set by Bank Indonesia to date is 9.00%. This ratio is derived from the ratio of total tier-1 and tier-2 capital to total Risk Weighted Assets (RWA) for loan, operational, and market risks. As of December 31, 2023, the Tier-1 and Tier-2 capital of OK BANK amounted to Rp3,584.35 billion, while the total Risk-Weighted Assets (RWA) was Rp7,281.73 billion. Thus, the Company's capital adequacy ratio as of the end of 2023 was 49.22%.

Imbal Hasil Aset (ROA)

ROA pada tahun 2023 meningkat menjadi 0,35% dari sebelumnya 0,22% karena Bank mencatatkan keuntungan yang lebih tinggi di tahun 2023 dibandingkan tahun 2022.

Return on Asset (ROA)

In 2023, ROA increased to 0.35% from 0.22% due to the Bank recording higher profit in 2023 compared to 2022.

Imbal Hasil Ekuitas (ROE)

Realisasi ROE pada tahun 2023 meningkat menjadi 0,46% daripada rasio tahun sebelumnya yang sebesar 0,41%, disebabkan karena Bank mencatatkan keuntungan lebih besar pada tahun 2023 dibandingkan tahun 2022.

Margin Pendapatan Bunga Bersih

Realisasi NIM tahun 2023 tercatat sebesar 5,87% atau lebih besar 0,19% dari tahun sebelumnya yang sebesar 5,68%. Hal ini disebabkan oleh lebih tingginya pendapatan bunga bersih pada tahun 2023 Rp603,36 miliar dibandingkan dengan Rp467,04 miliar pada tahun 2022.

Rasio Kredit terhadap Pendanaan

Realisasi LFR tahun 2023 tercatat sebesar 136,73% atau menurun 9,33% dari tahun sebelumnya yang sebesar 146,06%. Hal ini disebabkan oleh lebih rendahnya pertumbuhan kredit yang diberikan dibandingan dengan simpanan dana pada tahun 2023.

Rasio BOPO

Realisasi BOPO tahun 2023 tercatat sebesar 96,35% atau menurun 0,93% dari tahun sebelumnya yang sebesar 97,28%. Disebabkan oleh lebih rendahnya kenaikan beban operasional pada tahun 2023 dibandingkan penghasilan operasional.

Rasio NPL

Realisasi NPL *Gross* tahun 2023 tercatat sebesar 3,80% atau lebih tinggi 1,05% dari tahun sebelumnya sebesar 2,75%.

Kemampuan Membayar Utang

Kemampuan OK BANK untuk membayar utang dapat dilihat dari rasio likuiditas dan rasio solvabilitas. Kedua rasio ini digunakan sebagai alat ukur kemampuan perusahaan untuk memenuhi kewajiban-kewajibannya, baik kewajiban jangka pendek maupun kewajiban jangka panjang.

- Likuiditas
  Direpresentasikan oleh besaran Rasio Kredit terhadap Simpanan. Bank senantiasa memperhatikan tingkat likuiditas dengan memperhatikan rasio kredit terhadap DPK. Di sisi lain, Bank senantiasa mempertimbangkan besarnya rasio permodalan Perseroan yang cukup memadai. Rasio LFR per akhir tahun 2023 adalah sebesar 136,73% menurun dari tahun 2022 yang sebesar 146,06%.
- Solvabilitas
  Sepanjang periode pelaporan, Perseroan telah mematuhi semua persyaratan permodalan yang ditetapkan regulator. Kewajiban Penyediaan Modal Minimum (KPMM) Perseroan dengan memperhitungkan risiko kredit, operasional dan pasar pada 2023 adalah sebesar 49,22%, naik dari posisinya di tahun 2022 yang sebesar 47,67%.

Return on Equity (ROE)

The realization of ROE in 2023 increased to 0.46% from the previous year's ratio of 0.41%. It was due to the Bank recording greater profits in 2023 compared to 2022.

Net Interest Income Margin

The realization of NIM in 2023 was recorded at 5.87% or 0.19% higher than the previous year of 5.68%. It was due to higher net interest income of Rp603.36 billion in 2023 compared to Rp467.04 billion in 2022.

Loan to Funding Ratio

The realization of LFR in 2023 was recorded at 136.73% or decreased by 9.33% from the previous year of 146.06%. It was due to the lower increase in loans compared to deposits in 2023.

BOPO Ratio

The realization of BOPO in 2023 was recorded at 96.35% or decreased by 0.93% from the previous year of 97.28%. It was due to the lower increase in operating expenses compared to operating income in 2023.

NPL Ratio

The realization of Gross NPL in 2023 was recorded at 3.80% or 1.05% higher than the previous year of 2.75%.

Ability to Pay Debt

OK Bank's ability to pay debts can be seen from the liquidity and solvency ratios. These two ratios serve as a measure of the company's ability to meet obligations, both short-term and long-term.

- Liquidity
  Represented by the Loan to Deposit Ratio. The Bank always pays attention to the level of liquidity by considering the ratio of loans to third-party funds. On the other hand, the Bank always considers the sufficient amount of the Company's capital ratio. The LFR ratio as of the end of 2023 was 136.73%, a decrease from 2022 of 146.06%.
- Solvency
  Throughout the reporting period, the Company has complied with all capital requirements set by the regulator. By taking into account the credit, operational, and market risks, the Company's Capital Adequacy Ratio (CAR) in 2023 was 49.22%, an increase from its position in 2022 of 47.67%.

Untuk Aset Tertimbang Menurut Risiko (ATMR) untuk risiko kredit, pasar dan operasional pada 31 Desember 2023 adalah sebesar Rp7.281,73 miliar menurun sebesar Rp139,46 miliar dibandingkan dengan posisinya di tahun 2022 yang sebesar Rp7.421,20 miliar.

Risk Weighted Assets (RWA) for credit, market, and operational risks as of December 31, 2023, was Rp7,281.73 billion, a decrease of Rp139.46 billion compared to its position in 2022 of Rp7,421.20 billion.

KEBIJAKAN STRUKTUR MODAL

Kebijakan struktur permodalan ditetapkan dengan tujuan untuk memastikan bahwa OK BANK memiliki modal yang kuat untuk mendukung strategi pengembangan bisnis dan ekspansi usaha serta mempertahankan kelangsungan pengembangan bisnis di kemudian hari. Di samping itu, kebijakan permodalan ditetapkan guna memenuhi peraturan mengenai kecukupan permodalan yang ditetapkan oleh regulator serta memastikan bahwa struktur permodalan Bank telah efisien. OK BANK menyusun rencana permodalan berdasarkan kebutuhan kecukupan permodalan sebagaimana yang dipersyaratkan. Rencana permodalan tersebut disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank untuk kemudian disetujui oleh Dewan Komisaris.

CAPITAL STRUCTURE POLICY

The capital structure policy is determined with the aim of ensuring that OK BANK has strong capital to support business development strategies and business expansion, as well as to maintain the continuity of business development in the future. In addition, the capital policy is determined to comply with regulations on capital adequacy set by regulators and to ensure that the Bank's capital structure is efficient. OK BANK prepares a capital plan based on the need for capital adequacy, as required. The capital plan is prepared by the Board of Directors as part of the Bank's Business Plan and then approved by the Board of Commissioners.

Berdasarkan ketentuan kelompok bank berdasarkan modal inti (KBMI), OK BANK masuk dalam KBMI 1, yaitu bank dengan modal inti di bawah Rp6 triliun. Untuk itu, bank berupaya untuk menambah modal inti yang terencana dengan estimasi yang akurat.

Based on the provisions of the bank group based on core capital (KBMI), OK BANK is included in KBMI 1, namely banks with core capital below Rp6 trillion. For this reason, the Bank seeks to increase its planned core capital with accurate estimates.

Rincian Struktur Modal

Sesuai dengan Peraturan Bank Indonesia, modal Bank terdiri dari:

- Modal Inti

  Modal inti merupakan modal bank yang terdiri dari Modal Inti Utama (*Common Equity Tier* - CET 1) dan Modal Inti Tambahan (*Additional Tier* 1). Modal inti utama mencakup modal disetor dan cadangan tambahan modal (*disclose reserve*). Cadangan tambahan modal terdiri atas faktor penambah (agio, cadangan umum, laba tahun lalu, laba tahun berjalan, dan opsi saham) dan faktor pengurang (kerugian komprehensif lainnya dari transaksi aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, selisih kurang Penyisihan Penghapusan Aset (PPA) atas aset produktif dengan Cadangan Kerugian Penurunan Nilai, dan PPA non produktif).

  Di akhir tahun 2023, Modal Inti yang dimiliki oleh OK BANK sebesar Rp3.505,26 miliar, naik 1,19% atau bertambah sebesar Rp41,18 miliar dibandingkan Modal Inti di tahun 2022 yang sebesar Rp3.464,08 miliar.

Capital Structure Details

In accordance with Bank Indonesia Regulations, the Bank's capital consists of:

- Core Capital

  Core capital is bank capital consisting of Main Core Capital (Common Equity Tier - CET 1) and Additional Core Capital (Additional Tier 1). The main core capital includes paid-up capital and additional capital reserves (disclose reserve). The additional capital reserves consist of additional factors (agio, general reserves, last year's profit, current year's profit, and stock options) and deduction factors (other comprehensive losses from transactions in financial assets classified as available-for-sale, the difference less the Allowance for Asset Losses (PPA) on earning assets with Allowance for Impairment Losses, and PPA for non-earnings).

  At the end of 2023, the Core Capital owned by OK BANK was Rp3,505.26 billion, increased by 1.19% or an increase of Rp41.18 billion compared to the Core Capital in 2022 of Rp3,464.08 billion.

- Modal Pelengkap (Maksimum 100% dari Modal Inti)
  Modal pelengkap meliputi cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR Risiko Kredit dan Cadangan Tujuan.

- Supplementary Capital (Maximum 100% of Core Capital)
  Supplementary capital includes general reserves of PPA on productive assets that must be calculated with a maximum amount of 1.25% of the RWA for Credit Risk and Reserves for Purpose.

Tabel Perhitungan Kewajiban Penyediaan Modal Minimum Tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut.
Table of the Calculation of Minimum Capital Adequacy Requirement as of December 31, 2023 and 2022 is as follows.

Rp Juta | Rp Million

Uraian Struktur Modal Capital Structure Description	2023	2022	Growth 2023	
			Nominal	%
Modal Inti (*Tier* 1) Core Capital (Tier 1)	3.505.265	3.464.082	41.183	1,19%
Modal Pelengkap (*Tier* 2) Supplementary Capital (Tier 2)	79.084	73.639	5.445	0,00%
Total Modal **Total Capital**	**3.584.349**	**3.537.721**	**46.628**	**1,32%**
Aset Tertimbang Rata Menurut Risiko Kredit, Operasional, Pasar Credit, Operational, Market Risk-Weighted Assets	7.281.730	7.421.195	(139.465)	-1,88%
Rasio KPMM (%) KPMM Ratio (%)	49,22%	47,67%	1,55%	3,26%

IKATAN MATERIAL UNTUK INVESTASI BARANG MODAL

Sepanjang tahun 2023 OK BANK tidak memiliki ikatan dengan pihak manapun terkait investasi barang modal.

MATERIAL COMMITMENT FOR CAPITAL GOODS INVESTMENT

Throughout 2023, OK BANK has no commitment to any party related to capital goods investment.

INVESTASI BARANG MODAL YANG DIREALISASIKAN PADA TAHUN BUKU 2023

CAPITAL GOODS INVESTMENT REALIZED IN THE 2023 FISCAL YEAR

Investasi barang modal 2022-2023
Capital goods investment in 2022-2023

Uraian Investasi Barang Modal Capital Goods Investment Description	2023	2022	Growth 2023	
			Nominal	%
Bangunan Building	-	48	(48)	-100,00%
Inventaris Kantor Office Inventory	932	592	340	57,43%
Peralatan Kantor Office Equipment	3.413	2.303	1.110	48,20%
Kendaraan Vehicle	18	-	18	100,00%
Aset dalam Penyelesaian Asset under Progress	19.402	282	19.120	6780,14%
Jumah Investasi Barang Modal **Total Capital Goods Investment**	**23.765**	**3.225**	**20.540**	**636,90%**

Pada tahun 2023 Bank merealisasikan investasi barang modal sebesar Rp23.765 miliar, meningkat hingga 636,90% dari tahun sebelumnya. Sebagian besar investasi barang modal ditujukan untuk pengembangan infrastruktur teknologi informasi serta investasi untuk mendukung kegiatan operasional Bank.

In 2023, the Bank realized an investment in capital goods of Rp23,765 billion, an increase of 636.90% from the previous year. Most of the investment in capital goods was intended for the development of information technology infrastructure and investment to support the Bank's operational activities.

PERBANDINGAN TARGET DAN REALISASI [OJK F.2]

Terpengaruh oleh kondisi perekonomian maupun industri perbankan yang tertekan oleh tingginya suku bunga, tidak seluruh target kinerja OK BANK sepanjang tahun 2023 yang ditetapkan dalam RBB 2023 tercapai. Namun demikian, masih terdapat beberapa indikator kinerja yang melebihi target yang ditetapkan.

TARGET AND REALIZATION COMPARISON [OJK F.2]

Affected by the economic conditions and the banking industry pressured by high interest rates, not all performance targets for OK BANK throughout 2023 set out in the 2023 RBB were achieved. However, there were still several performance indicators that exceeded the set targets.

Tabel Target Vs Realisasi 2023
Table Target vs Realization in 2023

Uraian Description	2023		Pencapaian (%) Achievement (%)
	Target	Realisasi Realization	
Aset Assets	11.344.281	11.075.151	97,63%
Kredit Loans	9.349.030	8.527.881	91,22%
DPK Third-Party Funds			
Giro Current Account	520.000	827.984	159,23%
Tabungan Savings	600.000	424.861	70,81%
Deposito Time Deposits	5.172.417	4.816.900	93,13%
Deposit dari Bank lain Deposits from Other Banks	707.583	744.263	105,18%
Profit	30.119	28.652	95,13%
Dalam Persentase (%) In Percentage (%)			
CAR	46.32	49.22	106,27%
NIM	5.76	5.87	102,04%
ROE	0.86	0.46	54,22%
ROA	0.43	0.35	79,68%
LFR (LDR)	148.58	136.73	92,02%
BOPO	94.99	96.35	101,43%
NPL Gross	3.31	3.80	114,96%
NPL Netto	2.35	2.30	97,73%

PROYEKSI 2024

Memasuki tahun 2024, OK BANK telah menyusun RBB 2024 yang telah disampaikan kepada OJK. Dalam penyusunan RBB tersebut, Bank menggunakan sejumlah asumsi sebagai berikut:

2024 PROJECTION

As we enter 2024, OK BANK has prepared the 2024 RBB that has been submitted to OJK. In preparing the RBB, the Bank used several assumptions, as follows:

Tabel asumsi dan proyeksi 2024
Table of assumption and projection for 2024

Asumsi Assumption	Proyeksi 2024 2023 Projection
Asumsi Makro | Macro-Assumption	
Pertumbuhan PDB (%) PDB Growth (%)	5,20
Inflasi (%) Inflation (%)	2,80
Kurs USD/Rp USD/Rp Exchange Rate	15.200
BI 7D Rate	6,00
Asumsi Mikro | Micro-Assumption	
Pertumbuhan Kredit (%) Credit Growth (%)	9,00
Pertumbuhan Dana Pihak Ketiga (%) Third-Party Fund Growth (%)	6,50

Berdasarkan asumsi tersebut, OK BANK menetapkan target/proyeksi kinerja tahun 2023 sebagai berikut:

Based on those assumptions, OK BANK sets targets/projection of performance for 2024 as follows:

Tabel proyeksi 2024
Table of projection for 2024

Uraian (Dalam Jutaan Rupiah) Description (in million Rupiah)	Proyeksi 2024 2023 Projection
Pendapatan Bunga Bersih Net Interest Income	651.352
Laba Setelah Pajak Profit After Tax	30.041
CAR (%)	46,16
NIM (%)	5,82
NPL Gross (%)	3,50
NPL Netto (%)	2,29

KEBIJAKAN DIVIDEN

Terkait dengan pembagian dividen, sepenuhnya tergantung keputusan Rapat Umum Pemegang Saham (RUPS). Pembagian dividen kepada para pemegang saham Bank diakui sebagai sebuah liabilitas dalam laporan keuangan Bank pada tahun ketika dividen tersebut disetujui oleh para pemegang saham Bank. Pada periode 2022-2023 tidak ada pembagian dividen.

DIVIDEND POLICIES

The disbursement of dividends is entirely dependent on the resolution of the General Meeting of Shareholders (GMS). The disbursement of dividends to all shareholders is recognized as a liability in the Bank's financial statement for the year the dividends are approved by all shareholders. There was no dividend disbursement for the period of 2022–2023.

REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

Realisasi Penggunaan Dana Hasil Penawaran Umum

Realisasi penggunaan dana hasil penawaran umum yang dilaporkan Perseroan selama tahun 2022 adalah:

REALIZATION OF USE OF FUNDS FROM PUBLIC OFFERING

Realization of Use of Funds from Public Offering

The realization of the use of funds from public offerings reported by the Company during 2022 is as follows:

Penawaran Umum Perdana Saham (IPO)

Dana hasil Penawaran Umum Perdana (Initial Public Offering/IPO) telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Desember 2020 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 08 Mei 2020.

Initial Public Offering (IPO) of Shares

The funds from the IPO were realized entirely as outlined in the Report on Realization of Use of Proceeds as of December 2020 and have been submitted to the General Meeting of Shareholders held on May 8, 2020.

No	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds			Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage			Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from IPO
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Total	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Total	
1	Penawaran Umum Saham Perdana Initial Public Offering (IPO)	11 Juli 2014 July 11, 2014	55.000.000.000	4.828.000.000	50.172.000.000	37.629.000.000	12.543.000.000	50.172.000.000	37.629.000.000	12.543.000.000	50.172.000.000	0
Jumlah | Total			**55.000.000.000**	**4.828.000.000**	**50.172.000.000**	**37.629.000.000**	**12.543.000.000**	**50.172.000.000**	**37.629.000.000**	**12.543.000.000**	**50.172.000.000**	**0**

Penawaran Umum Terbatas I (PUT) I dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT I telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Desember 2020 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 5 Mei 2021.

Limited Public Offering (LPO) I with Preemptive Rights (HMETD)

Proceeds from the LPO I have been fully realized, as outlined in the Report on Realization of Use of Proceeds as of December 2020 and submitted in the General Meeting of Shareholders held on May 5, 2021.

No	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds			Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from IPO
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Total	Ekspansi Kredit Credit Expansion	Total	
1	Penawaran Umum Saham Perdana Initial Public Offering (IPO)	19 Desember 2019 December 19, 2019	499.353.607.739	1.550.808.000	497.802.799.739	497.802.799.739	497.802.799.730	497.802.799.739	497.802.799.739	497.802.799.739	0
Jumlah | Total			**499.353.607.739**	**1.550.808.000**	**497.802.799.739**	**497.802.799.739**	**497.802.799.730**	**497.802.799.739**	**497.802.799.739**	**497.802.799.739**	**0**

Penawaran Umum Terbatas II (PUT) II dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT II telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Juni 2021 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 11 Mei 2022.

Limited Public Offering (LPO) II with Preemptive Rights (HMETD)

Proceeds from the LPO II have been fully realized, as outlined in the Report on Realization of Use of Proceeds as of June 2021 and submitted in the next General Meeting of Shareholders held on May 11, 2022.

No	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds			Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from IPO
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Total	Ekspansi Kredit Credit Expansion	Total	
1	Penawaran Umum dengan Memberikan HMETD Public Offering with Preemptive Rights (HMETD)	02 November 2020 November 2, 2020	499.678.580.838	1.086.976.244	498.591.604.594	498.591.604.594	498.591.604.594	498.591.604.594	498.591.604.594	498.591.604.594	0
Jumlah | Total			**499.678.580.838**	**1.086.976.244**	**498.591.604.594**	**498.591.604.594**	**498.591.604.594**	**498.591.604.594**	**498.591.604.594**	**498.591.604.594**	**0**

Penawaran Umum Terbatas (PUT) III dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT III telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per April 2022 dan telah dilaporkan pada Rapat Umum Pemegang Saham tanggal 11 Mei 2022.

Limited Public Offering (LPO) III with Preemptive Rights (HMETD)

Proceeds from the LPO III have been fully realized, as outlined in the Report on Realization of Use of Proceeds as of April 2022, and submitted in the next General Meeting of Shareholders held on May 11, 2022.

No	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds			Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from IPO
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Total	Ekspansi Kredit Credit Expansion	Total	
1	Penawaran Umum dengan Memberikan HMETD Public Offering with Preemptive Rights (HMETD)	14 Oktober 2021 October 14, 2021	499.827.827.715	1.065.736.985	498.762.090.730	498.762.090.730	498.762.090.730	498.762.090.730	498.762.090.730	498.762.090.730	0
Jumlah | Total			**499.827.827.715**	**1.065.736.985**	**498.762.090.730**	**498.762.090.730**	**498.762.090.730**	**498.762.090.730**	**498.762.090.730**	**498.762.090.730**	**0**

Penawaran Umum Terbatas (PUT) IV dengan Hak Memesan Efek Terlebih Dahulu (HMETD)

Dana hasil PUT IV telah terealisasi seluruhnya sebagaimana Laporan Realisasi Penggunaan Dana per Januari 2023 dan sudah dilaporkan pada Rapat Umum Pemegang saham tahun 2023.

Limited Public Offering (LPO) IV with Preemptive Rights (HMETD)

Proceeds from the LPO IV have been fully realized, as reported in the Realization of Use of Funds Report as of January 2023, and have been reported at the General Meeting of Shareholders in 2023.

No	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization Value of Public Offering Proceeds			Rencana Penggunaan Usage Plan			Realisasi Penggunaan Dana Realization of Fund Usage		Sisa Dana Hasil Penawaran Umum Outstanding Proceeds from IPO
			Jumlah Hasil Penawaran Umum Total Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Bersih Net Profit	Ekspansi Kredit Credit Expansion	Jaringan Kantor Office Network	Total	Ekspansi Kredit Credit Expansion	Total	
1	Penawaran Umum dengan Memberikan HMETD/ PUT IV Public Offering with Preemptive Rights (HMETD)/ PUT IV	19 Oktober 2022 October 19, 2022	499.427.217.710	1.169.086.330	498.258.131.380	498.258.131.380	498.258.131.380	498.258.131.380	498.258.131.380	498.258.131.380	0
Jumlah | Total			**499.427.217.710**	**1.169.086.330**	**498.258.131.380**	**498.258.131.380**	**498.258.131.380**	**498.258.131.380**	**498.258.131.380**	**498.258.131.380**	**0**

INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Setelah pemeriksaan Laporan Keuangan Perseroan oleh Akuntan Publik untuk tahun yang berakhir pada 31 Desember 2023 sampai dengan disusunnya laporan ini tidak ada fakta material yang harus diinformasikan.

INFORMATION AND MATERIAL FACTS THAT OCCUR AFTER THE DATE OF THE ACCOUNTANT REPORT

After the examination of the Company's Financial Statements by a Public Accountant for the year ended on December 31, 2023, until the preparation of this report, there are no material facts that must be informed.

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

Pada tahun 2023, tidak terdapat informasi material mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal

Material Information on Investments, Expansions, Divestments, Business Merger, Acquisitions, or Debt/Capital Restructuring

In 2023, there was no material information on investments, expansions, divestments, business mergers, acquisitions, or debt/capital restructuring.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Hingga akhir tahun 2023 OK BANK tidak pernah melaksanakan Program Kepemilikan Saham oleh Manajemen, atau *Management Stock Option Program* (MSOP), dan Program Kepemilikan Saham oleh Karyawan, atau *Employees Stock Option Program* (ESOP).

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

Selama tahun 2023 tidak ada transaksi yang mengandung benturan kepentingan. Tidak ada transaksi dengan anggota Direksi, anggota Dewan Komisaris atau Pemegang Saham yang merugikan kepentingan Perseroan.

Transaksi dengan pihak berelasi terjadi pada transaksi penghimpunan dana dan pemberian kredit, namun semua dilakukan dengan kondisi dan persyaratan normal. Transaksi penghimpunan dana dari pihak berelasi selama tahun 2023 sebesar Rp94,25 miliar sedangkan transaksi pemberian kredit kepada pihak berelasi sebesar Rp80,61 miliar.

DAMPAK PERUBAHAN PERATURAN PERUNDANG-UNDANGAN

Pada tahun 2023, Pemerintah Pusat menetapkan UU No 4 Tahun 2023 tentang "Pengembangan dan Penguatan Sektor Keuangan" (UU P2SK). Pokok-Pokok Pengaturan UU P2SK mencakup 2 bagian besar:

- Penguatan kelembagaan dan koordinasi otoritas di sektor keuangan
- Pengaturan terkait pengembangan dan pendalaman sektor keuangan beserta infrastruktur pendukungnya, termasuk sumber daya manusia

Arah pengaturan terkait Perbankan pada UU P2SK:

1. Konsolidasi & Pengembangan Bank
   Memberikan kewenangan kepada OJK untuk memerintahkan Perbankan melakukan konsolidasi (penggabungan, peleburan, pengambilalihan, integrasi, dan konversi). Mendorong penggabungan BPR/S.
2. Bank Digital
   - Bank Umum dapat beroperasi sebagai Bank Digital
   - Bank Umum dan BPR dapatm emanfaatkan teknologi informasi
   - Bank dapat melakukan penanaman modal dan atau kerjasama dengan perusahan teknologi informasi
   - Bank melakukan kegiatan usaha dengan jaringan teknologi informasi

PERUBAHAN KEBIJAKAN AKUNTANSI

Berikut ini ikhtisar Pernyataan Standar Akuntansi Keuangan (PSAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan yang berakhir pada tanggal 31 Desember 2023:

Employee and/or Management Stock Option Programs (ESOP/MSOP)

Until the end of 2023, OK BANK did not conduct Management Stock Option Program (MSOP) and Employee Stock Option Program (ESOP).

Material Information that Contains Conflict of Interests and/or Transactions with Affiliated Parties

In 2023, there were no transactions containing conflicts of interest. There are no transactions with members of the Board of Directors, members of the Board of Commissioners, or Shareholders that harm the interests of the Company.

Transactions with related parties occur in fundraising and loan transactions, but all are carried out under normal conditions and terms. Fundraising transactions from related parties during 2023 amounted to Rp94.25 billion, while loan transactions to related parties amounted to Rp80.61 billion.

IMPACT OF CHANGES IN LEGISLATION

In 2023, the Central Government enacted Law No. 4 of 2023 on "Financial Sector Development and Strengthening" (P2SK Law). The Principal Regulations of the P2SK Law include 2 major parts:

- Institutional strengthening and coordination of authorities in the financial sector
- Regulations related to the development and deepening of the financial sector and its supporting infrastructure, including human capital

Banking-related regulatory direction in the P2SK Law:

1. Bank Consolidation & Development
   Granting authority to the OJK to order Banks to consolidate (merger, consolidation, takeover, integration, and conversion). Encouraging the merger of BPR/S.
2. Digital Bank
   - Commercial Banks can operate as Digital Banks
   - Commercial Banks and BPRs can utilize information technology
   - Banks can invest and/or cooperate with information technology companies
   - Banks conduct business activities with information technology networks

CHANGES IN ACCOUNTING POLICIES

The following is a summary of changes in the Statements of Financial Accounting Standards (PSAK) as issued by the Financial Accounting Standards Council and relevant to the Bank that were yet to be in effect for the financial statement that ends on December 31, 2023.

Berlaku efektif pada atau setelah tanggal 1 Januari 2024:

- Amandemen PSAK 116, "Sewa", Amendemen tentang liabilitas sewa dalam jual dan sewa balik. Amendemen ini mengatur pengukuran selanjutnya atas transaksi jual dan sewa balik.
- Amandemen PSAK 201, "Penyajian Laporan Keuangan", Amendemen tentang liabilitas jangka panjang dengan kovenan. Amendemen ini mengatur bahwa hanya kovenan yang harus dipatuhi entitas pada atau sebelum tanggal pelaporan yang akan memengaruhi klasifikasi liabilitas jangka pendek atau jangka panjang serta pengungkapannya.
- Amandemen PSAK 207, "Laporan Arus Kas dan PSAK 107: Instrumen Keuangan: Pengungkapan", Amendemen tentang pengaturan pembiayaan pemasok. Amendemen ini memperjelas pengungkapan terkait pengaturan pembiayaan pemasok.

Berlaku efektif pada atau setelah tanggal 1 Januari 2025:

- Amandemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing", Amendemen tentang kekurangan ketertukaran. Amendemen ini memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya.
- PSAK 117, "Kontrak Asuransi", PSAK 117 merujuk pada IFRS 17 *Insurance Contracts*.

Saat ini Bank sedang mengevaluasi dan belum menetapkan dampak dari penerapan standar tersebut serta pengaruhnya pada laporan keuangan Bank

In effect on or after January 1, 2024:

- Amendment to PSAK 116, "Leases," regarding lease liabilities in sale and leaseback transactions. This amendment regulates the subsequent measurement of sale and leaseback transactions.
- Amendment to PSAK 201, "Presentation of Financial Statements," Amendment on long-term liabilities with covenants. The amendments stipulate that only covenants that an entity must comply with on or before the reporting date will affect the classification of short-term or long-term liabilities and their disclosure.
- Amendments to PSAK 207, "Statement of Cash Flows," and PSAK 107: "Financial Instruments: Disclosures," Amendments on supplier financing arrangements. This amendment clarifies the disclosures related to supplier financing arrangements.

In effect on or after January 1, 2025:

- Amendment to PSAK 221: "The Effects of Changes in Foreign Exchange Rates," Amendment on lack of exchangeability. This amendment clarifies the arrangements related to the conditions when a currency is not exchangeable and its disclosure.
- PSAK 117, "Insurance Contracts," PSAK 117 refers to IFRS 17 Insurance Contracts.

Currently, the Bank is still evaluating these changes and is yet to determine the impact of these changes on the Bank's financial statement.

ASPEK PEMASARAN

MARKETING ASPECT

OK BANK telah memiliki layanan digital yang cukup lengkap dan kaya akan fitur, yaitu *internet banking* dan *mobile banking* OK BANK dengan nama OK Personal Internet Banking, OK Corporate Internet Banking dan OK Mobile Banking dan akan terus melakukan pengembangan layanan digital untuk menjangkau dan menjaga loyalitas nasabah

OK BANK already has fairly complete and feature-rich digital services, namely OK BANK's internet banking and mobile banking under the names OK Personal Internet Banking, OK Corporate Internet Banking, and OK Mobile Banking, and will continue to develop digital services to reach and maintain customer loyalty.

Di tengah persaingan industri perbankan yang semakin ketat, OK BANK terus berupaya untuk menjangkau lebih banyak nasabah dan menjaga loyalitas nasabah. Salah satu langkah yang dijalankan OK BANK adalah terus melakukan pengembangan layanan digital. OK BANK telah memiliki layanan digital yang cukup lengkap dan kaya akan fitur, yaitu *internet banking* dan *mobile banking* OK BANK dengan nama OK Personal Internet Banking, OK Corporate Internet Banking dan OK Mobile Banking.

Despite the more competitive banking industry, OK BANK is striving to reach more customers and maintain customer loyalty. One of the measures taken by OK BANK to do that is by developing digital services. OK BANK is currently providing comprehensive digital services with many features in the form of OK BANK internet banking and mobile banking called OK Personal Internet Banking, OK Corporate Internet Banking, and OK Mobil Banking.

Selain meningkatkan layanan digital, pada tahun 2023 OK BANK juga menjalankan sejumlah inisiatif, antara lain:

1. Melakukan perkenalan promosi produk menggunakan media digital seperti media sosial, *e-mail blast, online messaging* secara teratur dan terukur serta menambah media promosi dengan pengadaan LED Truck.
2. Pengembangan produk baru pada tabungan, giro dan deposito yang memiliki fitur produk yang bersaing dengan kompetitor.
3. Mengembangkan program marketing periode pendek untuk tabungan dan deposito dengan memberikan hadiah berupa *cashback* kepada nasabah high net worth.
4. Mengembangkan secara bertahap layanan pengelolaan kekayaan dengan berbagai variasi produk, mulai dari produk obligasi (pemerintah), kerjasama asuransi untuk perlindungan/proteksi aset maupun jiwa dan juga kesehatan.
5. Promosi gabungan dengan nasabah debitur maupun deposan untuk melakukan sponsorship dalam bentuk *open booth* dan pameran sebagai bentuk perkenalan *corporate branding* OK BANK Indonesia.
6. Mengadakan *event* dengan tema keuangan untuk target nasabah tertentu sebagai bagian dari bentuk promosi dan literasi finansial kepada nasabah.
7. Pengembangan pada target *supply chain network* nasabah korporasi *existing,* khususnya yang memiliki koneksi dengan *sister company*, *subsidiary company* ataupun *parent company* yang tergabung dalam konglomerasi
8. Memaksimalkan produktivitas dan peningkatan motivasi dalam melakukan pemasaran pada tim *funding,* dibekali dengan *coaching* dan *training* pengembangan kemampuan dan semangat dalam pemasaran (pendampingan yang intensif) untuk membidik pasar *retail* dan korporasi

STRATEGI PENDANAAN

Di tengah persaingan industri perbankan yang semakin ketat, OK BANK tetap berusaha untuk mempertahankan kinerja perbankan dan terus meningkatkan layanan kepada nasabah. Dengan dukungan pemegang saham dan permodalan yang solid, OK BANK akan terus mengembangkan layanan agar sesuai dengan perkembangan jaman. Dengan begitu, maka diharapkan pangsa pasar dapat terus bertumbuh dan memberikan kontribusi profit kepada Bank.

In addition to improving digital services, OK BANK also carry out several initiatives in 2023, including:

1. Conducting product promotion introductions using digital media such as social media, email blasts, and online messaging regularly and measurably, as well as adding promotional media with the procurement of LED Trucks.
2. Development of new products in savings, current accounts, and time deposits that have product features that compete with competitors.
3. Developing short-term marketing programs for savings and time deposits by providing prizes in the form of cashback to high-net-worth customers.
4. Gradually developing wealth management services with a wide variety of products, ranging from (government) bond products, and insurance partnerships for asset and life protection/protection as well as health.
5. Joint promotion with debtor and depositor customers to conduct sponsorship in the form of open booths and exhibitions as a form of introducing OK BANK Indonesia's corporate branding.
6. Holding events with financial themes for specific target customers as a form of promotion and financial literacy to customers.
7. Development of the target supply chain network of existing corporate customers, specifically those who have connections with sister companies, subsidiary companies, or parent companies that are members of the conglomeration.
8. Maximizing productivity and increasing motivation in marketing the funding team, equipped with coaching and training to develop skills and enthusiasm in marketing (intensive mentoring) to target the retail and corporate markets.

FUNDING STRATEGY

In the middle of the more competitive climate in the banking industry, OK BANK is striving to maintain its level of performance and improve its service quality to customers. With the support given by shareholders and a solid capital structure, OK BANK will continue its effort to develop quality services according to growing needs and changing trends. With this attitude, it is expected that the Bank's market share can continue to grow and its business will become more and more profitable.

Dalam hal strategi untuk penghimpunan dana pada tahun 2023, beberapa inisiatif yang telah dilakukan adalah sebagai berikut:

1. Mengembangkan program untuk produk pendanaan berbiaya murah seperti *bundling* program antara tabungan dan deposito dengan proporsi tertentu selain itu produk unggulan lainnya dengan bunga yang kompetitif serta bebas biaya administrasi.
2. Untuk mendukung *cross selling* program, maka dilakukan pengembangan layanan kepada nasabah dengan layanan *Virtual Account*.
3. Melakukan kerja sama dengan *merchant* dan Rumah Sakit untuk penggunaan kartu Debit OK BANK.
4. Bank berusaha untuk fokus kepada segmen target nasabah tertentu dengan memberikan suku bunga yang menarik dan kompetitif.
5. Pengembangan produk dan layanan untuk segmen UMKM.
6. Mempersiapkan layanan EDC.

Regarding its strategy to source funding in 2023, several initiatives have been taken by the Bank, as follows:

1. Developing programs for low-cost funding products, such as bundling programs between savings and time deposits with specific proportions in addition to other superior products with competitive interest rates and free administration fees.
2. The development of services to customers with Virtual Account services was carried out to support the cross-selling program.
3. Collaborating with merchants and Hospitals for the use of OK BANK Debit cards.
4. The Bank strives to focus on specific target customer segments by providing attractive and competitive interest rates.
5. Development of products and services for the MSME segment.
6. Preparing the EDC service.

PROSPEK DAN STRATEGI 2024

PROSPECT AND STRATEGY IN 2024

OK BANK akan semakin menempatkan perilaku nasabah sebagai inti dari model bisnis yang akan dikembangkan sebagai wujud upaya meningkatkan *customer experience* terbaik bagi nasabah dalam rangka meningkatkan loyalitas mereka dan berkembang bersama meningkatnya skala usaha mereka

OK BANK will increasingly place customer behavior at the core of its business model in an effort to enhance the best customer experience for customers, increase their loyalty, and grow with their business scale

Tahun 2024 perekonomian Indonesia akan diwarnai suasana perhelatan Pemilu. Secara umum, perhelatan pemilu cenderung menyebabkan kredit modal kerja dan investasi mengalami penurunan mengingat para pelaku pasar *wait and see*. Untuk pertumbuhan kredit perbankan 2024 diproyeksikan berada di kisara 9-11% dan pertumbuhan DPK berada di 6-8%. IMF memproyeksikan pertumbuhan ekonomi Indonesia di 2024 sebesar 5,0% dan tingkat inflasi sebesar 2,5%.

In 2024, the Indonesian economy will be marked by the atmosphere of the General Election. Overall, the general election tends to cause working capital and investment loans to decrease due to wait-and-see market players. The growth of bank loans in 2024 is projected to be in the range of 9–11% and the growth of third-party funds to be in the range of 6–8%. The IMF projects Indonesia's economic growth for 2024 at 5.0% and the inflation rate at 2.5%.

Terdapat beberapa tantangan sektor jasa keuangan di tahun 2024 yang perlu diantisipasi seperti:

- Ekspor masih tertekan seiring penurunan harga komoditas dan permintaan global, seberapa besar defisit CA akan dipengaruhi keberhasilan hilirisasi, keberlanjutan proyek padat modal dan pertumbuhan konsumsi domestik
- Pertumbuhan ekonomi cenderung stagnan di sekitar 5%. Investasi dan program pemerintah cenderung stand still di periode pemilu, konsumsi akan menjadi motor pertumbuhan didukung peningkatan anggaran bansos

There are several challenges in the financial services sector in 2024 that need to be anticipated, such as:

- Exports are still constrained in line with declining commodity prices and global demand; the size of the CA deficit will be influenced by the success of downstream projects, the sustainability of capital-intensive projects, and domestic consumption growth.
- Economic growth tends to stagnate at around 5%. Investment and government programs tend to stand still in the general election period, but consumption will be the engine of growth, supported by an increase in the social assistance budget.

- Kinerja sektor berbasis komoditas perlu dicermati, terlebih apabila agenda *climate change* global terganggu. Pasar akan mencermati kebijakan ekonomi Presiden terpilih.
- Kebijakan moneter lebih fokus untuk menjaga Rupiah dengan ruang pelonggaran mulai ada, sementara kinerja sektor keuangan melanjutkan normalisasi namun bias ke bawah.

Guna memastikan stabilitas dan ketahanan ekonomi ke depan, sejumlah kebijakan prioritas telah disiapkan Pemerintah, seperti revitalisasi mesin konvensional melalui peningkatan produktivitas dan daya saing dengan Program Kartu Prakerja, pelatihan vokasi, dan implementasi UU Cipta Kerja, pembangunan infrastruktur dengan melanjutkan Proyek Strategis Nasional (PSN), pembangunan MRT dan kereta cepat, Kawasan Ekonomi Khusus (KEK), Ibu Kota Nusantara (IKN), serta Reforma Agraria, perluasan kerja sama internasional, dan penguatan ketahanan pangan.

Selain itu, Pemerintah juga akan mendorong mesin perekonomian baru melalui digitalisasi, transisi energi berkelanjutan, industrialisasi dengan hilirisasi yang dapat meningkatkan nilai tambah ekonomi. Selanjutnya, penguatan ketahanan sosial dan pemberdayaan ekonomi masyarakat juga akan dilakukan Pemerintah melalui berbagai perlindungan sosial termasuk menjaga daya beli masyarakat rentan, pembiayaan mikro, dan padat karya tunai.

Mempertimbangkan kondisi tersebut dan mengingat bahwa pada tahun 2023 ekonomi digital terus tumbuh dan akan terus berkembang cukup cepat, OK BANK akan terus mengamati dan meraih peluang terbaik dari upaya optimalisasi pemanfaatan *big data*. *Customer experience* juga tetap menjadi *concern* OK BANK yang semakin menempatkan perilaku nasabah sebagai inti dari model bisnis yang akan dikembangkan, untuk menciptakan kepuasan dan loyalitas nasabah.

OK BANK memberikan layanan yang lebih spesifik bagi tiap nasabah dengan memanfaatkan kumpulan riwayat data preferensi nasabah. Di sisi nasabah, hal ini memberikan manfaat berupa tingkat layanan yang semakin relevan dan terpersonalisasi serta mampu memprediksikan kebutuhan setiap nasabah di masa depan.

- The performance of commodity-based sectors needs to be monitored, especially if the global climate change agenda is disrupted. The market will pay close attention to the selected President's economic policy.
- Monetary policy is more focused on maintaining the Rupiah with room for easing, while financial sector performance continues to normalize but with a downward bias.

To ensure economic stability and resilience in the future, several priority policies have been prepared by the Government, such as revitalizing conventional machinery through increasing productivity and competitiveness with the Pre-Employment Card Program, vocational training and implementation of the Job Creation Law, infrastructure development by continuing the National Strategic Projects (PSN), construction of the MRT and fast trains, Special Economic Zones (KEK), the Capital City of the Archipelago (IKN), as well as Agrarian Reform, expanding international cooperation, and strengthening food resilience.

In addition, the Government will also encourage new economic engines through digitalization, sustainable energy transition, and industrialization, with a downstream that can increase economic added value. Furthermore, the Government will also strengthen social resilience and community economic empowerment through various social protections, including maintaining the purchasing power of vulnerable people, microfinance, and cash-intensive labor.

Considering these conditions and the digital economy, which will continue to grow quite rapidly in 2023, OK BANK will continue to observe and seize the best opportunities from efforts to optimize the utilization of big data. Customer experience also remains a concern for OK BANK, which increasingly places customer behavior at the core of the business model to be developed to create customer satisfaction and loyalty.

OK Bank provides more specific services to each customer by utilizing historical data on customer preferences. On the customer side, this provides benefits in the form of increasingly relevant and personalized service levels and the ability to predict the future needs of each customer.

OK BANK memiliki produk Kredit tanpa Agunan yang cukup menawan. Pengajuan KTA OK BANK yang cepat ditambah persyaratan yang tidak begitu sulit memberikan daya tarik tersendiri bagi nasabah. Melalui produk andalan OK BANK ini nasabah bisa mengajukan pinjaman tanpa agunan dengan plafon Rp3 juta sampai Rp200 juta. Suku bunga kompetitif serta jangka waktu KTA OK BANK mencapai 5 tahun menjadikan pinjaman ini banyak diminati. Pinjaman tanpa agunan OK BANK merupakan produk Kredit Tanpa Agunan terkemuka yang memberikan kemudahan nasabah mendapatkan pinjaman tunai. Terlebih pinjaman OK BANK ini bisa diajukan untuk beragam kebutuhan baik untuk modal kerja, investasi, maupun kebutuhan konsumtif.

OK Bank has a fairly attractive Unsecured Loan product. OK BANK's fast KTA application and easy requirements provide its attraction for customers. Through OK BANK's flagship product, customers can apply for loans without collateral with a ceiling of Rp3 million to Rp200 million. Competitive interest rates and OK BANK's KTA term of up to 5 years make this loan popular. OK BANK's unsecured loan is a leading unsecured credit product that makes it easy for customers to get cash loans. Moreover, this OK BANK loan can be applied for various needs, including working capital, investment, and consumptive needs.

Perseroan juga akan terus melakukan evaluasi terhadap strategi pemasaran untuk dapat terus memenuhi kebutuhan dari nasabah maupun segmentasi pasar. Berbagai promosi juga akan dilakukan untuk meningkatkan *brand awareness* OK BANK.

The Company will also continue to evaluate marketing strategies to meet the needs of customers and market segmentation. Various promotions will also be conducted to increase OK BANK's brand awareness.

Selain itu, di tahun 2024, OK BANK juga akan menjalankan strategi sebagai berikut:

1. **Penguatan Aset**
   Memperbesar portofolio kredit dengan fokus pada segmen Korporasi, Komersial dan Financial Institution. Meningkatkan pertumbuhan segmen Retail dengan pengembangan aplikasi *mobile app,* ditopang dengan peningkatan DPK dan pengembangan infrastuktur serta fasilitas pelayanan.
2. **Profitabilitas**
   Membangun rentabilitas yang stabil dan sehat yang disertai prinsip kehati-hatian.
3. **Peningkatan Kualitas Penerapan Manajemen Risiko**

   Menyiapkan sistem *scoring* dan sistem kontrol internal. Bermitra dengan sistem *credit scoring* yang tercatat di OJK IKD (ID Score/Pefindo) untuk peningkatan dan memperkuat kemampuan *customer screening.* Selain itu bank tetap melanjutkan proses pemulihan kualitas kredit, stabilitas kredit restruktur dan bermasalah.

In addition, OK BANK will also implement the following strategies in 2024:

1. **Asset Strengthening**
   Expanding the loan portfolio with a focus on the Corporate, Commercial, and Financial Institution segments. Increasing the growth of the Retail segment by developing mobile app applications, supported by increasing DPK and developing infrastructure and service facilities.
2. **Profitability**
   Building stable and healthy profitability accompanied by the principle of prudence.
3. **Improving the Quality of Risk Management Implementation**
   Setting up a scoring system and an internal control system. Partner with a credit scoring system registered at OJK IKD (ID Score/Pefindo) to improve and strengthen customer screening capabilities. In addition, the bank continues the process of restoring credit quality, the stability of restructuring, and non-performing loans.



Tata Kelola Perusahaan

Corporate Governance

OK BANK berkomitmen penuh untuk menjadikan prinsip tata kelola perusahaan sebagai bagian yang tak terpisahkan dari operasional Bank sehari-hari. Seluruh tingkatan dan jenjang organisasi tata kelola menjalankan fungsi dan tugasnya sesuai dengan peraturan perundang-undangan yang berlaku dan didukung dengan peraturan internal yang selalu ditinjau secara berkala.

OK BANK is fully committed to making corporate governance principles an integral part of the Bank's daily operations. All levels and positions of the governance organization perform their functions and duties in accordance with the prevailing laws and regulations and are supported by internal regulations that are regularly reviewed.

Kebijakan Tata Kelola

Governance Policy

Sesuai dengan visi & misi perusahaan untuk menjadi bank terbaik yang memberikan kepercayaan kepada pelanggan serta berkontribusi kepada masyarakat dengan layanan terbaik. OK BANK menyadari penerapan tata kelola yang baik yang berdasarkan pada prinsip-prinsip utama merupakan kunci untuk mewujudkan visi & misi perusahaan. Praktek tata kelola yang baik yang didukung dengan penerapan manajemen risiko yang efektif juga merupakan elemen utama untuk meningkatkan daya saing perusahaan serta berpengaruh positif terhadap kinerja OK BANK secara berkelanjutan.

DASAR PENERAPAN TATA KELOLA

OK BANK berkomitmen untuk menjadikan prinsip Tata Kelola Perusahaan yang Baik sebagai acuan dalam setiap aktivitas operasional Bank. Penerapan prinsip tata kelola di OK BANK mengacu pada sejumlah peraturan perundang-undangan, antara lain:

1. Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan Nomor 21/ POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. Surat Edaran Otoritas Jasa Keuangan Nomor 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
5. Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Tujuan penerapan tata kelola pada OK BANK adalah:

1. Penerapan prinsip tata kelola yang terdiri dari Transparansi, Akuntabilitas, Responsibilitas, Independensi, serta Keadilan dan Kesetaraan dalam aktivitas bisnisnya dapat meningkatkan nilai perusahaan yang memiliki daya saing yang kuat dan berkelanjutan.
2. Meningkatkan kinerja OK BANK yang tercipta dari terimplementasinya budaya tata kelola di setiap tingkatan dan jenjang organisasi OK BANK.
3. Menjadikan penerapan tata kelola yang baik sebagai budaya perusahaan sehingga dalam setiap pengambilan keputusan akan selalu dilandasi dengan ketentuan peraturan perundang-undangan serta nilai etika dan norma yang berlaku.
4. Meningkatkan kepercayaan investor dan menempatkan OK BANK sebagai pilihan utama tempat berinvestasi.

In line with the Company's vision and mission to be the best bank, earn the trust of customers, and contribute to society by providing the best services, OK BANK recognizes that the implementation of good governance based on core principles is key to realizing the Company's vision and mission. Good governance practices supported by effective risk management implementation are also key elements to improving the competitiveness of the company and positively affecting the Bank's performance in a sustainable manner.

BASIS FOR IMPLEMENTING GOVERNANCE

OK BANK is committed to making the principles of good corporate governance a reference in every operational activity of the Bank. The implementation of governance principles in OK BANK refers to a number of laws and regulations, among others:

1. Law of the Republic of Indonesia Number 40 of 2007 on Limited Liability Companies;
2. Financial Services Authority Regulation Number 17 of 2023 on the Implementation of Governance for Commercial Banks;
3. Financial Services Authority Regulation Number 21/POJK.04/2015 on the Implementation of Public Company Governance Guidelines;
4. Circular Letter of the Financial Services Authority Number 32/ SEOJK.04/2015 on Guidelines for Public Company Governance;
5. Circular Letter of the Financial Services Authority Number 13/ SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.

The objectives of implementing governance in OK BANK are:

1. The implementation of governance principles consisting of Transparency, Accountability, Responsibility, Independence, and Fairness and Equality in its business activities can increase the Company's value that have strong and sustainable competitiveness.
2. Improve OK BANK's performance as a result of the implementation of a culture of governance at all levels of OK BANK's organization.
3. Making the implementation of good governance as a corporate culture so that every decision will always be based on the provisions of applicable laws and regulations as well as ethical values and norms.
4. Enhance investor confidence and position OK BANK as the first choice for investment.



PRINSIP TATA KELOLA

GOVERNANCE PRINCIPLES

Transparansi Transparency	· Bank telah mengungkapkan informasi yang material dan relevan serta keterbukaan kondisi keuangan dan non keuangan; · Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan mudah diperbandingkan, serta mudah diakses oleh *Stakeholders* sesuai dengan haknya; · Prinsip keterbukaan oleh Bank tidak mengurangi kewajiban untuk memenuhi ketentuan rahasia Bank sesuai Undang-Undang yang berlaku. · The Bank has disclosed material and relevant information and disclosure of financial and non-financial conditions. · The Bank discloses information in a timely, adequate, clear, accurate and comparable manner, and is easily accessible to stakeholders in accordance with their rights. · The principle of openness by the Bank does not reduce the obligation to fulfil the provisions of Bank Secrecy in accordance with applicable laws
Akuntabilitas Accountability	· Bank telah menetapkan kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif; · Bank memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran-ukuran yang konsisten dengan *corporate values,* sasaran dan usaha dan strategi Bank sebagai pencerminan akuntabilitas Bank; · Bank telah menetapkan tanggung jawab yang jelas dari masing-masing organ organisasi yang selaras dengan visi, misi, sasaran usaha, dan strategi perusahaan; · Bank telah memastikan terdapatnya *check and balance* dalam pengelolaan Bank. · The Bank has clarified the roles and responsibilities of the Bank's governing bodies to ensure effective management. · The Bank has performance measures for all levels based on measures that are consistent with the Bank's corporate values, goals and business and strategy as a reflection of the Bank's accountability. · The Bank has established clear responsibilities of each organ of the organization that are aligned with the vision, mission, business objectives and strategies of the Company. · The Bank has ensured that there are checks and balances in the management of the Bank.

Pertanggungjawaban Responsibility	· Kesesuaian pengelolaan Bank dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Bank yang sehat sebagai wujud pertanggungjawaban untuk menjaga kelangsungan usahanya; · Bank harus berpegang pada prinsip-prinsip kehati-hatian (*prudential banking practices*) dan mentaati peraturan perundang-undangan yang berlaku; · Bank telah bertindak sebagai *good corporate citizen* (warga Negara perusahaan yang baik) termasuk peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial. · Conformity of the Bank's management with the prevailing laws and regulations and the principles of sound Bank management as a form of accountability to maintain its business continuity; · The Bank must adhere to the principles of prudential banking practices and comply with applicable laws and regulations; · The Bank has acted as a good corporate citizen, including caring for the environment and implementing social responsibility.
Independensi Independency	· Pengelolaan Bank secara profesional tanpa pengaruh atau tekanan dari pihak manapun; · Bank menghindari terjadinya dominasi yang tidak wajar oleh *stakeholders* manapun dan tidak terpengaruh oleh kepentingan sepihak, serta bebas dari benturan kepentingan (*conflict of interest*); · Bank mengambil setiap keputusan berdasarkan objektivitas serta bebas dari tekanan dari pihak manapun. · Professional management of the Bank without influence or pressure from any party; · The Bank avoids unreasonable domination by any stakeholders and is not influenced by unilateral interests, and is free from conflicts of interest; · The Bank makes every decision based on objectivity and free of pressure from any party.
Kewajaran Fairness	· Bank memberikan keadilan dan kesetaraan dalam memenuhi hak-hak para Pemangku Kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan; · Bank memperhatikan kepentingan seluruh Pemangku Kepentingan berdasarkan asas kesetaraan dan kewajaran (*equal treatment*) serta memberikan atau menyampaikan pendapat bagi kepentingan Bank atau mempunyai akses terhadap informasi sesuai dengan prinsip keterbukaan. · The Bank provides fairness and equality in fulfilling the rights of Stakeholders arising under agreements and laws and regulations; · The Bank takes into account the interests of all Stakeholders based on the principle of equality and fairness (equal treatment) and provides or conveys opinions for the benefit of the Bank or has access to information in accordance with the principle of transparency.

Struktur Tata Kelola

Governance Structure

Sesuai dengan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas, struktur tata kelola perusahaan secara garis besar tergambarkan pada tiga organ utama yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi.

RUPS merupakan forum tertinggi di perusahaan, sedangkan keberadaan Dewan Komisaris dan Direksi merupakan perwujudan dari sistem kepengurusan perusahaan dua badan (*two tier system*). Dewan Komisaris bertindak sebagai pengawas dan pengarah, Direksi bertindak sebagai pelaksana pengurusan perusahaan.

In accordance with the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, the Company's corporate governance structure is outlined in three main organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors.

The GMS is the highest forum in the company, while the existence of the Board of Commissioners and the Board of Directors is a manifestation of the two-tier system of corporate management. The Board of Commissioners acts as the supervisor and director, while the Board of Directors acts as the executor of the Company's management.

Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh Komite Dewan Komisaris yang dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dijalankan oleh Dewan Komisaris, terdiri dari:

1. Komite Audit;
2. Komite Pemantau Risiko;
3. Komite Remunerasi dan Nominasi.

Direksi bertugas untuk mengelola dan mengendalikan operasional bisnis, serta bertanggung jawab atas implementasi tata kelola di OK BANK. Direksi dibantu oleh organ penunjang yang bersifat struktural, yaitu:

1. Sekretaris Perusahaan.
2. Satuan Kerja Audit Internal (SKAI).
3. Compliance Division.
4. Risk Management Division.
5. Legal Division.
6. Human Resources Division.
7. Credit Review Division.
8. Operation Division.
9. Finance Division.
10. IT Operation Division.
11. IT Planning Division.
12. Business Division.

Selain itu, dalam melaksanakan tugasnya, Direksi juga dibantu oleh Komite di bawah Direksi. Komite-komite tersebut antara lain adalah:

1. Komite Kredit;
2. Komite Manajemen Risiko;
3. Komite Steering IT;
4. Assets and Liability Committee (ALCO);
5. Komite Kebijakan Perkreditan;
6. Komite Pengembangan Produk.

PROSES TATA KELOLA

Efektivitas penerapan tata kelola dilihat dari adanya keselarasan dari 3 (tiga) aspek *governance system,* yaitu: *governance structure, governance process* dan *governance outcome*. *Governance Structure* terkait dengan kecukupan struktur dan infrastruktur Tata Kelola Perusahaan agar proses penerapan prinsip Tata Kelola yang baik menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Perusahaan.

In carrying out its duties, the Board of Commissioners is assisted by the Board of Commissioners Committee formed to assist and enhance the supervisory function carried out by the Board of Commissioners, consisting of:

1. Audit Committee;
2. Risk Monitoring Committee;
3. Remuneration and Nomination Committee.

The Board of Directors is tasked with managing and controlling business operations, and is responsible for the implementation of governance in OK BANK. The Board of Directors is assisted by structural supporting organs, namely:

1. Corporate Secretary
2. Internal Audit Unit (IAU)
3. Compliance Division.
4. Risk Management Division.
5. Legal Division.
6. Human Resources Division.
7. Credit Review Division.
8. Operation Division.
9. Finance Division.
10. IT Operation Division.
11. IT Planning Division.
12. Business Division.

In addition, in carrying out its duties, the Board of Directors is also assisted by Committees under the Board of Directors. The committees are, among others:

1. Credit Committee;
2. Risk Management Committee;
3. IT Steering Committee;
4. Assets and Liability Committee (ALCO);
5. Credit Policy Committee;
6. Product Development Committee.

GOVERNANCE PROCESSES

The effectiveness of the implementation of governance is seen from the alignment of 3 (three) aspects of the governance system, namely: governance structure, governance process and governance outcome. Governance Structure is related to the adequacy of the structure and infrastructure of Corporate Governance so that the process of implementing good Governance principles produces outcomes that are in line with the expectations of the Company's Stakeholders.

Governance Process adalah efektivitas proses penerapan prinsip Tata Kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Perusahaan sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Perusahaan. *Governance Outcome* adalah kualitas *outcome* yang memenuhi harapan Pemangku Kepentingan Perusahaan yang merupakan hasil proses penerapan prinsip Tata Kelola yang Baik serta didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Perusahaan. Dengan demikian, *Governance Outcome* merupakan hasil penerapan *Governance Process* dan dukungan yang memadai dari *Governance structure*.

Governance Process is the effectiveness of the process of implementing good governance principles supported by the adequacy of the structure and infrastructure of Corporate Governance so as to produce outcomes that are in accordance with the expectations of the Company's Stakeholders. Governance Outcome is the quality of the outcome that meets the expectations of the Company's Stakeholders, which is the result of the process of applying go the principles of Good Governance and is supported by the adequacy of the structure and infrastructure of Corporate Governance. Thus, the Governance Outcome is the result of the application of the Governance Process with adequate support from the Governance structure.

OK BANK berkomitmen untuk terus meningkatkan penerapan prinsip-prinsip tata kelola perusahaan yang baik dalam setiap aktivitas bisnisnya, sehingga seluruh kegiatan operasional perbankan dapat berjalan secara konsisten dan berkesinambungan. Oleh karenanya OK BANK mulai menjalankan penilaian berkala terhadap kualitas penerapan tata kelola secara berkala, dan dari hasil penilaian tersebut kemudian ditentukan langka-langkah perbaikannya.

OK BANK is committed to continuously improving the implementation of good corporate governance principles in every business activity, so that all banking operations can run consistently and sustainably. Therefore, OK BANK began to conduct periodic assessments of the quality of governance implementation on a regular basis, and from the results of these assessments, improvement measures were determined.

Penilaian secara mandiri atas penerapan tata kelola OK BANK dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Penilaian tersebut dilakukan terhadap 3 aspek yaitu:

1. *Governance Structure* yang bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses pelaksanaan prinsip tata kelola menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Bank.
2. *Governance Process* yang bertujuan untuk menilai efektivitas proses pelaksanaan prinsip tata kelola yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Bank.
3. *Governance Outcome* yang bertujuan untuk menilai hasil pelaksanaan sistem dan mekanisme Perusahaan dalam menerapkan tata kelola yang diukur melalui hasil pelaksanaan implementasi tata kelola.

Self-assessment of the OK BANK's implementation of governance is conducted periodically every semester, namely in June and December of the current year. The assessment is carried out on 3 aspects, namely:

1. Governance structure which aims to assess the adequacy of the Bank's governance structure and infrastructure so that the process of implementing governance principles produces outcomes that are in line with the expectations of the Bank's stakeholders.
2. Governance process which aims to assess the effectiveness of the process of implementing governance principles supported by the adequacy of the Bank's governance structure and infrastructure so as to produce outcomes in accordance with the expectations of the Bank's stakeholder.
3. Governance outcome which aims to assess the results of the implementation of the Company's systems and mechanisms in implementing governance as measured through the results of the implementation of governance implementation.

Adapun penilaian tersebut dilakukan berdasarkan POJK Nomor 17 Tahun 2023 tentang penerapan tata kelola bagi bank umum dan SEOJK Nomor 13/SEOJK.03/2017 tentang penerapan tata kelola bagi bank umum yang mengukur pelaksanaan tata kelola dari 11 aspek yaitu:

a. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
b. Pelaksanaan tugas dan tanggung jawab Direksi.
c. Kelengkapan dan pelaksanaan tugas Komite.

The assessment is carried out based on POJK Number 17 of 2023 concerning the implementation of governance for commercial banks and SEOJK Number 13 /SEOJK.03/2017 concerning the implementation of governance for commercial banks which measures the implementation of governance from 11 aspects, namely:

a. Implementation of duties and responsibilities of the Board of Commissioners.
b. Implementation of duties and responsibilities of the Board of Directors.
c. Completeness and implementation of the Committee's duties.

d. Penanganan benturan kepentingan.
e. Penerapan fungsi kepatuhan.
f. Penerapan fungsi audit intern.
g. Penerapan fungsi audit ekstern.
h. Penerapan manajemen risiko termasuk sistem pengendalian intern.
i. Penyediaan dana kepada pihak terkait (*related parties*) dan penyediaan dana besar (*large exposure*).
j. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.
k. Rencana Strategis Bank.

Berdasarkan aspek-aspek tersebut, OK BANK menetapkan skor implementasi pelaksanaan tata kelola tahun 2023 sebagai berikut:

d. Handling of conflict of interest.
e. Implementation of compliance function.
f. Implementation of internal audit function.
g. Implementation of external audit function.
h. Implementation of risk management including internal control system.
i. Provision of funds to related parties and provision of large funds (large exposure).
j. Transparency of the Bank's financial and non-financial conditions, reports on the implementation of Good Corporate Governance and internal reporting.
k. Bank Strategic Plan.

Based on these aspects, OK BANK determined the implementation score of the 2023 governance implementation as follows:

Hasil Penilaian Sendiri (Self-Assessment) Pelaksanaan Tata Kelola
Outcome of Governance Implementation Self-Assessment

	Peringkat Ranking	Definisi Peringkat Definition of Ranking
Individual	2	Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum BAIK. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. The Bank's management has implemented generally GOOD governance. This is reflected in the adequate fulfilment of the Governance principles. If there are weaknesses in the implementation of Governance principles, then in general these weaknesses are less significant and can be resolved with normal actions by the Bank's management.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan badan 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, membagi dividen dan laporan tahunan. 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.

The General Meeting of Shareholders (GMS) is the supreme decision-making body of the Bank and has powers not vested in the Board of Commissioners or the Board of Directors. The GMS is also a means for shareholders to make important and strategic decisions related to the long-term sustainability of the Bank, taking into account the provisions of the Articles of Association and applicable laws and regulations, including approving amendments to the Articles of Association, dividend distribution and annual reports. The GMS also has the authority to appoint and dismiss members of the Board of Commissioners and the Board of Directors, delegate authority to the Board of Commissioners and the Board of Directors and make decisions regarding Bank actions that require shareholder approval.

RUPS meliputi RUPS Tahunan (RUPST), yang diadakan satu kali dalam satu tahun dan RUPS Luar Biasa (RUPSLB), yang dapat diadakan kapan saja berdasarkan kebutuhan Bank. Hasil dan keputusan RUPS akan diterapkan secara wajar dan transparan. Namun, 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.

DASAR HUKUM PENYELENGGARAAN RUPS

Penyelenggaraan RUPS mengacu pada ketentuan peraturan perundang-undangan sebagai berikut:

1. Undang Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Perencanaan dan Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik.
3. Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik secara Elektronik.

HAK DAN WEWENANG PEMEGANG SAHAM DALAM RUPS

Pemegang Saham Perseroan memiliki hak untuk menghadiri RUPS baik sendiri maupun diwakilkan dengan menggunakan Surat Kuasa, yang tersedia di Situs Web resmi bersamaan dengan Pemanggilan RUPS.

Berdasarkan Anggaran Dasar, RUPS memiliki kewenangan sebagai berikut sesuai dengan peraturan dan perundang-undangan yang berlaku, antara lain:

1. Memberikan persetujuan atas Laporan Tahunan mengenai jalannya aktivitas usaha Perseroan serta Laporan Kegiatan Pengawasan Dewan Komisaris selama tahun buku tersebut yang dimuat dalam Laporan Tahunan Perseroan.
2. Mengesahkan laporan keuangan yang terdiri dari neraca akhir tahun buku, perhitungan laba rugi dari tahun buku yang bersangkutan yang telah diperiksa oleh Akuntan Publik.
3. Memberikan persetujuan atas usulan penggunaan laba Perseroan.
4. Melakukan penunjukan atau memberikan kewenangan

GMS includes Annual GMS (AGMS), which is held once a year and Extraordinary GMS (EGMS), which can be held at any time based on the needs of the Bank. The results and resolutions of the GMS will be implemented in a fair and transparent manner. However, the GMS and shareholders are not authorized to intervene in the implementation of duties, functions and authorities of the Board of Commissioners and Board of Directors in performing their obligations and exercising their rights in accordance with the Articles of Association and applicable regulations.

LEGAL BASIS FOR ORGANISING AGM

The organization of the GMS refers to the provisions of laws and regulations as follows:

1. Law Number 40 of 2007 on Limited Liability Companies.
2. Financial Services Authority Regulation Number 15/POJK.04/2020 on the Planning and Implementation of General Meeting of Shareholders of Public Companies.
3. Financial Services Authority Regulation Number 16/POJK.04/2020 regarding the Implementation of the General Meeting of Shareholders of Public Companies Electronically.

RIGHTS AND AUTHORITIES OF SHAREHOLDERS IN THE GMS

Shareholders of the Company have the right to attend the GMS either in person or by proxy by using a Power of Attorney, which is available on the official Website at the same time as the GMS Invitation.

Based on the Articles of Association, the GMS has the following authorities in accordance with the prevailing laws and regulations, among others:

1. To approve the Annual Report on the Company's business activities and the Board of Commissioners' Supervisory Activities Report during the financial year as contained in the Company's Annual Report.
2. To ratify the financial statements consisting of the balance sheet at the end of the financial year, profit and loss account of the financial year which have been examined by a Public Accountant.
3. To approve the proposed utilization of the Company's profit.
4. To appoint or authorise the Board of Commissioners to

kepada Dewan Komisaris untuk menunjuk Akuntan Publik untuk tahun berjalan.
5. Mengangkat dan/atau memberhentikan anggota Direksi dan Dewan Komisaris Perseroan.
6. Menentukan remunerasi untuk anggota Direksi dan Dewan Komisaris.
7. Menyetujui mata acara lain dalam RUPS yang diusulkan sesuai dengan ketentuan Anggaran Dasar.

Selain itu Pemegang Saham juga memiliki hak sebagai berikut melalui RUPS Luar Biasa:
1. Menyetujui penggabungan, peleburan, pengambilalihan, pemisahan, pengajuan permohonan pailit atas Perseroan, perpanjangan atas jangka waktu berdirinya Perseroan, pembubaran dan likuidasi.
2. Mengangkat dan memberhentikan anggota Direksi dan/atau Dewan Komisaris;
3. Mengesahkan perubahan Anggaran Dasar;
4. Menyetujui penambahan Modal Dasar dan/atau Modal Disetor dan Ditempatkan;
5. Menyetujui transaksi material berdasarkan batas kewenangan yang diatur dalam peraturan perundang-undangan dan/atau perubahan kegiatan usaha;
6. Menyetujui pengeluaran saham baru dalam simpanan (portepel);
7. Menyetujui rencana untuk memperoleh dan menggunakan hasil dari kegiatan-kegiatan pendanaan;
8. Memberikan persetujuan atas aksi korporasi sesuai dengan peraturan perundang-undangan yang berlaku.
9. Khusus untuk transaksi yang mengandung benturan kepentingan, maka wajib disetujui oleh Pemegang Saham Independen atau wakilnya yang diberikan kewenangan dalam RUPS.

PERLAKUAN SETARA KEPADA PEMEGANG SAHAM

Perseroan memberlakukan kesetaraan perlakuan terhadap seluruh pemegang saham melalui ketersediaan Informasi yang sama kepada para Pemegang Saham serta melalui penghitungan suara yang dilaksanakan berdasarkan hak suara yang dimiliki oleh Pemegang Saham sesuai dengan porsi kepemilikan sahamnya.

appoint a Public Accountant for the current year.

5. Appoint and/or dismiss members of the Company's Board of Directors and Board of Commissioners.
6. Determine remuneration for members of the Board of Directors and Board of Commissioners.
7. Approve other proposed agenda items in the GMS in accordance with the provisions of the Articles of Association.

In addition, Shareholders also have the following rights through an Extraordinary GMS:
1. Approve the merger, consolidation, acquisition, separation, filing of bankruptcy petition of the Company, extension of the period of incorporation of the Company, dissolution and liquidation.
2. Appoint and dismiss members of the Board of Directors and/or Board of Commissioners;
3. Ratify the amendment to the Articles of Association;
4. Approve the addition to Authorized Capital and/or Paid-up and Issued Capital;
5. Approving material transactions based on the limit of authority stipulated in laws and regulations and/or changes in business activities;
6. Approve the issuance of new shares in the depository (portepel);
7. Approve plans for raising and using proceeds from funding activities;
8. To approve corporate actions in accordance with the prevailing laws and regulations.
9. Specifically for transactions that contain conflicts of interest, it must be approved by Independent Shareholders or their representatives with authorization from the GMS.

EQUAL TREATMENT OF SHAREHOLDERS

The Company applies equal treatment to all shareholders through the availability of the same information to the Shareholders as well as through the counting of votes carried out based on the voting rights held by the Shareholders in accordance with the portion of their share ownership.

PELAKSANAAN RUPS TAHUN 2023

Sepanjang tahun 2023 OK BANK menyelenggarakan 2 (dua) kali RUPS, yaitu RUPS Tahunan dan RUPS Luar Biasa yang diselenggarakan secara bersamaan pada tanggal 11 Mei 2023.

RUPS Tahunan 2023 tersebut diselenggarakan pada tanggal 11 Mei 2023, bertempat di Gedung PT Bank Oke Indonesia, Tbk., Jl. Ir. H. Juanda No. 12 Lantai 2 Jakarta Pusat 10120. Mekanisme penyelenggaraan RUPS tersebut telah sesuai dengan ketentuan Nomor 15/POJK.04/2020.

RUPS Luar Biasa 2023 tersebut juga diselenggarakan pada tanggal 11 Mei 2023, bertempat di Gedung PT Bank Oke Indonesia, Tbk., Jl. Ir. H. Juanda No. 12 Lantai 2 Jakarta Pusat 10120. Mekanisme penyelenggaraan RUPS tersebut telah sesuai dengan ketentuan Nomor 15/POJK.04/2020.

RUPS TAHUNAN 11 MEI 2023

Kuorum dan Kehadiran Pemegang Saham

Untuk seluruh mata acara Rapat, berlaku ketentuan kuorum sebagaimana diatur dalam Pasal 14 ayat (2) dan ayat (3) Anggaran Dasar Perseroan, Pasal 41 ayat (1) Nomor 15/POJK.04/2020 tentang Perencanaan dan Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik dan/atau Pasal 86 ayat (1) Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, bahwa Rapat dapat diselenggarakan apabila dihadiri dan/atau diwakilkan oleh pemegang saham Perseroan atau kuasanya yang sah yang mewakili lebih dari (1/2) satu per dua bagian dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan.

RUPST dihadiri oleh para pemegang saham dan/atau kuasa pemegang saham Perseroan yang sah berjumlah 15.913.697.243 (lima belas miliar sembilan ratus tiga belas juta enam ratus sembilan puluh tujuh ribu dua ratus empat puluh tiga) lembar saham atau sebesar 94,296 % (sembilan puluh empat koma dua sembilan enam persen) saham, dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. Sehingga dengan demikian RUPST tersebut telah memenuhi kuorum dan dapat mengambil keputusan secara sah dan mengikat mengenai agenda Rapat yang telah diagendakan.

Lembaga dan Profesi Penunjang Independen

Pihak Independen yang Melakukan Penghitungan dan/atau Validasi Suara dalam RUPST tahun 2023 adalah PT Ficomindo Buana Registra selaku Biro Administrasi Efek dan Perseroan telah menunjuk Pihak Independen yaitu Agung Iriantoro, SH, MH selaku Notaris Publik untuk melakukan verifikasi penghitungan suara tersebut.

IMPLEMENTATION OF THE 2023 ANNUAL GENERAL MEETING

Throughout 2023 OK BANK held 2 (two) GMS, namely the Annual GMS and Extraordinary GMS held simultaneously on May 11, 2023.

The 2023 Annual General Meeting was held on 11 May 2023, at the PT Bank Oke Indonesia, Tbk. Building, Jl. Ir. H. Juanda No. 12 2nd Floor, Central Jakarta 10120. The mechanism for organizing the GMS is in accordance with the provisions of POJK 15/2020.

The 2023 Extraordinary GMS was also held on 11 May 2023, at the PT Bank Oke Indonesia, Tbk. Building, Jl. Ir. H. Juanda No. 12 2nd Floor, Central Jakarta 10120. The mechanism for organi the GMS is in accordance with the provisions of POJK 15/2020.

ANNUAL GMS 11 MAY 2023

Shareholders' Quorum and Attendance

For the entire agenda of the Meeting, the quorum provisions as stipulated in Article 14 paragraph (2) and paragraph (3) of the Company's Articles of Association, Article 41 paragraph (1) Number 15/POJK.04/2020 concerning Planning and Implementation of General Meeting of Shareholders of Public Companies and/or Article 86 paragraph (1) of Law Number 40 of 2007 concerning Limited Liability Companies apply, that the Meeting may be convened if attended and/or represented by shareholders of the Company or their authorized proxies representing more than (1/2) one-half of the total number of shares with valid voting rights issued by the Company.

The AGMS was attended by shareholders and/or proxy of shareholders of the Company totalling 15,913,697,243 (fifteen billion nine hundred thirteen million six hundred ninety-seven thousand two hundred forty-three) shares, or 94.296% (ninety-four point two nine six per cent) of the total number of shares with valid voting rights issued by the Company. Therefore, the AGMS has fulfilled the quorum and can make valid and binding decisions regarding the agenda of the Meeting that has been scheduled.

Independent Supporting Institutions and Professionals

Independent Party Conducting Vote Counting and/or Validation in the 2023 AGMS is PT Ficomindo Buana Registra as the Securities Administration Bureau and the Company has appointed an Independent Party, namely Agung Iriantoro, SH, MH as a Public Notary to verify the vote count.

Kehadiran Dewan Komisaris dan Direksi dalam RUPST 2023

RUPST dipimpin oleh Ibu Sondang Martha Samosir selaku Komisaris Independen.

Anggota Direksi dan Dewan Komisaris yang turut hadir dalam RUPST dan RUPSLB seluruhnya hadir secara fisik, kecuali Komisaris Utama melalui zoom.

Direksi:

Direktur Utama	: Park Young Man
Wakil Direktur Utama	: Hendra Lie
Direktur Kepatuhan	: Efdinal Alamsyah

Dewan Komisaris:

Komisaris Utama	: Lim Cheol Jin
Komisaris Independen	: Sondang Martha Samosir

Attendance of the Board of Commissioners and Directors in the 2023 AGMS

The AGMS was chaired by Ms. Sondang Martha Samosir as Independent Commissioner.

All members of the Board of Directors and Board of Commissioners who attended the AGMS and EGMS were physically present, except for the President Commissioner through zoom.

Board of Directors:

President Director	: Park Young Man
Vice President Director	: Hendra Lie
Compliance Director	: Efdinal Alamsyah

Board of Commissioners:

President Commissioner	: Lim Cheol Jin
Independent Commissioner	: Sondang Martha Samosir

Agenda dan Keputusan RUPS Tahunan 2023 serta Realisasinya	Agenda and Resolutions of the 2023 Annual GMS and their Realization
Agenda Pertama Persetujuan dan pengesahan Laporan Tahunan Perseroan tahun 2022 termasuk Laporan Direksi tentang kinerja Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, Laporan Pengawasan Komisaris, Laporan Posisi Keuangan dan Perhitungan Laba/Rugi untuk tahun buku yang berakhir tanggal 31 Desember 2022 dan pemberian pelunasan serta pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan dalam tahun buku yang berakhir pada tanggal 31 Desember 2022.	**First Agenda** Approval and ratification of the Company's Annual Report 2022, including the Directors' Report on the Company's performance for the financial year ended 31 December 2022, the Commissioners' Supervisory Report, the Financial Position Report and Profit/Loss Calculation for the financial year ended 31 December 2022, and to release and discharge of all responsibilities (acquit et de charge) to all Board members for the management and supervision carried out in the financial year ended 31 December 2022.
Keputusan Menyetujui dan mengesahkan Laporan Tahunan Perseroan tahun 2022 termasuk: - Laporan Direksi tentang kinerja Perseroan dan Laporan Pengawasan Komisaris - Laporan Posisi Keuangan dan Perhitungan Rugi/Laba untuk tahun buku yang berakhir tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan sesuai dengan laporan nomor 00303/2.1133/ AU.1/07/ 1244-2/1/III/2023 serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) bagi seluruh anggota Direksi atas tindakan pengurusan dan anggota Dewan Komisaris Perseroan atas tindakan pengawasannya selama tahun buku 2022, sejauh tindakan tersebut tercermin dalam laporan tahunan dan laporan keuangan.	**Resolution** To approve and ratify the Company's Annual Report for 2022 including: - Directors' Report on the Company's performance and Commissioners' Supervisory Report; - Report on Financial Position and Calculation of Loss/Profit for the financial year ended 31 December 2022 which has been audited by Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan in accordance with report number 00303/ 2.1133/ AU.1/07/ 1244-2/1/III/2023 and to grant full release and discharge (acquit et de charge) to all members of the Board of Directors for their management actions and members of the Board of Commissioners for their supervisory actions during the financial year 2022, to the extent that such actions are reflected in the annual report and financial statements.
Realisasi Sudah Direalisasikan	**Realization** Already Realized

Agenda dan Keputusan RUPS Tahunan 2023 serta Realisasinya	Agenda and Resolutions of the 2023 Annual GMS and their Realization
Agenda Kedua Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.	**Second Agenda** Determination of the use of the Company's profit for the financial year ending 31 December 2022.
Keputusan Menyetujui penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, sebesar 13.210.181.959,00 (tiga belas miliar dua ratus sepuluh juta seratus delapan puluh satu ribu sembilan ratus lima puluh sembilan rupiah) serta pemberian kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan, sebagaimana telah dikemukakan sebagai berikut: * Sampai dengan 20% (dua puluh persen) disisihkan sebagai cadangan. * Sisanya masuk ke saldo laba tahun lalu untuk memperkuat struktur permodalan perseroan. Untuk keputusan agenda kedua ini terdapat suara abstain sebanyak 100 (seratus) lembar saham atau 0,000000628% (nol koma nol nol nol nol nol nol enam ratus dua puluh delapan persen) sedangkan suara yang setuju sebanyak 15.913.697.143 (lima belas miliar sembilan ratus tiga belas juta enam ratus sembilan puluh tujuh ribu seratus empat puluh tiga) lembar saham atau 99,999994% (sembilan puluh sembilan koma sembilan ratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh empat persen).	**Resolution** Approved the determination of the use of the Company's profit for the financial year ending 31 December 2022, amounting to 13,210,181,959.00 (thirteen billion two hundred ten million one hundred eighty-one thousand nine hundred fifty-nine rupiah) and authorized the Board of Directors of the Company to take all necessary actions, as stated as follows: * Up to 20% (twenty per cent) set aside as reserves. * The remainder went into last year's retained earnings to strengthen the company's capital structure. For the resolution of this second agenda, there were abstain votes as many as 100 (one hundred) shares or 0.000000628% (zero point zero zero zero zero six hundred twenty eight per cent) while the votes in favor were 15,913,697,143 (fifteen billion nine hundred thirteen million six hundred ninety seven thousand one hundred forty three) shares or 99.999994% (ninety nine point nine hundred ninety nine thousand nine hundred ninety four per cent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Ketiga Penunjukan Akuntan Publik yang akan memeriksa laporan keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2023.	**Third Agenda** Appointment of a Public Accountant to audit the Company's financial statements for the financial year ending 31 December 2023.
Keputusan Menyetujui penunjukan Akuntan Publik dan Kantor Akuntan Publik yang akan memeriksa Laporan Keuangan yang akan berakhir pada tanggal 31 Desember 2023, yang penunjukannya dikuasakan kepada Dewan Komisaris termasuk namun tidak terbatas pada besaran honorariumnya. Penunjukan akuntan publik harus memperhatikan rekomendasi dari komite audit. Untuk keputusan agenda ketiga ini terdapat suara abstain sebanyak 100 (seratus) lembar saham atau 0,000000628% (nol koma nol nol nol nol nol nol enam ratus dua puluh delapan persen) sedangkan suara yang setuju sebanyak 15.913.697.143 (lima belas miliar sembilan ratus tiga belas juta enam ratus sembilan puluh tujuh ribu seratus empat puluh tiga) lembar saham atau 99,999994% (sembilan puluh sembilan koma sembilan ratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh empat persen)	**Resolution** Approve the appointment of a Public Accountant and Public Accounting Firm that will examine the Financial Statements that will end on 31 December 2023, whose appointment is authorized to the Board of Commissioners including but not limited to the amount of honorarium. The appointment of a public accountant must take into account the recommendations of the Audit Committee. For this third agenda decision, there were abstain votes as many as 100 (one hundred) shares or 0.000000628% (zero point zero zero zero zero six hundred twenty-eight per cent) while the votes in favor were 15,913,697,143 (fifteen billion nine hundred thirteen million six hundred ninety-seven thousand one hundred forty-three) shares or 99.999994% (ninety-nine point nine hundred ninety-nine thousand nine hundred ninety-four per cent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Keempat Laporan pertanggungjawaban realisasi penggunaan dana hasil penawaran umum.	**Fourth Agenda** Accountability report on the utilization of proceeds from the public offering.
Keputusan Menyetujui dan menerima laporan pertanggungjawaban realisasi penggunaan dana hasil penawaran umum yaitu: - Penggunaan dana PUT IV sebesar Rp498.258.131.380,00 (empat ratus sembilan puluh delapan miliar dua ratus lima puluh delapan juta seratus tiga puluh satu ribu tiga ratus delapan puluh rupiah) yang seluruhnya telah direalisasikan. Untuk keputusan agenda keempat ini terdapat suara abstain sebanyak 100 (seratus) lembar saham atau 0,000000628% (nol koma nol nol nol nol nol nol enam ratus dua puluh delapan persen) sedangkan suara yang setuju sebanyak 15.913.697.143 (lima belas miliar sembilan ratus tiga belas juta enam ratus sembilan puluh tujuh ribu seratus empat puluh tiga) lembar saham atau 99,999994% (sembilan puluh sembilan koma sembilan ratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh empat persen)	**Resolution** Approved and accepted the accountability report on the utilization of proceeds from the public offering, namely: - use of PUT IV funds amounting to Rp498,258,131,380.00 (four hundred ninety-eight billion two hundred fifty-eight million one hundred thirty-one thousand three hundred eighty rupiah) which has been fully realized. For the resolution of the fourth agenda, there were abstain votes as many as 100 (one hundred) shares or 0.000000628% (zero point zero zero zero zero six hundred twenty eight per cent) while the votes in favor were 15,913,697,143 (fifteen billion nine hundred thirteen million six hundred ninety seven thousand one hundred forty three) shares or 99.999994% (ninety nine point nine hundred ninety nine thousand nine hundred ninety four per cent).)
Realisasi Sudah Direalisasikan	**Realization** Already Realized

Agenda dan Keputusan RUPS Tahunan 2023 serta Realisasinya	Agenda and Resolutions of the 2023 Annual GMS and their Realization
Agenda Kelima Penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia, Tbk.	**Fifth Agenda** Determination of salary and honorarium of Board of Directors and Board of Commissioners of PT Bank Oke Indonesia, Tbk.
Keputusan Menyetujui penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia, Tbk. dengan memberikan kuasa serta wewenang kepada Dewan Komisaris untuk melakukan peninjauan kembali besarnya gaji dan honorarium bagi anggota Direksi dan Dewan Komisaris Perseroan. Untuk keputusan agenda kelima ini terdapat suara abstain sebanyak 100 (seratus) lembar saham atau 0,000000628% (nol koma nol nol nol nol nol nol enam ratus dua puluh delapan persen) sedangkan suara yang setuju sebanyak 15.913.697.143 (lima belas miliar sembilan ratus tiga belas juta enam ratus sembilan puluh tujuh ribu seratus empat puluh tiga) lembar saham atau 99,999994% (sembilan puluh sembilan koma sembilan ratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh empat persen)	**Resolution** Approved the determination of the salary and honorarium of the Board of Directors and Board of Commissioners of PT Bank Oke Indonesia, Tbk. by granting power and authority to the Board of Commissioners to review the amount of salary and honorarium for members of the Board of Directors and Board of Commissioners of the Company. For the resolution of the fifth agenda, there were abstain votes as many as 100 (one hundred) shares or 0.000000628% (zero point zero zero zero zero six hundred twenty eight per cent) while the votes in favor were 15,913,697,143 (fifteen billion nine hundred thirteen million six hundred ninety seven thousand one hundred forty three) shares or 99.999994% (ninety nine point nine hundred ninety nine thousand nine hundred ninety four per cent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized

RUPS Luar Biasa 11 Mei 2023

Kuorum dan Kehadiran Pemegang Saham

Pada mata acara tunggal RUPSLB berlaku ketentuan kuorum sebagaimana diatur dalam Pasal 14 ayat (2) dan ayat (3) Anggaran Dasar Perseroan, Pasal 41 ayat (1) Nomor 15/POJK.04/2020 tentang Perencanaan dan Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik dan/atau Pasal 86 ayat (1) Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, bahwa Rapat dapat diselenggarakan apabila dihadiri dan/atau diwakilkan oleh pemegang saham Perseroan atau kuasanya yang sah yang mewakili lebih dari (1/2) satu per dua bagian dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan.

RUPSLB dihadiri oleh para pemegang saham dan/atau kuasa pemegang saham Perseroan yang sah berjumlah 15.913.697.143 (lima belas miliar sembilan ratus tiga belas juta enam ratus sembilan puluh tujuh ribu seratus empat puluh tiga) lembar saham atau sebesar 94,296 % (sembilan puluh empat koma dua sembilan enam persen) saham, dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. Sehingga dengan demikian RUPSLB tersebut telah memenuhi kuorum dan dapat mengambil keputusan secara sah dan mengikat mengenai agenda Rapat yang telah diagendakan.

Lembaga dan Profesi Penunjang Independen

Pihak Independen yang Melakukan Penghitungan dan/atau Validasi Suara dalam RUPSLB tahun 2023 adalah PT Ficomindo Buana Registra selaku Biro Administrasi Efek dan Perseroan telah menunjuk pihak independen yaitu Agung Iriantoro, SH, MH selaku Notaris Publik untuk melakukan verifikasi penghitungan suara tersebut.

Extraordinary GMS 11 May 2023

Shareholders' Quorum and Attendance

With regard to the only item on the agenda of the General Meeting, the quorum requirements pursuant to Article 14 (2) and (3) of the Articles of Association of the Company, Article 41 (1) Number 15/POJK.04/2020 concerning Planning and Implementation of General Meeting of Shareholders of Public Companie and/or Article 86 (1) of Law Number 40 of 2007 on Limited Liability Companies, that the General Meeting may be held if attended and/or represented by shareholders of the Company or their authorized representatives representing more than (1/2) of the total number of shares with valid voting rights issued by the Company.

The EGMS was attended by shareholders and/or proxies of shareholders of the Company totalling 15,913,697,143 (fifteen billion nine hundred thirteen million six hundred ninety-seven thousand one hundred forty-three) shares or 94.296% (ninety-four point two nine six per cent) of the total number of shares with valid voting rights issued by the Company. Therefore, the EGMS has fulfilled the quorum and can make valid and binding decisions regarding the agenda of the Meeting that has been scheduled.

Independent Supporting Institutions and Professions

Independent Party Conducting Vote Counting and/or Validation in the EGMS 2023 is PT Ficomindo Buana Registra as the Securities Administration Bureau and the Company has appointed an independent party, namely Agung Iriantoro, SH, MH as a Public Notary to verify the vote count.

Kehadiran Dewan Komisaris dan Direksi dalam RUPSLB 2023

RUPSLB dipimpin oleh Ibu Sondang Martha Samosir selaku Komisaris Independen.

Anggota Direksi dan Dewan Komisaris yang turut hadir dalam RUPST dan RUPSLB seluruhnya hadir secara fisik, kecuali Komisaris Utama melalui zoom:

Direksi:

Direktur Utama	: Park Young Man
Wakil Direktur Utama	: Hendra Lie
Direktur Kepatuhan	: Efdinal Alamsyah

Dewan Komisaris:

Komisaris Utama	: Lim Cheol Jin
Komisaris Independen	: Sondang Martha Samosir

Attendance of the Board of Commissioners and Directors in the 2023 EGMS

The EGMS was chaired by Ms. Sondang Martha Samosir as Independent Commissioner.

All members of the Board of Directors and Board of Commissioners who attended the AGMS and EGMS were physically present, except for the President Commissioner through zoom:

Board of Directors:

President Director	: Park Young Man
Vice President Director	: Hendra Lie
Director of Compliance	: Efdinal Alamsyah

Board of Commissioners:

President Commissioner	: Lim Cheol Jin
Independent Commissioner	: Sondang Martha Samosir

Agenda, Keputusan RUPS Luar Biasa 11 Mei 2023 dan Realisasinya	Agenda, Resolutions of Extraordinary GMS 11 May 2023 and their Realization
Agenda Pertama Perubahan susunan pengurus PT Bank Oke Indonesia, Tbk.	**First Agenda** Changes in the composition of the management of PT Bank Oke Indonesia, Tbk.
Keputusan 1. Menyetujui untuk memberhentikan dengan hormat Sdr. Idham Aziz selaku Komisaris Independen, dan berlaku efektif sejak RUPSLB ini ditutup. 2. Menyetujui untuk memberhentikan dengan hormat Sdr. Kim Seongtaek selaku Direktur Kredit, dan berlaku efektif sejak RUPSLB ini ditutup. 3. Menyetujui untuk memberhentikan dengan hormat Sdr. Joyo selaku Direktur Operasional, dan berlaku efekftif sejak RUPSLB ini ditutup. 4. Menyetujui untuk mengangkat Sdr. Chairudin selaku Komisaris Independen dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK). 5. Menyetujui untuk mengangkat Sdr. Inhyo Wang selaku Direktur Kredit dan IT dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK), dan instansi berwenang lainnya. 6. Menyetujui untuk mengangkat Sdri. Vincentia M. Djuniwati Wijaya sebagai Direktur Bisnis dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK). 7. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia, Tbk. menjadi:	**Resolution** 1. Approved to respectfully dismiss Mr. Idham Aziz as Independent Commissioner, effective as of the closing of this EGMS. 2. Approved to respectfully dismiss Mr. Kim Seongtaek as Credit Director, effective as of the closing of this EGMS. 3. Approved to respectfully dismiss Mr. Joyo as Director of Operations, effective as of the closing of this EGMS. 4. Approved the appointment of Mr. Chairudin as Independent Commissioner and will take effect upon approval by the Financial Services Authority (OJK). 5. Approved the appointment of Mr. Inhyo Wang as Director of Credit and IT, effective upon approval by the Financial Services Authority (OJK) and other relevant authorities. 6. Approved the appointment of Ms. Vincentia M. Djuniwati Wijaya as Managing Director, effective upon approval by the Financial Services Authority (OJK). 7. Thus the composition of the management of PT Bank Oke Indonesia, Tbk. becomes:

Agenda, Keputusan RUPS Luar Biasa 11 Mei 2023 dan Realisasinya	Agenda, Resolutions of Extraordinary GMS 11 May 2023 and their Realization
DEWAN KOMISARIS: Komisaris Utama : Lim Cheol Jin; Komisaris Independen : Sondang Martha Samosir; Komisaris Independen : Chairudin*	**BOARD OF COMMISSIONERS:** President Commissioner : Lim Cheol Jin; Independent Commissioner : Sondang Martha Samosir; Independent Commissioner : Chairudin*
DIREKSI: Direktur Utama : Park Young Man; Wakil Direktur Utama : Hendra Lie; Direktur Kredit dan IT : Inhyo Wang**; Direktur Bisnis : Vincentia M. Djuniwati Wijaya*; Direktur Kepatuhan : Efdinal Alamsyah.	**BOARD OF DIRECTORS:** President Director : Park Young Man; Vice President Director : Hendra Lie; Director of Credit and IT : Inhyo Wang**; Direktor of Business : Vincentia M. Djuniwati Wijaya*; Director of Compliance : Efdinal Alamsyah.
Catatan: *) Akan efektif apabila sudah mendapatkan persetujuan dari OJK. **) Akan efektif apabila sudah mendapatkan persetujuan dari OJK dan instansi lainnya.	Note : *) Will be effective upon approval from OJK. **) Will be effective upon approval from OJK and other regulator bodies.
Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan segala keputusan dalam Agenda Rapat dalam suatu akta notaris tersendiri, mengenai keputusan dalam agenda Rapat tersebut diatas termasuk untuk menegaskan kembali hasil keputusan Rapat tersebut diatas.	Approved the authorization to the Board of Directors of the Company to state all resolutions in the Meeting Agenda in a separate notarial deed, regarding the resolutions in the Meeting agenda above, including to reaffirm the resolutions of the Meeting above
Realisasi Sudah Direalisasikan	**Realization** Already Realized

Keputusan dan Realisasi RUPS Tahunan Tahun sebelumnya	Resolutions and Realization of Previous Year's GMS
Keputusan RUPS Tahunan dan Realisasinya untuk Tahun Buku 2021 yang diselenggarakan pada 11 Mei tahun 2022.	Resolution of the Annual GMS, held on 11 May 2022, and its Realization for the Financial Year 2021.
Agenda Pertama Persetujuan dan pengesahan Laporan Tahunan Perseroan tahun 2021 termasuk Laporan Direksi tentang kinerja Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, Laporan Pengawasan Komisaris, Laporan Posisi Keuangan dan Perhitungan Rugi/Laba untuk tahun buku yang berakhir tanggal 31 Desember 2021 dan pemberian pelunasan serta pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan dalam tahun buku yang berakhir pada tanggal 31 Desember 2021	**First Agenda** Approval and ratification of the Company's Annual Report 2021 including the Directors' Report on the Company's performance for the financial year ended December 31, 2021, the Commissioners' Supervisory Report, the Financial Position Report and Profit/Loss Calculation for the financial year ended December 31, 2021 and to release and discharge of all responsibilities(acquit et de charge) to all Board members for the management and supervision carried out in the financial year ended December 31, 2021.
Keputusan Persetujuan dan pengesahan Laporan Tahunan Perseroan tahun 2021 termasuk: - Laporan Direksi tentang kinerja Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, - Laporan Posisi Keuangan dan Perhitungan Rugi/Laba untuk tahun buku yang berakhir tanggal 31 Desember 2021 yang telah diaudit oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan sesuai dengan laporan nomor 00270/2.1133/AU.1/07/1244-1/1/III/2022 serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (acquit et de charge) bagi seluruh anggota Direksi atas tindakan pengurusan dan anggota Dewan Komisaris Perseroan atas tindakan pengawasannya selama tahun buku 2021, sejauh tindakan tersebut tercermin dalam laporan tahunan dan laporan keuangan.	**Resolution** Approval and ratification of the Company's Annual Report 2021 including: - Board of Directors' Report on the Company's performance for the financial year ended 31 December 2021, - Report on Financial Position and Calculation of Loss/Profit for the fiscal year ended December 31, 2021 which has been audited by Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners in accordance with report number 00270/2.1133/AU.1/07/1244-1/1/III/2022 and to grant full release and discharge(acquit et de charge) to all members of the Board of Directors for their management actions and members of the Board of Commissioners of the Company for their supervisory actions during the 2021 fiscal year, to the extent that such actions are reflected in the annual report and financial statements.
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Kedua Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021.	**Second Agenda** Determination on the use of the Company's profit for the financial year ended on 31 December 2021.
Keputusan Menyetujui penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, sebesar Rp17.460.307.203 (tujuh belas miliar empat ratus enam puluh juta tiga ratus tujuh ribu dua ratus tiga rupiah) serta pemberian kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan, sebagaimana telah dikemukakan sebagai berikut: • Sampai dengan 20% (dua puluh persen) disisihkan sebagai cadangan. • Sisanya masuk ke saldo laba tahun lalu untuk memperkuat struktur permodalan perseroan untuk memenuhi ketentuan OJK terkait persyaratan modal minimum.	**Resolution** Approved the determination of the use of the Company's profit for the financial year ended December 31, 2021, amounting to IDR17,460,307,203 (seventeen billion four hundred sixty million three hundred seven thousand two hundred three rupiah) and authorized the Board of Directors of the Company to take all necessary actions, as stated as follows: • Up to 20% (twenty percent) shall be set aside as reserves. • The rest goes to last year's retained earnings to strengthen the company's capital structure to fulfill OJK regulations regarding minimum capital requirements.

Keputusan dan Realisasi RUPS Tahunan Tahun sebelumnya	Resolutions and Realization of Previous Year's GMS
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Ketiga Penunjukan Akuntan Publik yang akan memeriksa laporan keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2021.	**Third Agenda** Appointment of a Public Accountant to audit the Company's financial statements for the financial year ending 31 December 2021.
Keputusan Menyetujui penunjukan Akuntan Publik dan Kantor Akuntan Publik yang akan memeriksa Laporan Keuangan yang akan berakhir pada tanggal 31 Desember 2022, yang penunjukannya dikuasakan kepada Dewan Komisaris termasuk namun tidak terbatas pada besaran honorariumnya. Penunjukan akuntan publik harus memperhatikan rekomendasi dari komite audit. Untuk keputusan agenda ketiga ini terdapat suara abstain sebanyak 40.000 (empat puluh ribu) lembar saham atau 0,00% (nol koma nol nol persen) sedangkan suara yang setuju sebanyak 12.755.588.400 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh delapan ribu empat ratus) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen)	**Resolution** Approve the appointment of a Public Accountant and Public Accounting Firm that will examine the Financial Statements that will end on December 31, 2022, whose appointment is authorized to the Board of Commissioners including but not limited to the amount of honorarium. The appointment of the public accountant must consider the recommendations of the audit committee. For this third agenda resolution, there were 40,000 (forty thousand) abstain votes or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,588,400 (twelve billion seven hundred fifty five million five hundred eighty eight thousand four hundred) shares or 99.99% (ninety nine point ninety nine percent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Keempat Laporan pertanggungjawaban realisasi penggunaan dana hasil penawaran umum.	**Fourth Agenda** Accountability report on the realization of the use of proceeds from the public offering.
Keputusan Menyetujui dan menerima laporan pertanggungjawaban realisasi penggunaan dana hasil penawaran umum yaitu: - penggunaan dana PUT II yang seluruhnya telah direalisasikan, dan - dana hasil Penawaran Umum Terbatas III (PUT III) per akhir Desember 2021 sebesar Rp463.762.090.730,- (empat ratus enam puluh tiga miliar tujuh ratus enam puluh dua juta sembilan puluh ribu tujuh ratus tiga puluh rupiah) dana tersebut pada akhir tahun 2021 ditempatkan pada RR-SBN BI dan TD BI harian dan per akhir April 2022 telah digunakan untuk penyaluran kredit. Untuk keputusan agenda keempat ini terdapat suara abstain sebanyak 40.000 (empat puluh ribu) lembar saham atau 0,00% (nol koma nol nol persen) sedangkan suara yang setuju sebanyak 12.755.588.400 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh delapan ribu empat ratus) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen).	**Resolution** Approved and accepted the accountability report on the realization of the use of proceeds from the public offering, namely: - the use of proceeds from Limited Public Offering II which has been fully realized, and - funds from the Limited Public Offering III (PUT III) as of the end of December 2021 amounting to IDR 463,762,090,730, - (four hundred sixty-three billion seven hundred sixty-two million ninety thousand seven hundred thirty rupiah) these funds at the end of 2021 were placed in BI RR-SBN and daily BI TD and as of the end of April 2022 had been used for lending. For this fourth agenda resolution, there were 40,000 (forty thousand) abstain votes or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,588,400 (twelve billion seven hundred fifty five million five hundred eighty eight thousand four hundred) shares or 99.99% (ninety nine point ninety nine percent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Kelima Penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia Tbk.	**Fifth Agenda** Determination of salary and honorarium of Board of Directors and Board of Commissioners of PT Bank Oke Indonesia Tbk.
Keputusan Menyetujui penetapan gaji dan honorarium Direksi dan Dewan Komisaris PT Bank Oke Indonesia Tbk dengan memberikan kuasa serta wewenang kepada Dewan Komisaris untuk melakukan peninjauan kembali besarnya gaji dan honorarium bagi anggota Direksi dan Dewan Komisaris Perseroan. Untuk keputusan agenda kelima ini terdapat suara abstain sebanyak 40.000 (empat puluh ribu) lembar saham atau 0,00% (nol koma nol nol persen) sedangkan suara yang setuju sebanyak 12.755.588.400 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh delapan ribu empat ratus) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen).	**Resolution** Approved the determination of the salary and honorarium of the Board of Directors and Board of Commissioners of PT Bank Oke Indonesia Tbk by granting power and authority to the Board of Commissioners to review the amount of salary and honorarium for members of the Board of Directors and Board of Commissioners of the Company. For this fifth agenda decision, there were abstain votes as many as 40,000 (forty thousand) shares or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,588,400 (twelve billion seven hundred fifty five million five hundred eighty eight thousand four hundred) shares or 99.99% (ninety nine point ninety nine percent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized

Keputusan dan Realisasi RUPS Luar Biasa Tahun Sebelumnya

Keputusan RUPS Luar Biasa dan Realisasinya untuk Tahun Buku 2021 yang diselenggarakan pada 11 Mei tahun 2022.

Agenda Pertama
Pengeluaran saham dalam simpanan melalui Penawaran Umum Terbatas IV dengan Hak Memesan Efek Terlebih Dahulu (HMETD).

Keputusan
Menyetujui Rencana Pengeluaran Saham Dalam Simpanan Melalui Penawaran Umum Terbatas IV dengan Hak Memesan Efek Terlebih Dahulu (HMETD) dengan sebanyak-banyaknya Rp500.000.000.000 (lima ratus miliar rupiah) dengan harga per lembar akan ditetapkan kemudian dan dengan ini:

1. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk melaksanakan segala tindakan sehubungan dengan pelaksanaan Penawaran Umum Terbatas IV tapi tidak terbatas pada:
   a. Menetapkan alokasi penggunaan atas dana hasil dari Penawaran Umum Terbatas IV.
   b. Mendaftarkan saham-saham Perseroan dalam penitipan kolektif sesuai dengan ketentuan-ketentuan KSEI (Kustodian Sentral Efek Indonesia).
   c. Mencatat seluruh saham Perseroan yang merupakan saham yang telah dikeluarkan dan disetor penuh pada PT Bursa Efek Indonesia (BEI).
2. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan dalam Akta Notaris mengenai peningkatan Modal disetor dan ditempatkan Perseroan sebagai realisasi pengeluaran saham melalui PUT IV dan menyatakan komposisi kepemilikan saham terakhir setelah proses PUT IV selesai dilaksanakan.

Untuk keputusan agenda pertama ini terdapat suara abstain sebanyak 500 (lima ratus) lembar saham atau 0,00% (nol koma nol nol nol persen) sedangkan suara yang setuju sebanyak 12.755.589.523 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh sembilan ribu lima ratus dua puluh tiga) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen)

Realisasi
Sudah Direalisasikan

Agenda Kedua
Peningkatan modal dasar PT Bank Oke Indonesia Tbk.

Keputusan
Menyetujui peningkatkan modal dasar Perseroan dari Rp2.500.000.000.000 (dua triliun lima ratus miliar Rupiah) menjadi Rp3.000.000.000.000 (tiga triliun Rupiah).

Untuk keputusan agenda kedua ini terdapat suara abstain sebanyak 500 (lima ratus) lembar saham atau 0,00% (nol koma nol nol nol persen) sedangkan suara yang setuju sebanyak 12.755.589.523 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh sembilan ribu lima ratus dua puluh tiga) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen).

Realisasi
Sudah Direalisasikan

Resolutions and Realization of Previous Year's Extraordinary GMS

Resolution of the Extraordinary GMS and its Realization for the Financial Year 2021 held on 11 May 2022.

First Agenda
Issuance of shares in the depository through Limited Public Offering IV with Pre-emptive Rights (HMETD).

Resolution
Approve the Plan for the Issuance of Shares in Deposit through Limited Public Offering IV with Pre-emptive Rights (HMETD) with a maximum of Rp500,000,000,000 (five hundred billion rupiah) with the price per share to be determined later and hereby:

1. Approve the authorization to the Board of Directors of the Company to carry out all actions in connection with the implementation of the Limited Public Offering IV but not limited to:
   a. Determine the allocation of the use of proceeds from the Limited Public Offering IV.
   b. Registering the Company's shares in collective custody in accordance with the provisions of KSEI (Indonesian Central Securities Depository).
   c. Record all shares of the Company which are issued and fully paid shares on the Indonesia Stock Exchange (IDX).
2. Approved the granting of authority to the Board of Directors of the Company to state in a Notarial Deed the increase in the paid-up and issued capital of the Company as the realization of the issuance of shares through PUT IV and state the composition of the last share ownership after the PUT IV process is completed.

For this first agenda decision, there were abstain votes as many as 500 (five hundred) shares or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,589,523 (twelve billion seven hundred fifty five million five hundred eighty nine thousand five hundred twenty three) shares or 99.99% (ninety nine point ninety nine percent).

Realization
Already Realized

Second Agenda
Increase in authorized capital of PT Bank Oke Indonesia Tbk.

Resolution
Approved the increase in the authorized capital of the Company from Rp2,500,000,000,000 (two trillion five hundred billion Rupiah) to Rp3,000,000,000,000 (three trillion Rupiah).

For this second agenda decision, there were abstain votes as many as 500 (five hundred) shares or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,589,523 (twelve billion seven hundred fifty five million five hundred eighty nine thousand five hundred twenty three) shares or 99.99% (ninety nine point ninety nine percent).

Realization
Already Realized

Keputusan dan Realisasi RUPS Luar Biasa Tahun Sebelumnya	Resolutions and Realization of Previous Year's Extraordinary GMS
Agenda Ketiga Perubahan susunan Pengurus PT Bank Oke Indonesia Tbk.	**Third Agenda** Changes in the composition of the Management of PT Bank Oke Indonesia Tbk.
Keputusan 1. Menyetujui untuk memberhentikan dengan hormat Sdr. Andre Mirza Hartawan, selaku Komisaris Independen, dan berlaku efektif sejak RUPSLB ini ditutup. 2. Menyetujui untuk mengangkat Sdri. Sondang Martha Samosir selaku Komisaris Independen dan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK), atau instansi berwenang lainnya. 3. Mengangkat kembali seluruh pengurus PT Bank Oke Indonesia Tbk. 4. Dengan demikian susunan kepengurusan PT Bank Oke Indonesia Tbk menjadi:	**Resolution** 1. Approved to respectfully dismiss Br. Andre Mirza Hartawan, as Independent Commissioner, effective as of the closing of this EGMS. 2. Approved to appoint Sdri. Sondang Martha Samosir as Independent Commissioner and will be effective after obtaining approval from the Financial Services Authority (OJK), or other authorized agencies. 3. To reappoint all management of PT Bank Oke Indonesia Tbk. 4. Thus the composition of the management of PT Bank Oke Indonesia Tbk becomes:
Dewan Komisaris Komisaris Utama : Lim Cheol Jin Komisaris Independen : Idham Aziz Komisaris Independen : Sondang Martha Samosir* *) akan efektif setelah mendapatkan persetujuan dari OJK atau instansi berwenang lainnya	**Board of Commissioners** President Commissioner : Lim Cheol Jin Independent Commissioner : Idham Aziz Independent Commissioner : Sondang Martha Samosir* *) will be effective after obtaining approval from OJK or other authorized agencies.
Direksi Direktur Utama : Park Young Man Wakil Direktur Utama : Hendra Lie Direktur Kredit : Kim Seongtaek Direktur Operasional : Joyo Direktur Kepatuhan : Efdinal Alamsyah	**Board of Directors** - President Director : Park Young Man - Vice President Director : Hendra Lie - Credit Director : Kim Seongtaek - Operational Director : Joyo - Compliance Director : Efdinal Alamsyah
Untuk keputusan agenda ketiga ini terdapat suara abstain sebanyak 500 (lima ratus) lembar saham atau 0,00% (nol koma nol nol nol persen) sedangkan suara yang setuju sebanyak 12.755.589.523 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh sembilan ribu lima ratus dua puluh tiga) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen)	For this third agenda decision, there were abstain votes as many as 500 (five hundred) shares or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,589,523 (twelve billion seven hundred fifty five million five hundred eighty nine thousand five hundred twenty three) shares or 99.99% (ninety nine point ninety nine percent).
Realisasi Sudah Direalisasikan	**Realization** Already Realized
Agenda Keempat Persetujuan atas perubahan Pasal 3 Anggaran Dasar PT Bank Oke Indonesia Tbk. untuk disesuaikan dengan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) 2020.	**Fourth Agenda** Approval of the amendment to Article 3 of the Articles of Association of PT Bank Oke Indonesia Tbk. to be adjusted to the Indonesian Standard Industrial Classification (KBLI) 2020.
Keputusan Menyetujui untuk merubah maksud dan tujuan serta kegiatan usaha Perseroan guna disesuaikan dengan Peraturan Badan Pusat Statistik Nomor 2 tahun 2020 tentang Klasifikasi Baku Lapangan Usaha Indonesia (KBLI), sehingga oleh karenanya merubah Pasal 3 anggaran dasar Perseroan menjadi kode KBLI: 64121, dan memberikan kewenangan kepada Direksi Perseroan untuk menyusun serta menyatakan kembali seluruh Anggaran Dasar Perseroan.	**Resolution** Approved to change the purpose and objectives and business activities of the Company to be adjusted to the Central Bureau of Statistics Regulation Number 2 of 2020 concerning the Indonesian Standard Industrial Classification (KBLI), therefore amending Article 3 of the Company's articles of association to KBLI code: 64121, and authorize the Board of Directors of the Company to prepare and restate the entire Articles of Association of the Company.
Untuk keputusan agenda keempat ini terdapat suara abstain sebanyak 500 (lima ratus) lembar saham atau 0,00% (nol koma nol nol nol persen) sedangkan suara yang setuju sebanyak 12.755.589.523 (dua belas miliar tujuh ratus lima puluh lima juta lima ratus delapan puluh sembilan ribu lima ratus dua puluh tiga) lembar saham atau 99,99% (sembilan puluh sembilan koma sembilan puluh sembilan persen).	For this fourth agenda decision, there were abstain votes as many as 500 (five hundred) shares or 0.00% (zero point zero zero percent) while the votes in favor were 12,755,589,523 (twelve billion seven hundred fifty five million five hundred eighty nine thousand five hundred twenty three) shares or 99.99% (ninety nine point ninety nine percent).
Menyetujui pemberian kuasa kepada Direksi Perseroan untuk menyatakan segala keputusan dalam Agenda Rapat dalam suatu akta notaris tersendiri, mengenai keputusan dalam agenda Rapat tersebut diatas termasuk untuk menegaskan kembali hasil keputusan Rapat tersebut diatas.	Approved the authorization to the Board of Directors of the Company to state all resolutions in the Meeting Agenda in a separate notarial deed, regarding the resolutions in the Meeting agenda above, including to reaffirm the resolutions of the Meeting above.
Realisasi Sudah Direalisasikan	**Realization** Already Realized

Dewan Komisaris

Board Of Commissioners

Dewan Komisaris merupakan organ utama Bank yang memiliki fungsi dalam hal pengawasan, pemberian nasihat dan persetujuan, serta fungsi lainnya yang diberikan berdasarkan Anggaran Dasar, ketentuan dan peraturan perundang-undangan. Dengan tanggung jawab secara kolektif, Dewan Komisaris memastikan bahwa Bank senantiasa melaksanakan GCG pada seluruh tingkatan organisasi.

DASAR HUKUM

1. Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan Nomor 33/ POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
3. Peraturan Otoritas Jasa Keuangan Nomor 21/ POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum; dan
5. Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

PIAGAM DEWAN KOMISARIS

OK BANK telah menyusun Piagam Dewan Komisaris sebagai acuan bagi Dewan Komisaris dalam menjalankan tugas dan tanggung jawabnya. Piagam Dewan Komisaris disahkan oleh Dewan Komisaris pada tanggal 14 September 2023.

KRITERIA DAN INDEPENDENSI DEWAN KOMISARIS

Kriteria dari Dewan Komisaris OK BANK telah sesuai dengan ketentuan yang berlaku dengan kondisi sebagai berikut:

1. Setiap pengangkatan dan/atau penggantian anggota Dewan Komisaris telah memperhatikan rekomendasi Komite Remunerasi dan Nominasi dengan mempertimbangkan integritas, kompetensi dan reputasi keuangan yang memadai.
2. Bank memiliki 3 (tiga) orang Dewan Komisaris, 2 (dua) orang Komisaris Independen merupakan Warga Negara Indonesia dan berdomisili di Indonesia.
3. Komisaris Utama merupakan mantan Direktur Utama pada OK BANK dan telah lulus *fit and proper test*.

The Board of Commissioners is the principal organ of the Bank, exercising supervisory, advisory and approval functions, as well as other functions provided for by the Statute, the Rules of Procedure and laws and regulations. With collective responsibility, the Board of Commissioners ensures that the Bank continues to implement GCG at all levels of the organization.

LEGAL BASIS

1. Law Number 40 of 2007 on Limited Liability Companies;
2. Financial Services Authority Regulation Number 33/ POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
3. Financial Services Authority Regulation Number 21/POJK.04/2015 on the Implementation of Public Company Governance Guidelines;
4. Financial Services Authority Regulation Number 17 of 2023 on the Implementation of Governance for Commercial Banks; and
5. Circular Letter of the Financial Services Authority Number 13/ SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.

CHARTER OF THE BOARD OF COMMISSIONERS

OK BANK has prepared a Charter of the Board of Commissioners as a reference for the BOC in carrying out its duties and responsibilities. The Board of Commissioners Charter was approved by the BOC on date 14 September 2023.

CRITERIA AND INDEPENDENCY OF BOARD OF COMMISSIONERS

The criteria of the Board of Commissioners of OK BANK are in accordance with the applicable provisions, with the following conditions:

1. Every appointment and/or replacement of members of the Board of Commissioners has taken into account the recommendations of the Remuneration and Nomination Committee by considering integrity, competence and adequate financial reputation.
2. The Bank has 3 (three) members of the Board of Commissioners, of which 2 (two) Independent Commissioners are Indonesian citizens and domiciled in Indonesia.
3. The President Commissioner is a former President Director of OK BANK and has passed the fit and proper test.

4. Komisaris Utama dan 1 (satu) Komisaris Independen tidak ada yang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada perusahaan lain baik Bank maupun bukan Bank baik yang berkedudukan di dalam maupun di luar negeri.
5. Anggota Dewan Komisaris tidak ada yang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
6. Memiliki Komitmen untuk mematuhi peraturan perundang-undangan.
7. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan oleh PT Bank Oke Indonesia, Tbk.

4. The President Commissioner and 1 (one) Independent Commissioner do not hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers in other companies, both banks and non-banks, either domiciled at home or abroad.
5. None of the members of the Board of Commissioners are related up to the second degree with fellow members of the Board of Commissioners, and/or members of the Board of Directors.
6. Have the commitment to complying with laws and regulations.
7. Have the knowledge and/or expertise in the field required by PT Bank Oke Indonesia, Tbk.

KOMPOSISI DEWAN KOMISARIS

Berdasarkan keputusan RUPS Luar Biasa tanggal 11 Mei 2023, sebagaimana tertuang dalam Akta Nomor 07 oleh Notaris Agung Irianto, SH, MH. di Jakarta. Maka susunan Dewan Komisaris PT Bank Oke Indonesia, Tbk. sampai dengan Desember 2023, adalah sebagai berikut:

COMPOSITION OF THE BOARD OF COMMISSIONERS

Based on the resolution of the Extraordinary GMS dated 11 May 2023, as stated in Deed Number 07 by Notary Agung Irianto, SH, MH. in Jakarta, the composition of the Board of Commissioners of PT Bank Oke Indonesia, Tbk. until December 2023, is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis for Last Appointment	Persetujuan OJK OJK Approval
Lim Cheol Jin	Komisaris Utama President Commissioner	RUPSLB 11 Mei 2023 EGM 11 May 2023	Nomor Kep-15/PB.1/2021 tanggal 17 Februari 2021 dated 17 February 2021
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	RUPSLB 11 Mei 2023 EGM May 11, 2023	Nomor Kep-39/PB.1/2022, tanggal 8 Agustus 2022 dated 8 August 2022
Chairudin	Komisaris Independen Independent Commissioner	RUPSLB 11 May 2023 EGM May 11, 2023	Nomor SR-120/PB.02/2023 tanggal 17 Juli 2023 dated 17 July 2023

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Dewan Komisaris memiliki tugas dan tanggung jawab yang sudah dilaksanakan sebagai berikut:

1. Dalam menjalankan tugasnya Dewan Komisaris telah memiliki pedoman, tata tertib kerja termasuk pengaturan etika kerja, waktu kerja dan rapat dan piagam (*charter*).
2. Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara independen dan menyediakan waktu yang cukup untuk optimalkan tugasnya serta tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank kecuali kredit kepada pihak terkait dan hal lain yang ditetapkan dalam Anggaran Dasar Bank dan/atau peraturan perundangan yang berlaku dalam rangka melaksanakan fungsi pengawasan.
3. Dewan Komisaris telah memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi dengan senantiasa melakukan pengawasan

DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners has duties and responsibilities that have been carried out as follows:

1. In carrying out its duties, the Board of Commissioners has guidelines, working rules including work ethics, working hours and meetings, and a charter.

2. The Board of Commissioners has carried out its duties and responsibilities independently, with sufficient time to optimise its work, and is not involved in decisions on the Bank's operational activities, except for loans to related parties and other matters specified in the Bank's Articles of Association and/or applicable laws and regulations in order to carry out its supervisory function.

3. The Board of Commissioners has ensured that good governance is implemented in every business activity of the Bank, at all levels of the organization by supervising the implementation of the duties and responsibilities

terhadap pelaksanaan tugas dan tanggung jawab Direksi baik secara berkala maupun sewaktu-waktu, termasuk dalam pelaksanaan kebijakan strategis PT Bank Oke Indonesia, Tbk. Apabila terdapat pelanggaran terhadap ketentuan peraturan perundang-undangan dibidang keuangan, perbankan dan yang terkait dengan kegiatan usaha Bank dan/atau keadaan/perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank maka dilaporkan ke Otoritas Jasa Keuangan paling lambat 5 (lima) hari kerja sejak ditemukan.

4. Sebagai bagian dari pelaksanaan tugasnya Dewan Komisaris telah memastikan bahwa Direksi menindaklanjuti temuan audit dan rekomendasi Satuan Kerja Audit Internal Bank (SKAI), auditor eksternal, hasil pengawasan OJK dan/atau hasil pengawasan otoritas lain.
5. Untuk mengoptimalkan tugas Dewan Komisaris telah dibentuk Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Sedangkan Pengangkatan anggota Komite telah dilakukan Direksi berdasarkan keputusan rapat Dewan Komisaris namun untuk pelaksanaan tugas dari masing-masing komite tersebut agar efektif dipantau oleh Dewan Komisaris.
6. Dewan Komisaris telah melakukan penilaian terhadap komite di bawah Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi.
7. Dewan Komisaris telah memiliki kebijakan penilaian terhadap kinerja anggota Direksi dan Dewan Komisaris yaitu Kinerja anggota Direksi dan Komisaris dilakukan melalui mekanisme penilaian sendiri (*self-assessment*) sebagai bentuk akuntabilitas Direksi dan Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya mengacu pada Rencana Bisnis Bank yang telah disetujui oleh Dewan Komisaris. Hasil penilaian sendiri (*self-assessment*) dievaluasi oleh Dewan Komisaris di dalam rapat berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.
8. Rapat Dewan Komisaris telah diselenggarakan secara berkala sebanyak 6 (enam) kali dalam setahun, rapat-rapat Dewan Komisaris dihadiri oleh seluruh anggota Dewan Komisaris yaitu Komisaris Independen dan Komisaris Utama. Untuk pengambilan keputusan rapat dilakukan secara musyawarah untuk mufakat dan apabila tidak mufakat maka dibatalkan.

of the Board of Directors both periodically and at any time, including the implementation of the strategic policies of PT Bank Oke Indonesia, Tbk. If there is a violation of the provisions of laws and regulations in the field of finance, banking and related to the Bank's business activities and/or circumstances / predicted circumstances that may jeopardise the continuity of the Bank's business, it is reported to the Financial Services Authority no later than 5 (five) working days after it is discovered.

4. As part of its duties, the Board of Commissioners has ensured that the Board of Directors follows up on audit findings and recommendations of the Bank's Internal Audit Unit (SKAI), external auditors, the results of OJK supervision and/or the results of supervision by other authorities.
5. The Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee have been established to optimise the Board's duties. While the appointment of the committee members was made by the Board of Directors on the basis of the decision of the Board of Commissioners, the implementation of the tasks of each committee is monitored by the Board of Commissioners in order to be effective.
6. The Board of Commissioners has carried out assessment of the committees under the Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee.
7. The Board of Commissioners has an evaluation policy for the performance of the members of the Board of Directors and the Board of Commissioners, i.e. the performance of the members of the Board of Directors and the Board of Commissioners is evaluated through a self-assessment mechanism as a form of accountability of the Board of Directors and the Board of Commissioners in the performance of their duties and responsibilities in relation to the Bank's Business Plan approved by the Board of Commissioners. The results of the self-assessment are evaluated by the Board of Commissioners in a meeting based on recommendations from the Remuneration and Nomination Committee.
8. Meetings of the Board of Commissioners have been held regularly as many as 6 (six) times a year, the meetings of the Board of Commissioners are attended by all members of the Board of Commissioners, namely the Independent Commissioner and President Commissioner. Decision making of the meeting is carried out by deliberation for consensus, and if there is no consensus, the relevant agenda item is cancelled.

9. Membuat risalah rapat Dewan Komisaris dan ditanda tangani oleh seluruh anggota Dewan Komisaris yang hadir dalam rapat Dewan Komisaris.

10. Dewan Komisaris melaksanakan tugas secara independen tanpa intervensi dari siapapun termasuk dari Pemegang Saham yang dapat mengurangi keuntungan Perseroan, tidak memanfaatkan Perseroan untuk kepentingan siapapun termasuk mengambil atau menerima keuntungan pribadi.

KOMISARIS INDEPENDEN

Komisaris Independen adalah anggota Dewan Komisaris yang berasal dari luar Bank yang tidak memiliki hubungan afiliasi dengan Bank, yang memenuhi syarat untuk diangkat sebagai Komisaris Independen sesuai dengan ketentuan perundang-undangan yang berlaku di antaranya:

1. Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau pemegang saham atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank.
3. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
4. Merupakan pihak yang independen dan bersedia bertindak independen terhadap pemilik bank atau PSP.

Sesuai ketentuan pasal 38 ayat (2) POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, minimal 50% dari anggota Dewan Komisaris adalah Komisaris Independen.

Pada tahun 2023, Bank memiliki 2 (dua) orang Komisaris Independen dari total 3 (tiga) orang anggota Dewan Komisaris, yaitu Sondang Martha Samosir dan Chairudin. Dengan demikian, OK BANK telah memenuhi ketentuan POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

RAPAT DEWAN KOMISARIS

Sesuai Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Piagam Dewan Komisaris OK BANK, Dewan Komisaris wajib melakukan rapat berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan. Rapat juga dapat diselenggarakan sewaktu-waktu atas permintaan anggota Dewan Komisaris selama memenuhi aturan yang telah ditetapkan.

9. Minutes of the Board of Commissioners meeting were drawn up and signed by all members of the Board of Commissioners present at the Board of Commissioners meeting.
10. The Board of Commissioners has performed its duties independently without intervention from anyone, including from Shareholders, which could reduce the Company's profits, and has not used the Company for the benefit of anyone, including taking or receiving personal benefits.

INDEPENDENT COMMISSIONER

Independent Commissioner is a member of the Board of Commissioners from outside the Bank who has no affiliation with the Bank, who fulfils the requirements to be appointed as Independent Commissioner in accordance with the prevailing laws and regulations including:

1. Has no financial, management, share ownership and/or family relationship with other members of the Board of Commissioners, members of the Board of Directors and/or shareholders or relationship with the Bank that may affect his/her ability to act independently.
2. Has no direct or indirect shareholding in the Bank.
3. Has no direct or indirect business relationship related to the Bank's business activities.
4. Is independent and willing to act independently towards the bank owner or PSP.

In accordance with the provisions of article 38 paragraph (2) POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, at least 50% of the members of the Board of Commissioners are Independent Commissioners.

In 2023, the Bank has 2 (two) Independent Commissioners out of a total of 3 (three) members of the BOC, namely Sondang Martha Samosir and Chairudin. Thus, OK BANK has fulfilled the provisions of POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

MEETINGS OF THE BOARD OF COMMISSIONERS

In accordance with Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks and the Charter of the Board of Commissioners of OK BANK, the Board of Commissioners must hold regular meetings at least 1 (one) time in 2 (two) months. Meetings can also be held at any time at the request of a member of the Board of Commissioners as long as it fulfils the rules that have been set.

Sepanjang tahun 2023, Dewan Komisaris OK BANK telah menyelenggarakan rapat Dewan komisaris sebanyak 6 (enam) kali, dengan frekuensi kehadiran sebagai berikut:

Throughout 2023, the Board of Commissioners of OK BANK held 6 (six) Board of Commissioners meetings, with the frequency of attendance as follows:

Nama Name	Jabatan Position	Jumlah rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Lim Cheol Jin	Komisaris Utama President Commissioner	6	6	100%
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	6	6	100%
Chairudin*	Komisaris Independen Independent Commissioner	2	2	100%
Idham Aziz**	Komisaris Independen Independent Commissioner	2	2	100%

* Efektif Persetujuan OJK per tanggal 01 September 2023 | Effective OJK Approval as of 01 September 2023
** Efektif Berhenti per tanggal 11 Mei 2023 | Effective Stopped as of 11 May 2023

RAPAT BERSAMA DEWAN KOMISARIS DAN DIREKSI

Selain melakukan rapat internal Dewan Komisaris, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Sepanjang tahun 2023, Dewan Komisaris OK BANK telah menyelenggarakan rapat bersama Direksi sebanyak 3 kali dengan frekuensi kehadiran sebagai berikut:

JOINT MEETINGS OF BOC AND BOD

In addition to conducting internal Board of Commissioners meetings, the BOC is also required to hold joint meetings with the Board of Directors on a regular basis at least 1 (one) time in 4 (four) months.

Throughout 2023, OK BANK's Board of Commissioners held 3 meetings with the Board of Directors with the following frequency of attendance:

Nama Name	Jabatan Position	Jumlah rapat Total Meeting	Kehadiran Attendance	Persentase Percentage
Lim Cheol Jin	Komisaris Utama President Commissioner	3	3	100%
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	3	3	100%
Chairudin*	Komisaris Independen Independent Commissioner	0	0	100%
Idham Aziz****	Komisaris Independen Independent Commissioner	2	2	100%
Park Young Man	Direktur Utama President Director	3	3	100%
Hendra Lie	Wakil Direktur Utama Vice President Director	3	3	100%
Efdinal Alamsyah	Direktur Kepatuhan Compliance Director	3	3	100%
Inhyo Wang**	Direktur Kredit dan TI IT and Credit Director	1	1	100%
Vincentia M. Djuniwati Wijaya***	Direktur Bisnis Business Director	0	0	100%
Joyo****	Direktur Operasional Operational Director	2	2	100%
Kim Seongtaek****	Direktur Kredit Credit Director	2	2	100%

* Efektif Menjadi Komisaris Independen per tanggal 01 September 2023 | Effective as Independent Commissioner as of 01 September 2023
** Efektif menjadi Direktur Kredit dan TI tanggal 06 Juli 2023 | Effective as Director of Credit and IT as of 6 July 2023
*** Efektif menjadi Direktur Bisnis tanggal 31 Juli 2023 | Effective as Director of Business as of 31 July 2021
**** Efektif Berhenti per tanggal 11 Mei 2023 | Effective as of May 11, 2023

PELATIHAN DEWAN KOMISARIS

OK BANK memberikan kesempatan kepada anggota Dewan Komisaris untuk mengembangkan kompetensi dengan mengikuti pelatihan/pendidikan/seminar.

Sepanjang tahun 2023, Dewan Komisaris OK BANK telah mengikuti beberapa program pengembangan kompetensi yaitu:

TRAININGS OF THE BOARD OF COMMISSIONERS

OK BANK provides opportunities for members of the Board of Commissioners to develop their competence by attending training/education/seminars.

Throughout 2023, the Board of Commissioners of OK BANK has participated in several competency development programs, namely:

Nama Name	Jabatan Position	Program yang Diikuti Programs Attended	Penyelenggara Organizer
Lim Cheol Jin	Komisaris Utama President Commissioner	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI (Vendor)
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI (Vendor)
Chairudin	Komisaris Independen Independent Commissioner	Pembekalan dan Refreshment Program untuk Komisaris Level 6 Manajemen Risiko Debriefing and Refreshment Program for Commissioners, Level 6 Risk Management	LPPI (Vendor)

PENILAIAN KINERJA DEWAN KOMISARIS

1. Penilaian kinerja Dewan Komisaris oleh RUPS.
   Penilaian kinerja Dewan Komisaris dilakukan oleh pemegang saham dalam RUPS Tahunan yang dituangkan dalam Laporan Tahunan Perseroan, di mana berdasarkan laporan tersebut RUPS menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban kepada Dewan Komisaris atas tugas pengawasan yang dilakukan sepanjang tahun buku yang bersangkutan.

   Dewan Komisaris melaksanakan tugas dan tanggung jawabnya secara independen Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris memperhatikan ketentuan Anggaran Dasar Bank, Pedoman dan Tata Tertib Kerja Dewan Komisaris, serta peraturan perundang-undangan yang berlaku.
2. Penilaian kinerja Dewan Komisaris dilakukan secara *self-assessment* setiap tahun.
   Penilaian kinerja Dewan Komisaris dilakukan melalui *self-assessment* berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

   Kriteria Evaluasi Kinerja Dewan Komisaris:
   a. Pelaksanaan tugas dan fungsi pengawas Dewan Komisaris.
   b. Kepatuhan terhadap peraturan yang berlaku.
   c. Tingkat kesehatan Bank.
   d. Tingkat kehadiran Anggota Dewan Komisaris dalam Rapat Dewan Komisaris maupun rapat dalam komite-komite di bawah pengawasan Dewan Komisaris
   e. Keterlibatan Dewan Komisaris dalam penugasan-penugasan tertentu.

BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT

1. Board of Commissioners' Performance Assessment by the GMS.
   The performance assessment of the Board of Commissioners is conducted by the shareholders in the Annual GMS, as set out in the Company's Annual Report, and on the basis of which the GMS declares to grant a full discharge to the Board of Commissioners for the supervisory duties performed during the relevant financial year.

   The Board of Commissioners carries out its duties and responsibilities independently. In carrying out its duties and responsibilities, the Board of Commissioners pays attention to the provisions of the Bank's Articles of Association, the Board of Commissioners' Charter, and prevailing laws and regulations.
2. Performance assessment of the Board of Commissioners is conducted on a self-assessment basis every year.
   The performance assessment of the Board of Commissioners is carried out through self-assessment based on the Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

   Board of Commissioners Performance Evaluation Criteria:
   a. Implementation of the Board of Commissioners' supervisory duties and functions.
   b. Compliance with applicable regulations.
   c. Bank health rating.
   d. Attendance rate of Members of the Board of Commissioners in BOC Meetings and meetings of committees under the supervision of the BOC.
   e. Involvement of the Board of Commissioners in certain assignments.

Dewan Komisaris OK BANK menjalankan tugas dan kewajibannya dengan berpedoman kepada Piagam Dewan Komisaris yang ditinjau dan diperbaiki secara berkala agar sesuai dengan perkembangan praktik GCG terkini. Agar diperoleh rekomendasi yang independen dan berkualitas terhadap hasil pengawasan yang dijalankan, Dewan Komisaris OK BANK terdiri atas 3 orang anggota dengan kompetensi dan keahlian yang beragam. Dewan Komisaris secara rutin menjalankan Rapat-rapat Internal maupun Rapat Gabungan sesuai ketentuan dengan agenda berbagai aspek strategis yang harus diputuskan dan direkomendasikan oleh Dewan Komisaris sesuai ketentuan Anggaran Dasar Bank.

The Board of Commissioners of OK BANK carries out its duties and obligations guided by the Charter of the Board of Commissioners which is reviewed and improved periodically to be in accordance with the latest developments in GCG practices. In order to obtain independent and quality recommendations on the results of the supervision, the OK BANK Board of Commissioners is established of 3 members with diverse competencies and expertise. The Board of Commissioners routinely conducts Internal Meetings and Joint Meetings in accordance to regulations, with the agenda of various strategic aspects that must be decided and recommended by the Board of Commissioners in accordance with the provisions of the Bank's Articles of Association.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi. Setiap tahun Dewan Komisaris menilai kinerja dari Komite tersebut.

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2023 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan cukup efektif.

1. Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan atas hal-hal yang terkait dengan informasi keuangan, sistem pengendalian internal (*internal control system*), efektivitas pemeriksaan oleh auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Selama tahun 2023, Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dalam rangka menilai kecukupun pengendalian internal.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

In carrying out its duties and responsibilities, the Board of Commissioners is assisted by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. Each year, the Board of Commissioners assesses the performance of these committees.

The Board of Commissioners periodically (annually) assesses the effectiveness of the performance of the committees under the BOC. The Board of Commissioners considers that during 2023, the committees have carried out their duties and responsibilities quite effectively.

1. The Audit Committee has the duty and responsibility to supervise matters related to financial information, internal control system, effectiveness of audit by external and internal auditors, effectiveness of risk management implementation and compliance with applicable laws and regulations. During 2023, the Audit Committee has monitored and evaluated the planning and implementation of audits and the follow-up of audit results in order to assess the adequacy of internal control.

2. Komite Pemantau Risiko memiliki tugas dan tanggung jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur pengelolaan risiko, sehingga kegiatan usaha Perseroan tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan. Selama tahun 2023, Komite Pemantau Risiko telah mengevaluasi terkait penyediaan kredit dan penyediaan dana kepada pihak terkait, *recovery plan* PT Bank Oke Indonesia, Tbk. serta *review* atas pelaksanaan manajemen risiko di PT Bank Oke Indonesia, Tbk.
3. Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Selama tahun 2023, Komite Remunerasi dan Nominasi telah membantu Dewan Komisaris terkait dengan perubahan susunan Anggota Direksi untuk meningkatkan kinerja Bank.

2. The Risk Monitoring Committee has duties and responsibilities in supervising the implementation of the Company's risk management to fulfil the elements of the adequacy of risk management procedures, so that the Company's business activities can still be controlled at an acceptable and profitable limit. During 2023, the Risk Monitoring Committee has evaluated the provision of credit and provision of funds to related parties, the recovery plan of PT Bank Oke Indonesia, Tbk. as well as a review of the implementation of risk management at PT Bank Oke Indonesia, Tbk.
3. The Remuneration and Nomination Committee has the duty and responsibility to assist the Board of Commissioners in carrying out its functions and duties in areas relating to the nomination and remuneration of members of the BOD and BOC. During 2023, the Remuneration and Nomination Committee has assisted the Board of Commissioners with regard to changes in the composition of the Board of Directors to improve the Bank's performance.

Direksi

Board of Directors

Direksi merupakan organ utama Bank yang bertanggung jawab penuh atas pelaksanaan pengelolaan Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana dijelaskan di Anggaran Dasar Perusahaan dan peraturan perundangan yang berlaku. Direksi bertanggung jawab secara kolektif Kolegial melakukan pengurusan Bank untuk kepentingan dan tujuan Bank serta mewakili Bank di dalam maupun di luar pengadilan sesuai dengan Anggaran Dasar. Sebagai bentuk pertanggungjawaban dalam pelaksanaan tugasnya selama satu tahun, Direksi mempertanggungjawabkan pengurusan Bank dalam RUPS.

The Board of Directors is the main organ of the Bank and is fully responsible for the implementation of the Bank's management in accordance with its authority and responsibilities as described in the Company's Articles of Association and applicable laws and regulations. The Board of Directors is collectively and collegially responsible for managing the Bank for the interests and purposes of the Bank and represents the Bank in and out of court in accordance with the Articles of Association. As a form of accountability in the implementation of its duties for one year, the Board of Directors presents its performance in managing the Bank in the GMS.

DASAR HUKUM

1. Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
3. Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum; dan

LEGAL BASIS

1. Law Number 40 of 2007 on Limited Liability Companies;
2. Financial Services Authority Regulation Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
3. Financial Services Authority Regulation Number 21/POJK.04/2015 on the Implementation of Public Company Governance Guidelines;
4. Financial Services Authority Regulation Number 17 of 2023 on the Implementation of Governance for Commercial Banks; and

5. Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

PIAGAM DIREKSI

OK BANK telah menyusun Piagam Direksi sebagai acuan bagi Direksi dalam menjalankan tugas dan tanggung jawabnya. Piagam Direksi disahkan oleh Direksi pada tanggal 02 Agustus 2023.

KRITERIA DAN INDEPENDENSI DIREKSI

Kriteria dan Independensi Direksi PT Bank Oke Indonesia, Tbk. telah sesuai dengan ketentuan yang berlaku dengan kondisi sebagai berikut:

1. Seluruh anggota Direksi memiliki integritas tinggi dan mempunyai reputasi keuangan yang memadai;
2. Mayoritas Direksi memiliki pengalaman di bidang operasional sebagai pejabat eksekutif Bank paling sedikit 5 (lima) tahun
3. Seluruh anggota Direksi berdomisili di Indonesia;
4. Setiap usulan penggantian dan/atau pengangkatan anggota Direksi oleh Dewan Komisaris kepada RUPS telah memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi;
5. Anggota Direksi baik sendiri-sendiri maupun bersama-sama tidak ada yang memiliki saham melebihi 25% dari modal disetor pada perusahaan lain;
6. Direksi tidak memiliki hubungan keuangan, hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Pengendali yang dapat mempengaruhi kemampuannya untuk bertindak independen;
7. Anggota Direksi tidak memiliki jabatan rangkap sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank maupun institusi lainnya.

KOMPOSISI DIREKSI

Berdasarkan keputusan RUPS Luar Biasa tanggal 11 Mei 2023, sebagaimana tertuang dalam Akta Nomor 07 tanggal 11 Mei 2023 oleh Notaris DR. Agung Irianto, SH, MH di Jakarta dengan AHU-AH.01.09-0119665. Maka susunan Direksi PT Bank Oke Indonesia, Tbk. adalah sebagai berikut:

5. Circular Letter of the Financial Services Authority Number 13/ SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.

BOARD OF DIRECTORS' CHARTER

OK BANK has prepared a Board of Directors Charter as a reference for the Board of Directors in carrying out its duties and responsibilities. The Board of Directors Charter was approved by the Board of Directors on date 02 August 2023.

CRITERIA AND INDEPENDENCY OF THE BOARD OF DIRECTORS

The criteria and independence of the Board of Directors of PT Bank Oke Indonesia, Tbk. are in accordance with the applicable provisions, with the following conditions:

1. All members of the Board of Directors have high integrity and adequate financial standing;
2. The majority of the Board of Directors have operational experience as an executive officer of the Bank for at least 5 (five) years.;
3. All members of the Board of Directors are domiciled in Indonesia;
4. Any proposal for the replacement and/or appointment of members of the Board of Directors by the Board of Commissioners to the GMS has taken into account the recommendations of the Remuneration and Nomination Committee;
5. None of the members of the Board of Directors, individually or collectively, owns shares exceeding 25% of the paid-up capital in other companies;
6. The Board of Directors has no financial relationship, family relationship up to the second degree with fellow members of the Board of Directors, members of the Board of Commissioners and/or Controlling Shareholders that may affect their ability to act independently;
7. Members of the Board of Directors do not hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners or Executive Officers at banks or other institutions.

COMPOSITION OF THE BOARD OF DIRECTORS

Based on the resolution of the Extraordinary GMS dated 11 May 2023, as stated in Deed Number 07 dated 11 May 2023 by Notary DR. Agung Irianto, SH, MH in Jakarta with AHU-AH.01.09-0119665, the composition of the Board of Directors of PT Bank Oke Indonesia, Tbk. is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis for Last Appointment	Persetujuan OJK OJK Approval
Park Young Man	Direktur Utama President Director	RUPSLB 11 Mei 2023 EGM 11 May 2023	Nomor KEP -21/PB.1/2021 tanggal 15 Maret 2021 dated 15 March 2021
Hendra Lie	Wakil Direktur Utama Vice President Director	RUPSLB 11 Mei 2023 EGM 11 May 2023	Nomor KEP -110/D.03/2019 tanggal 21 Juni 2019 dated 21 June 2019

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis for Last Appointment	Persetujuan OJK OJK Approval
Efdinal Alamsyah	Direktur Kepatuhan Compliance Director	RUPSLB 11 Mei 2023 EGM 11 May 2023	Nomor KEP-113/D.03/2019 tanggal 21 Juni 2019 dated 21 June 2019
Inhyo Wang	Direktur Kredit dan TI IT and Credit Director	RUPSLB 11 Mei 2023 EGM 11 May 2023	Nomor SR-68/PB.02/2023 Tanggal 30 Mei 2023 dated 30 May 2023
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Business Director	RUPSLB 11 Mei 2023 EGM 11 May 2023	Nomor SR-128/PB.02/2023 tanggal 25 Juli 2023 dated 25 July 2023

TUGAS DAN TANGGUNG JAWAB DIREKSI

Direksi memiliki tugas dan tanggung jawab yang sudah dilaksanakan sebagai berikut:

1. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.
2. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
3. Direksi mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
4. Direksi menerapkan pelaksanaan prinsip-prinsip tata Kelola dalam setiap kegiatan usaha Bank pada seluruh tingkatan/jenjang organisasi PT Bank Oke Indonesia, Tbk.
5. Direksi senantiasa menindaklanjuti temuan pemeriksaan dan rekomendasi dari audit intern Bank maupun ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
6. Direksi wajib memiliki pedoman dan tata tertib kerjayang bersifat mengikat bagi setiap anggota Direksi.
7. Direksi membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, Komite Manajemen Risiko, Komite ALCO, Komite Kredit dan Komite IT.
8. Direksi melakukan penilaian sesuai ketentuan yang berlaku terhadap komite-komite di bawah Direksi seperti Komite Kredit, ALCO, *IT Steering, Risk Management.*
9. Direksi mengungkapkan secara terbuka kebijakan yang bersifat strategis di bidang kepegawaian kepada karyawan melalui pertemuan dengan seluruh karyawan, Surat Keputusan maupun Surat Edaran dan email.
10. Direksi menyediakan data dan informasi yang lengkap dan akurat kepada Komisaris secara tepat waktu.

DUTIES AND RESPONSIBILITY OF THE BOARD OF DIRECTORS

The Board of Directors has carried out duties and responsibilities as follows:

1. The Board of Directors is in charge of running and responsible for the management of the Bank for the benefit of the Bank in accordance with the purposes and objectives of the Bank as stipulated in the provisions of laws and regulations, articles of association, and resolutions of the GMS.
2. The Board of Directors shall carry out its duties, authorities and responsibilities in good faith and with prudence.
3. The Board of Directors is accountable for the implementation of its duties to the Shareholders through the GMS.
4. The Board of Directors carries out the implementation of GCG principles in every business activity of the Bank at all levels of the PT Bank Oke Indonesia, Tbk. organization.
5. The Board of Directors always follows up on audit findings and recommendations from the Bank's internal and external audits, the results of the supervision of the Financial Services Authority and/or the results of supervision of other authorities.
6. The Board of Directors must have guidelines and work rules that are binding for each member of the Board of Directors.
7. The Board of Directors establishes Internal Audit Unit, Compliance Unit, Risk Management Unit, Risk Management Committee, ALCO Committee, Credit Committee and IT Committee.
8. The Board of Directors conducts assessment in accordance with the applicable provisions, of the committees under the Board of Directors such as the Credit Committee, ALCO, IT Stering, Risk Management.
9. The Board of Directors openly discloses strategic personnel policies to employees through meetings with all employees, Decrees and Circulars, and emails.
10. The Board of Directors provides complete and accurate data and information to the Commissioners in a timely manner.

11. Direksi melaksanakan pengelolaan data dan informasi sesuai sesuai dengan Tata Kelola yang Baik pada Bank dan ketentuanperaturan perundang-undangan.
12. Keputusan-keputusan strategis senantiasa diputuskan melalui rapat Direksi yang pengambilan keputusannya dilakukan secara musyawarah mufakat, dibuat risalah rapatnya dan didokumentasikan dengan baik, serta diimplementasikan sesuai keputusan rapat, serta didasarkan pada pedoman dan tata tertib kerja yang berlaku. Keputusan diambil apabila seluruh Direksi yang hadir menyetujui dan dibatalkan jika terjadi *dissenting opinions*.
13. Direksi tidak memanfaatkan Bank untuk kepentingan pribadi keluarga atau pihak lain serta tidak mengambil dan/atau menerima keuntungan pribadi selain remunerasi dan fasilitas lainnya yang ditetapkan dalam RUPS.
14. Direksi melaksanakan tugas secara independen tanpa intervensi dari pihak manapun yang dapat menyebabkan kegiatan operasional Bank terganggu sehingga berdampak pada berkurangnya keuntungan Bank dan/atau menyebabkan kerugian Bank.

TUGAS DAN TANGGUNG JAWAB MASING-MASING ANGGOTA DIREKSI

Direktur Utama

- Direktur Utama bertanggung jawab atas perencanaan dan pengembangan taktis dan strategis Bank, membentuk tim manajemen yang efektif dan terpadu dan mengembangkan struktur serta budaya organisasi untuk mendorong pertumbuhan bisnis berdasarkan pada rencana bisnis Bank.
- Direktur Utama memiliki hak dan wewenang untuk bertindak untuk dan atas nama Direksi serta mewakili Bank sesuai dengan Anggaran Dasar Bank.

- Direktur Utama bertanggung jawab terhadap pengendalian utama atas seluruh operasi Bank dan memimpin, membimbing, mengawasi semua unit organisasi Bank.
- Menentukan dan menerapkan strategi Bank sesuai amanat Rapat Umum Pemegang Saham.

- Memimpin dan mengkoordinasikan pelaksanaan pengurusan Perseroan sebagaimana ditetapkan dalam Anggaran Dasar dan Keputusan Rapat Umum Pemegang Saham (RUPS) dengan berdasarkan ketentuan yang berlaku.
- Memimpin, mengkoordinasikan, mengarahkan dan mensupervisi Divisi-Divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan dan ketentuan internal Perseroan.

11. The Board of Directors conducts data and information management in accordance with the Bank's Good Governance and statutory provisions.
12. Strategic decisions are always decided through Board of Directors meetings, where decisions are made by deliberation and consensus, minutes of meetings are made and well documented, and implemented in accordance with meeting decisions, as well as based on applicable guidelines and work rules. Resolutions are adopted if all Directors present approve and cancelled if there are dissenting opinions.
13. The Board of Directors does not utilise the Bank for the personal interests of the family or other parties, and does not take and/or receive personal benefits other than the remuneration and other facilities stipulated in the GMS.
14. The Board of Directors performs its duties independently without intervention from any party that may cause the Bank's operational activities to be disrupted, resulting in a reduction in the Bank's profits and/or causing losses to the Bank.

DUTIES AND RESPONSIBILITIES OF EACH MEMBER OF THE BOARD OF DIRECTORS

President Director

- The President Director is responsible for the tactical and strategic planning and development of the Bank, establishing an effective and integrated management team and developing an organizational structure and culture to drive business growth based on the Bank's business plan.
- The President Director has the right and authority to act for and on behalf of the Board of Directors and represent the Bank in accordance with the Bank's Articles of Association.
- The President Director is responsible for the ultimate control of all the Bank's operations, and leads, guides and supervises all organizational units of the Bank.

- Determine and implement the Bank's strategy in accordance with the mandate of the General Meeting of Shareholders.
- Lead and coordinate the implementation of the Company's management as stipulated in the Articles of Association and the Resolutions of the General Meeting of Shareholders (GMS) based on the prevailing regulations.
- Lead, coordinate, direct and supervise the Divisions under the scope of supervision, including ensuring the implementation of strategic plans (Bank Business Plan) and achievement of performance targets, implementation of compliance with regulations, laws and regulations and internal provisions of the Company.

- Mengawasi dan memastikan koordinasi berbagai komite, unit kerja dalam Bank yang bertanggung jawab kepada Direktur Utama.
- Menilai/mengevaluasi dan menganalisa perkembangan Bank bersama-sama anggota Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan.
- Menjaga Bank selalu dalam kondisi sehat dan bersama anggota Direksi menyelesaikan masalah- masalah lain yang berpotensi dapat menurunkan tingkat kesehatan Bank.
- Menetapkan bahwa Bank berada dalam kondisi krisis likuiditas dan mengaktifkan fungsi *Business Continuity Plan* serta menyusun strategi penanganan yang segera, sistematis, pragmatis dan terintegrasi.
- Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan Peraturan Perundang-undangan lain yang berlaku di Indonesia serta Pedoman dari *Parent Company.*

- Oversee and ensure the coordination of various committees and work units within the Bank that are responsible to the President Director.
- Assess/evaluate and analyze the Bank's development together with other members of the Board of Directors, and formulate the necessary corrective measures.
- Maintain the Bank in a healthy condition and together with members of Board of Directors resolve other issues that could potentially reduce the Bank's soundness.
- Determine that the Bank is in a liquidity crisis condition and activate the Business Continuity Plan function and develop immediate, systematic, pragmatic and integrated handling strategies.
- Other duties as stipulated in the provisions of Bank Indonesia/Financial Services Authority and other applicable laws and regulations in Indonesia as well as the guidelines of the Parent Company.

Wakil Direktur Utama

- Wakil Direktur Utama bertanggung jawab mendukung pelaksanaan rencana strategis yang ditetapkan oleh Direktur Utama.
- Wakil Direktur Utama bertanggung jawab dalam mengarahkan proses-proses perubahan yang diperlukan di semua bidang untuk mencapai tujuan perusahaan dan kelangsungan bisnis.
- Bertanggung jawab mengembangkan dan memperkuat *image* Perusahaan dan membangun *relationship* dengan nasabah, bank-bank koresponden serta lembaga keuangan.
- Bersama Direktur Kredit memonitor, mengevaluasi portofolio kredit dalam hubungannya dengan kualitas kredit dan pencapaian target sesuai dengan rencana kerja bank serta menetapkan langkah-langkah yang diperlukan dalam perbaikan kualitas dan penyelamatan kredit.
- Mengembangkan bisnis *Treasury* melalui aliansi *strategic* dengan pihak lain dengan tujuan untuk mengembangkan bisnis bank.
- Memonitor sumber dan penggunaan dana baik yang terkait dengan pencapaian target yang telah ditetapkan maupun dalam menjaga keamanan likuiditas sehari-hari.
- Memimpin, mengawasi dan memonitor jalannya bisnis bank terkait segmen kredit *retail* seperti kredit multi-guna, *payroll loan,* dll.
- Memimpin pengembangan inisiatif baru untuk produk-produk dan jasa perbankan yang belum ada di bank baik di bidang *lending, funding* maupun *transactional base business* sesuai dengan tujuan Bank.
- Menilai/mengevaluasi dan menganalisa perkembangan Bank bersama-sama Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan.

Vice President Director

- The Vice President Director is responsible for supporting the implementation of the strategic plan set by the President Director.
- The Vice President Director is responsible for directing the change processes required in all areas to achieve corporate objectives and business continuity.
- Responsible for developing and strengthening the Company's image and building relationships with customers, correspondent banks and financial institutions.
- Together with the Credit Director, monitor and evaluate the credit portfolio in terms of credit quality and target achievement in accordance with the Bank's work plan, and determine the steps needed to improve credit quality and recovery.
- Develop Treasury business through strategic alliances with other parties with the aim of growing the Bank's business.
- Monitor the sources and uses of funds, both in terms of meeting pre-determined targets and maintaining day-to-day liquidity.
- Lead, supervise and monitor the Bank's business operations related to retail credit segments such as multi-purpose loans, payroll loans, etc.
- Lead the development of new initiatives for banking products and services that do not yet exist in the Bank, both in the areas of lending, funding and transactional base business in accordance with the Bank's objectives.
- Assess/evaluate and analyze the Bank's development together with other Directors, and formulate necessary corrective measures.

- Memimpin dan mengarahkan serta mensupervisi penerapan kebijakan pada divisi yang langsung berada di bawah koordinasi Wakil Direktur Utama.
- Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan Peraturan Perundang-undangan lain yang berlaku di Indonesia serta Pedoman dari *Parent Company*.
- Bertanggung jawab mengatur, mengarahkan dan memastikan kegiatan operasional Bank agar senantiasa mengikuti ketentuan yang berlaku serta berpegang pada prinsip-prinsip kehati-hatian termasuk memastikan dijalankannya penerapan Manajemen Risiko terkait dengan operasional Bank.

Direktur Kredit & TI

- Bertanggung jawab dalam merumuskan dan merencanakan kebijakan perkreditan yang akan ditempuh oleh Bank sesuai dengan perkembangan perekonomian dan kemampuan internal Bank serta mempertimbangkan faktor keamanan risiko kredit Bank.
- Bersama Wakil Direktur Utama bertanggung jawab terhadap tercapainya target kredit baik kualitas maupun kuantitas sesuai rencana bisnis Bank berdasarkan prinsip kehati-hatian.
- Memastikan pelaksanaan prinsip kehati-hatian di bidang perkreditan dengan menjamin terlaksananya ketentuan dalam Pedoman Kebijaksanaan Perkreditan Bank (PKPB), Kualitas Aktiva Produksi (KAP), Pembentukan Penyisihan Aktiva Produktif (PPAP), Batas Maksimal Pemberian Kredit (BMPK), Rasio Kredit Bermasalah (*Non Performing Loan*) dan ketentuan lainnya yang berlaku di bidang perkreditan.
- Bertanggung jawab mengoptimalkan penerimaan pendapatan dari sektor perkreditan termasuk mengupayakan penjualan kembali Agunan Yang Diambil Alih (AYDA).
- Memimpin Komite Kredit dalam membahas permohonan kredit nasabah dan memberikan keputusan dalam Komite Kredit.
- Mengawasi dan bertanggung jawab atas penyelesaian kredit bermasalah termasuk melaksanakan usaha penyelesaian kredit bermasalah baik di Kantor Pusat maupun di kantor cabang sesuai dengan program kerja dan sasaran yang telah ditetapkan.
- Memimpin, mengkoordinasikan, mengarahkan dan mensupervisi Divisi-Divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan dan ketentuan internal Perseroan.
- Menilai/mengevaluasi dan menganalisa perkembangan Bank bersama-sama Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan.

- Lead and direct and supervise the implementation of policies in divisions directly under the coordination of the Vice President Director.
- Other duties as stipulated in the provisions of Bank Indonesia/Financial Services Authority and other applicable laws and regulations in Indonesia as well as the guidelines of the Parent Company.
- Responsible for managing, directing and ensuring the Bank's operational activities to always follow the applicable regulations and adhere to prudential principles, including ensuring the implementation of Risk Management related to the Bank's operations.

Director of Credit & IT

- Responsible for formulating and planning credit policies to be pursued by the Bank in accordance with economic developments and the Bank's internal capabilities as well as considering the Bank's credit risk security factors.
- Together with the Vice President Director, responsible for the achievement of credit targets, both in terms of quality and quantity, in accordance with the Bank's business plan based on prudential principles.
- Ensure the implementation of prudential principles in the field of credit by ensuring the implementation of the provisions in the Bank's Credit Policy Guidelines (PKPB), Quality of Productive Assets (KAP), Provision for Earning Assets (PPAP), Maximum Lending Limit (LLL), Non Performing Loan Ratio (NPL) and other applicable provisions in the field of credit.
- Responsible for optimizing revenue from the lending sector, including seeking the resale of Repossessed Collateral (AYDA).
- Lead the Credit Committee in discussing customer credit applications and make decisions in the Credit Committee.
- Oversee and be responsible for the resolution of non-performing loans, including carrying out efforts to resolve non-performing loans, both at the Head Office and at branch offices in accordance with the work program and targets that have been set.
- Lead, coordinate, direct and supervise the Divisions under the scope of supervision, including ensuring the implementation of strategic plans (Bank Business Plan) and achievement of performance targets, implementation of compliance with regulations, laws and regulations and internal provisions of the Company.
- Assess/evaluate and analyze the Bank's development together with other Directors, and formulate necessary corrective measures.

- Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan Peraturan Perundang-undangan lain yang berlaku serta Pedoman dari *Parent Company*.

Direktur Bisnis

- Bertanggung jawab dalam mengembangkan portofolio bisnis Bank
- Memformulasikan serta mengimplementasikan strategi bisnis untuk menunjang pertumbuhan bisnis Bank, khususnya di bidang perkreditan.
- Mengembangkan inisiatif baru untuk produk-produk dan jasa perbankan di bidang *lending*.
- Bertanggung jawab melakukan analisa tentang bisnis lending dan pertumbuhannya agar sejalan dengan rencana bisnis bank
- Bertanggung jawab untuk memastikan penerapan serta perbaikan terhadap proses bisnis
- Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja Direktorat Bisnis.
- Membangun dan membina efektivitas dan efisiensi pelaksanaan tugas dan tanggung jawab pada jajaran ruang lingkup direktoratnya.
- Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama, Dewan Komisaris serta Pemegang Saham, sepanjang tidak bertentangan dengan Anggaran Dasar, ketentuan internal, regulasi dan peraturan perundang-undangan yang berlaku.
- Memimpin, mengkoordinasikan, mengarahkan dan mensupervisi Divisi-Divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan, dan ketentuan internal Perseroan.
- Menilai/mengevaluasi dan menganalisa perkembangan Bank bersama-sama Direksi yang lain, serta merumuskan langkah-langkah perbaikan yang diperlukan.
- Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan Peraturan Perundang-undangan lain yang berlaku serta Pedoman dari *Parent Company*.

Direktur Kepatuhan

- Membantu Direksi dalam memastikan bahwa kegiatan bisnis dan internal Bank dikelola dan dilaksanakan secara bertanggung jawab sesuai dengan ketentuan yang berlaku.
- Memastikan Direksi membuat kebijakan dan/atau keputusan, yang sejalan dengan Bank Indonesia/OJK dan peraturan lain yang berlaku.
- Bertanggung jawab menetapkan prosedur untuk memastikan kepatuhan bank terhadap semua peraturan (Bank Indonesia/OJK/Peraturan lainnya) dalam rangka praktik perbankan yang sehat dan penuh kehati-hatian.

- Other duties as stipulated in the provisions of Bank Indonesia/Financial Services Authority and other applicable laws and regulations in Indonesia as well as the guidelines of the Parent Company.

Director of Business

- Responsible for developing the Bank's business portfolio.
- Formulate and implement business strategies to support the growth of the Bank's business, particularly in lending.
- Develop new initiatives for banking products and services in the area of lending.
- Responsible for analyzing the lending business and its growth in line with the Bank's business plan.
- Responsible for ensuring the implementation and improvement of business processes.
- Lead, direct the preparation and supervise the implementation of the Business Directorate work plan.
- Build and foster the effectiveness and efficiency of the implementation of duties and responsibilities in the ranks of the scope of his directorate.
- Carry out other tasks assigned by the President Director, Board of Commissioners and Shareholders, as long as it does not conflict with the Articles of Association, internal provisions, regulations and applicable laws and regulations.
- Lead, coordinate, direct and supervise the Divisions under the scope of supervision including ensuring the implementation of strategic plans (Bank Business Plan) and achievement of performance targets, implementation of compliance with regulations, laws and regulations, and internal provisions of the Company.
- Assess/evaluate and analyze the Bank's development together with other Directors, and formulate necessary corrective measures.
- Other duties as stipulated in the provisions of Bank Indonesia/Financial Services Authority and other applicable laws and regulations in Indonesia as well as the guidelines of the Parent Company.

Director of Compliance

- Assist the Board of Directors in ensuring that the Bank's business and internal activities are managed and implemented responsibly in accordance with applicable regulations.
- Ensure the Board of Directors makes policies and/or decisions, which are in line with Bank Indonesia/FSA and other applicable regulations.
- Responsible for establishing procedures to ensure the bank's compliance with all regulations (Bank Indonesia/OJK/Other regulations) in the context of sound and prudent banking practices.

- Bertanggung jawab untuk memantau dan menjaga kepatuhan bank terhadap semua perjanjian dan komitmen yang dibuat oleh Bank dengan Bank Indonesia/OJK/Institusi lainnya.
- Bertanggung jawab untuk memantau dan menjaga agar kegiatan/aktivitas Bank tidak melanggar peraturan yang berlaku.
- Bertanggung jawab mengembangkan kebijakan dan strategi Manajemen Risiko secara tertulis.
- Memastikan dan memantau penerapan Manajemen Risiko di dalam bank serta mengembangkan budaya manajemen risiko di semua tingkatan organisasi.
- Bertanggung jawab untuk memberikan keputusan akhir atas transaksi yang mencurigakan.
- Bersama-sama dengan anggota Direksi lain menetapkan sistem, sarana dan prasarana untuk penerapan Manajemen Risiko pada seluruh unit kegiatan bank dengan menyusun kebijakan, prosedur dan strategi manajemen risiko secara tertulis dan komprehensif.

- Bersama-sama anggota Direksi lain memastikan dijalankannya berbagai aspek ketentuan dalam manajamen risiko yang meliputi risiko operasional, kredit, pasar, likuiditas dan kepatuhan termasuk menngelola risko yang melekat pada aktivitas baru.
- Membuat laporan tahunan sebagai pertanggungjawaban Direksi kepada Pemegang Saham, serta mengatur penyelenggaraan RUPS/RUPSLB dan melaksanakan hasil keputusannya.
- Memimpin, mengkoordinasikan, mengarahkan dan mensupervisi Divisi-Divisi di bawah lingkup supervisinya termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerja, pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan, dan ketentuan internal Perseroan.
- Tugas-tugas lain seperti yang diatur dalam ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan Peraturan Perundang-undangan lain yang berlaku serta Pedoman dari *Parent Company*.

RAPAT DIREKSI

Sesuai POJK Nomor 17 Tahun 2023 dan Piagam Direksi OK BANK, Direksi wajib melakukan rapat berkala paling sedikit 1 (satu) kali dalam 1 (satu) bulan. Rapat juga dapat diselenggarakan sewaktu-waktu atas permintaan anggota Direksi selama memenuhi aturan yang telah ditetapkan.

- Responsible for monitoring and maintaining the bank's compliance with all agreements and commitments made by the Bank with Bank Indonesia/OJK/other institutions.
- Responsible for monitoring and maintaining that the Bank's activities do not violate applicable regulations.

- Responsible for developing written Risk Management policies and strategies.
- Ensure and monitor the implementation of Risk Management within the bank and develop a risk management culture at all levels of the organization.
- Responsible for providing the final decision on suspicious transactions.
- Together with other members of the Board of Directors, establish systems, facilities and infrastructure for the implementation of Risk Management in all units of the bank's activities by compiling written and comprehensive risk management policies, procedures and strategies.
- Together with other members of the Board of Directors, ensure the implementation of various aspects of risk management provisions covering operational, credit, market, liquidity and compliance risks, including managing the risks inherent in new activities.
- Prepare an annual report as the accountability of the Board of Directors to the Shareholders, as well as organize the GMS/EGMS and implement the results of its decisions.
- Lead, coordinate, direct and supervise the Divisions under the scope of supervision including ensuring the implementation of strategic plans (Bank Business Plan) and achievement of performance targets, implementation of compliance with regulations, laws and regulations, and internal provisions of the Company.
- Other duties as stipulated in the provisions of Bank Indonesia/Financial Services Authority and other applicable laws and regulations in Indonesia as well as the guidelines of the Parent Company.

MEETINGS OF THE BOARD OF DIRECTORS

In accordance with POJK 17 of 2023 and OK BANK's Board of Directors' Charter, the Board of Directors is required to hold regular meetings at least 1 (one) time in 1 (one) month. Meetings may also be held at any time at the request of a member of the Board of Directors, provided that the established rules are complied with.

Sepanjang tahun 2023, Direksi OK BANK telah menyelenggarakan rapat Direksi sebanyak 22 (dua puluh dua) kali, dengan frekuensi kehadiran sebagai berikut:

Throughout 2023, the Board of Directors of OK BANK held 22 (twenty-two) Board of Directors meetings, with the frequency of attendance as follows:

Nama Name	Jabatan Position	Jumlah rapat Number of Meetings	Kehadiran Attendance
Park Young Man	Direktur Utama President Director	22	22
Hendra Lie	Wakil Direktur Utama Vice President Director	22	21
Efdinal Alamsyah	Direktur Kepatuhan Compliance Director	22	20
Inhyo Wang*	Direktur Kredit dan TI IT and Credit Director	6	6
Vincentia M. Djuniwati Wijaya**	Direktur Bisnis Business Director	5	5
Joyo***	Direktur Operasional Operational Director	10	10
Kim Seongtaek***	Direktur Kredit Credit Director	10	9

* Efektif menjadi Direktur Kredit dan TI tanggal 06 Juli 2023 | Effective as Credit and IT Director on 06 July 2023
** Efektif menjadi Direktur Bisnis tanggal 31 Juli 2023 | Effective as Business Director on 31 July 2023
*** Efektif berhenti dari Direktur Operasional & Direktur Kredit tanggal 11 Mei 2023 | Effective resigned from Director of Operations & Director of Credit on 11 May 2023

Program orientasi bagi anggota Direksi yang baru diangkat Pada tahun 2023 terdapat perubahan komposisi anggota Direksi pada posisi Direktur Kredit & TI serta Direktur Bisnis. Kedua Direktur baru pada posisi tersebut telah diberikan program pembekalan berupa manajemen risiko dan APU PPT untuk mendukung pelaksanaan tugas dan tanggung jawab mereka.

Orientation program for newly appointed members of the Board of Directors In 2023, there were changes in the composition of the Board of Directors in the positions of Credit & IT Director and Business Director. Both new Directors have been given briefing programs on risk management and AML/CFT to support the implementation of their duties and responsibilities.

Pelatihan Direksi

OK BANK memberikan kesempatan kepada anggota Direksi untuk mengembangkan kompetensi dengan mengikuti pelatihan/pendidikan/seminar. Sepanjang tahun 2023, Direksi OK BANK telah mengikuti beberapa program pengembangan kompetensi yaitu:

Trainings for Board of Directors

OK BANK provides opportunities for members of the Board of Directors to develop their competencies by attending training/education/seminars. Throughout 2023, OK BANK's Board of Directors has participated in several competency development programs, namely:

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Waktu dan Tempat Time and Place
Park Young Man	Direktur Utama President Director	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI (Vendor)	Jakarta, 29 Agustus 2023 29 August 2023
Hendra Lie	Wakil Direktur Utama Vice President Director	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI (Vendor)	Jakarta, 29 Agustus 2023 29 August 2023
Efdinal Alamsyah	Direktur Kepatuhan Compliance Director	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI (Vendor)	Jakarta, 29 Agustus 2023 29 August 2023
Inhyo Wang	Direktur Kredit dan TI IT and Credit Director	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI (Vendor)	Jakarta, 29 Agustus 2023 29 August 2023

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Waktu dan Tempat Time and Place
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Business Director	Pembekalan dan Refreshment Program untuk Komisaris Level 7 Manajemen Risiko Debriefing and Refreshment Program for Level 7 Risk Management Commissioners	LPPI (Vendor)	Jakarta, 16 - 17 Mei 2023 16-17 May 2023
	Direktur Bisnis Business Director	Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi, dan Pelindungan Konsumen Get to Know More about the Regulation of P2SK Law in the Context of Strengthening Consumer Literacy, Inclusion, and Protection	OJK	Jakarta, 23 November 2023
	Direktur Bisnis Business Director	Pelatihan Mandatory POJK Nomor 8 Tahun 2023 (APU PPT& PPPSPM 12-13 Des 2023) Mandatory Training of POJK Nomor 8 Year 2023 (AML/CFT & PPPSPM 12-13 Dec 2023)	LPP	Jakarta, 12 - 13 Desember 2023 12-13 December 2023

PENILAIAN KINERJA DIREKSI

- Proses pelaksanaan penilaian kinerja Direksi dapat dilihat dari pencapaian *Key Performance Indicators* (KPI) Direksi secara Individu serta KPI Direksi secara kolegial.
- Dalam melakukan penilaian kinerja Direksi, Dewan Komisaris mengacu kepada indikator KPI.
- Prosedur dan tata cara penilaian kinerja Direksi meliputi:

- Metode Penilaian *self-assessment* dilakukan oleh Direksi dengan menggunakan Formulir *Self-Assessment*.
- Waktu pelaksanaan: wajib melakukan penilaian sendiri (*self-assessment*) minimal 1 (satu) kali dalam 1 (satu) tahun.
- Kriteria atau tolok ukur yang digunakan mengacu pada Rencana Bisnis Bank yang telah disetujui oleh Dewan Komisaris.
- Pihak yang melakukan penilaian kinerja Direksi adalah Direksi itu sendiri, melalui metode *self-assessment*, yang kemudian hasilnya dievaluasi oleh Dewan Komisaris.

PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS

- The process of performance assessment of the Board of Directors can be seen from the achievement of Key Performance Indicators (KPI) of the Board of Directors individually and KPI of the Board of Directors collegially.
- In assessing the performance of the Board of Directors, the Board of Commissioners refers to the KPI indicators.
- The procedures and protocols for assessing the performance of the Board of Directors include:
- Self-assessment method is carried out by the Board of Directors using the Self Assessment Form.
- Implementation time: required to conduct self-assessment at least 1 (one) time in 1 (one) year.

- The criteria or benchmarks used refer to the Bank's Business Plan that has been approved by the Board of Commissioners.
- The party that assesses the performance of the Board of Directors is the Board of Directors itself, through the self-assessment method, which is then evaluated by the Board of Commissioners.

Direksi OK BANK menjalankan tugas dan kewajiban operasionalnya dengan berpedoman kepada Piagam Direksi yang ditinjau dan diperbaiki secara berkala agar sesuai dengan peraturan perundangan dan perkembangan praktik GCG terkini. Agar diperoleh keputusan dan pelaksanaan kegiatan operasional dengan hasil terbaik, Direksi OK BANK terdiri atas 5 orang Direktur dengan kompetensi dan keahlian yang beragam serta menjalankan tugas-tugas operasional spesifik yang telah ditetapkan sesuai keahliannya.

Direksi secara rutin menjalankan Rapat-rapat Internal maupun Rapat Gabungan sesuai ketentuan, guna memutuskan berbagai aspek strategis yang harus dijalankan dan didelegasikan oleh Direksi kepada jajarannya sesuai ketentuntan Anggaran Dasar Bank.

The Board of Directors of OK BANK performs its operational duties and obligations based on the Board of Directors Charter, which is reviewed and revised periodically to comply with the latest laws and regulations and developments in GCG practices. In order to make the best decisions and implement operational activities, the OK BANK Board of Directors consists of 5 Directors with diverse competencies and expertise and performs specific operational tasks that have been determined according to their expertise.

The Board of Directors regularly conducts Internal Meetings and Joint Meetings in accordance with the provisions, to decide on various strategic aspects that must be carried out and delegated by the Board of Directors to its staff in accordance with the provisions of the Bank's Articles of Association.

PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI

Dalam menjalankan tugas dan tanggung jawabnya, Direksi dibantu oleh Komite Kredit, Komite Manajemen Risiko, Komite *Steering IT, Assets and Liability Committee* (ALCO), Komite Kebijakan Perkreditan dan Komite Pengembangan Produk. Setiap tahun Direksi menilai kinerja dari Komite tersebut.

Adapun penilaian untuk tahun 2023 adalah sebagai berikut: Penilaian kinerja dilakukan oleh masing-masing anggota Direksi, dengan kriteria target kinerja yang dituangkan dalam kertas kerja sesuai dengan tugas dan tanggung jawab masing-masing anggota komite. Dewan Direksi menilai bahwa selama tahun 2023 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan cukup efektif.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF DIRECTORS

In carrying out its duties and responsibilities, the Board of Directors is assisted by the Credit Committee, Risk Management Committee, IT Steering Committee, Assets and Liability Committee (ALCO), Credit Policy Committee and Product Development Committee. Each year the Board of Directors assesses the performance of these Committees.

The assessments for 2023 are as follows:
Performance assessment is conducted by each member of the Board of Directors, with performance target criteria outlined in the working papers in accordance with the duties and responsibilities of each committee member. The Board of Directors assessed that during 2023 the committees had carried out their duties and responsibilities quite effectively.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration of The Board of Commissioners and Directors

Pengangkatan dan pemberhentian anggota Dewan Komisaris dan Direksi merupakan wewenang pemegang saham yang dilakukan 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 Nominasi dan Remunerasi.

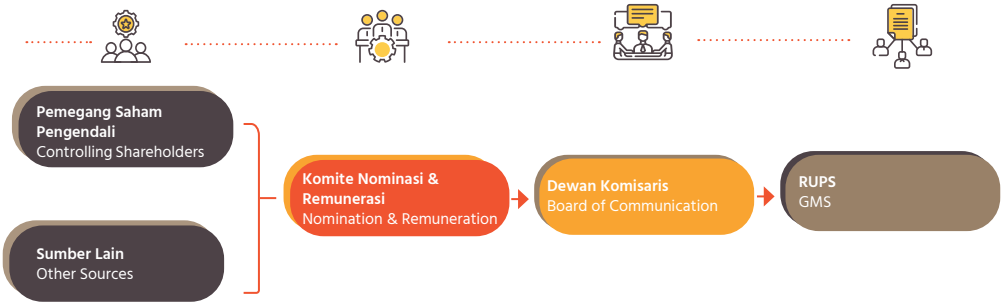
Prosedur Nominasi Dewan Komisaris Dan Direksi

Anggota Dewan Komisaris dan Direksi OK BANK diangkat dan diberhentikan oleh RUPS. Pemegang Saham Pengendali dapat mengusulkan nama-nama calon anggota Dewan Komisaris dan Direksi Bank untuk kemudian dilakukan pembahasan oleh Komite Remunerasi dan Nominasi. Selain itu, calon anggota Dewan Komisaris dan Direksi juga dapat berasal dari sumber lainnya.

The appointment and dismissal of members of the Board of Commissioners and the Board of Directors is the authority of the shareholders 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 Board of Directors to the Board of Commissioners by considering the recommendations of the Nomination and Remuneration Committee.

Nomination Procedure for the Board of Commissioners and Directors

Members of the Board of Commissioners and Board of Directors of OK BANK are appointed and dismissed by the GMS. Controlling Shareholders may propose the names of candidates for members of the Bank's Board of Commissioners and Board of Directors for discussion by the Remuneration and Nomination Committee. In addition, candidates for the Board of Commissioners and Board of Directors may also come from other sources.



Setelah dilakukan pembahasan oleh Komite Nominasi dan Remunerasi, kemudian nama calon anggota Dewan Komisaris dan Direksi diajukan kepada Dewan Komisaris untuk dimintakan persetujuannya pada saat RUPS.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Penerapan kebijakan remunerasi Dewan Komisaris dan Direksi OK BANK mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum.

After discussion by the Nomination and Remuneration Committee, the names of candidates for the Board of Commissioners and Board of Directors are submitted to the Board of Commissioners for approval at the GMS.

Remuneration Policy for BOC and BOD

The implementation of the remuneration policy of the Board of Commissioners and Directors of OK BANK refers to the provisions of the Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and Circular Letter of the Financial Services Authority Number 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.

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.

Based on this policy, the Board of Commissioners and the Board of Directors receive a remuneration package consisting of:

1. Fixed remuneration is remuneration that is not linked with performance and risk, including honorarium and holiday allowances.
2. Variable remuneration, which is remuneration that is linked to performance and risk, including production services or other forms that are equivalent to it.

Kebijakan remunerasi baik bagi Dewan Komisaris dan Direksi mengacu kepada rekomendasi dari Komite Nominasi dan Remunerasi yang memberikan rekomendasi kepada Dewan Komisaris terkait prosedur untuk meninjau struktur, kebijakan dan rencana remunerasi serta syarat dan ketentuan bagi Dewan Komisaris dan Direksi untuk kemudian diajukan kepada RUPS

The remuneration policy for both the Board of Commissioners and the Board of Directors refers to the recommendations of the Nomination and Remuneration Committee which provides recommendations to the Board of Commissioners regarding the procedures for reviewing the structure, policies and remuneration plans as well as the terms and conditions for the Board of Commissioners and Directors to be submitted to the GMS.

No	Jenis Penghasilan/Fasilitas Type of Income/Facilities	Dewan Komisaris Board of Commussioners		Direksi Board of Directors	
		Orang Person	Rp	Orang Person	Rp
1	Gaji, Bonus, Tunjangan Rutin, Tantiem dan Fasilitas Lainnya dalam Bentuk Non Natura Salary, Bonus, Routine Allowance, Tantiem and Other Facilities in the Form of Non Natura	3	Rp1.988.000.000,-	5	Rp18.084.659.572,-
2	Fasilitas Lain Dalam Bentuk Natura yang: • Dapat Dimiliki • Tidak Dapat Dimiliki Other Facilities in the Form of Natura that: • Ownable • Not Ownable	-	-	-	-
Jumlah | Total		**3**	**Rp1.988.000.000,-**	**5**	**Rp18.084.659.572,-**

Jumlah Remunerasi dalam Setahun Total Remuneration in a Year	Jumlah Direksi Number of Directors	Jumlah Dewan Komisaris Number of Board of Commissioners
Di atas Rp2 miliar Above Rp2 billion	4	0
Di antara Rp1 sampai Rp2 miliar Between Rp1 and Rp2 billion	1	0
Di antara Rp500 juta-di bawah Rp1 miliar Between Rp500 million-under Rp1 billion	0	2
Di bawah Rp500 juta Below Rp500 million	0	1

Uraian Ratio	Rasio Ratio
Gaji Pegawai Tertinggi dan Terendah Salary of Highest and Lowest Employee	95%
Gaji Direksi Tertinggi dan Terendah Highest and Lowest Directors' Salary	63,5%
Gaji Komisaris Tertinggi dan Terendah Highest and Lowest Commissioner Salary	21,5%
Gaji Direksi Tertinggi dan Pegawai Tertinggi Highest Board of Directors and Highest Employee Salary	66%

KEBIJAKAN DAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

Pengangkatan Dewan Komisaris dan Direksi dilakukan dengan mempertimbangkan jenis kelamin, pendidikan, pengalaman, dan pemahaman mengenai masalah manajemen perusahaan, memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan OK BANK dan dapat menyediakan waktu yang cukup untuk melaksanakan tugasnya serta persyaratan lain berdasarkan peraturan perundang-undangan.

Saat ini Dewan Komisaris maupun Direksi telah memenuhi kriteria baik dari jenis kelamin, pendidikan, pengalaman, pemahaman mengenai masalah manajemen perusahaan, serta memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan OK BANK.

Keberagaman komposisi Dewan Komisaris tercermin dari pendidikan, pengalaman kerja, dan jenis kelamin yang dapat dilihat dalam tabel di bawah ini:

POLICIES AND DIVERSITY OF THE BOARD OF COMMISSIONERS AND DIRECTORS

The appointment of the Board of Commissioners and the Board of Directors is made by considering gender, education, experience, and understanding of corporate management issues, having knowledge and/or expertise in the fields required by OK BANK and can provide sufficient time to carry out their duties and other requirements based on laws and regulations.

Currently, both the Board of Commissioners and the Board of Directors have met the criteria in terms of gender, education, experience, understanding of corporate management issues, and have knowledge and/or expertise in the fields required by OK BANK.

The diversity of the composition of the Board of Commissioners is reflected in education, work experience, and gender which can be seen in the table below:

Nama Name	Jabatan Position	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Lim Cheol Jin	Komisaris Utama President Commissioner	Laki-laki Male	Bachelor English Education	Memiliki pengalaman kerja terutama di bidang perbankan. Have work experience especially in banking.	Perbankan Banking
Sondang Martha Samosir	Komisaris Independen Independent Commissioner	Wanita Female	· Master of Management · Sarjana Ekonomi · Master of Management · Bachelor of Economics	Memiliki pengalaman kerja terutama di bidang pengawasan Industri Keuangan dan perbankan (OJK) Have work experience especially in the field of supervision of the Financial Industry and banking (OJK)	Pengawasan Industri Keuangan dan Perbankan Supervision of the Financial Industry and Banking
Chairudin	Komisaris Independen Independent Commissioner	Laki-laki Male	Sarjana Akuntansi Bachelor of Accounting	Memiliki pengalaman kerja terutama di bidang pengawasan Industri keuangan dan perbankan (BI) Have work experience especially in the field of supervision of the Financial Industry and banking (BI)	Pengawasan Industri Perbankan Banking Supervision
Park Young Man	Direktur Utama President Director	Laki-laki Male	· Executive Master of Business Administration. · Bachelor of Business Administration	Memiliki pengalaman kerja terutama di bidang perbankan. Have work experience especially in the field of banking industry	Perbankan

Nama Name	Jabatan Position	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Hendra Lie	Wakil Direktur Utama Vice President Director	Laki-laki Male	· Magister Hukum · Sarjana Ekonomi	Memiliki pengalaman kerja terutama di bidang perbankan. Have work experience especially in the field of banking industry	Perbankan
Inhyo Wang	Direktur Kredit dan TI IT and Credit Director	Laki-laki Male	Bachelor dari KAIST Bachelor of KAIST	Memiliki pengalaman kerja terutama di bidang asuransi, konsultan keuangan, kredit perbankan dan TI. Have work experience especially in insurance, financial consulting, bank credit and IT.	Perbankan, Asuransi, Konsultan dan TI
Vincentia M. Djuniwati Wijaya	Direktur Bisnis Business Director	Wanita Female	· Sarjana Ekonomi · Magister of Finance · Bachelor of Economics · Master of Finance	Memiliki pengalaman kerja terutama di bidang sales perbankan, *banking commercial, wholesale banking.* Have work experience especially in banking sales, commercial banking, wholesale banking.	*Sales perbankan product,* commercial banking, wholesale banking
Efdinal Alamsyah	Direktur Kepatuhan Compliance Director	Laki-laki Male	· Magister Hukum · Magister Manajemen · Sarjana Hukum · Master of Law · Master of Management · Bachelor of Law	Memiliki pengalaman kerja di perbankan terutama di bidang *Compliance, Risk Management, HR, GA, Corporate loan, Legal* dan *Corporate Secretary.* Have work experience in banking, especially in the fields of Compliance, Risk Management, HR, GA, Corporate loan, Legal and Corporate Secretary.	*Compliance, Legal, Risk Management, Corporate Secretary*

PENGUNGKAPAN HUBUNGAN AFILIASI DEWAN KOMISARIS DENGAN DIREKSI DAN DENGAN PEMEGANG SAHAM

DISCLOSURE OF AFFILIATIONS OF THE BOARD OF COMMISSIONERS WITH DIRECTORS AND WITH SHAREHOLDERS

Nama dan Jabatan Affiliation Relationship	Hubungan Afiliasi Affiliation Relationship		
	Dengan Anggota Direksi With Members of the Board of Directors	Dengan Anggota Komisaris With Members of the Board of Commissioners	Dengan Pemegang Saham Utama & Pengendali With Major & Controlling Shareholders
Lim Cheol Jin Komisaris Utama President Commissioner	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Sondang Martha Samosir Komisaris Independen Independent Commissioner	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Chairudin Komisaris Independen Independent Commissioner	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Park Young Man Direktur Utama President Director	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Hendra Lie Wakil Direktur Utama Vice President Director	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Inhyo Wang Direktur Kredit dan TI IT and Credit Director	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Vincentia M. Djuniwati Wijaya Direktur Bisnis Business Director	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation
Efdinal Alamsyah Direktur Kepatuhan Compliance Director	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation	Tidak memiliki hubungan afiliasi No affiliation

Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Komite-komite di bawah Dewan Komisaris adalah:

- Komite Audit;
- Komite Pemantau Risiko;
- Komite Remunerasi dan Nominasi.

The committees that were formed to support the effective implementation of the duties and responsibilities of the Board of Commissioners are:

- Audit Committee;
- Risk Monitoring Committee;
- Remuneration and Nomination Committee.

KOMITE AUDIT

Komite Audit dibentuk dengan tujuan untuk membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan. Lingkup pengawasan Komite Audit meliputi hal-hal yang terkait dengan informasi keuangan, sistem pengendalian intern (*internal control system*), efektivitas pemeriksaan oleh Auditor Eksternal dan Internal, efektivitas pelaksanaan manajemen risiko (bersama dengan pemantau risiko) serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

AUDIT COMMITTEE

The Audit Committee was formed with the aim of assisting and facilitating the Board of Commissioners in carrying out its supervisory duties and functions. The scope of supervision of the Audit Committee includes matters related to financial information, the internal control system, the effectiveness of audits by external and internal auditors, the effectiveness of risk management implementation (together with risk monitors), and compliance with applicable laws and regulations.

Komite Audit senantiasa berpedoman pada Piagam Komite Audit dalam membantu Dewan Komisaris menjalankan tugas dan fungsi pengawasan. Mengingat perannya yang strategis anggota Komite Audit adalah Komisaris Independen dan Pihak Independen dengan pengalaman mumpuni dan rutin mengikuti program pengingkatan kompetensi yang relevan di bidangnya. Komite Audit menyelenggarakan total 6 kali rapat internal dalam rangka menjalankan tugasnya.

The Audit Committee is always guided by the Audit Committee Charter in assisting the Board of Commissioners in carrying out its supervisory duties and functions. Given its strategic role, the members of the Audit Committee are Independent Commissioners and Independent Parties with qualified experience and regularly attend relevant competency improvement programs in their fields. The Audit Committee held a total of 6 internal meetings in order to carry out its duties.

DASAR HUKUM

1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang pembentukan dan pedoman pelaksanaan Kerja Komite audit.

LEGAL BASIS

1. Financial Services Authority Regulation Number 17 of 2023 concerning the implementation of Governance for Commercial Banks.
2. Financial Services Authority Regulation Number 55/POJK.04/2015 concerning the formation and implementation guidelines for the work of the audit committee.

PIAGAM KOMITE AUDIT

Dalam melaksakan fungsinya, Komite Audit berpedoman pada Piagam Komite Audit yang mengatur tugas, tanggung jawab serta wewenang dari Komite Audit.

PERIODE JABATAN ANGGOTA KOMITE AUDIT

Masa tugas anggota Komite Audit tidak lebih lama dari masa jabatan Dewan Komisaris dan dipilih kembali hanya untuk satu periode berikutnya. Periode jabatan Komite Audit sudah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/ POJK.04/2014.

KOMPOSISI ANGGOTA KOMITE AUDIT

Keanggotaan Komite Audit terdiri dari 4 (orang) orang: yang terdiri dari seorang Komisaris Independen merangkap Ketua Komite Audit dan 3 (tiga) orang anggota yang terdiri dari 1 (satu) orang Komisaris Independen dan 2 (dua) orang Pihak Independen yang memiliki keahlian di bidang akuntansi dan perbankan.

Seluruh anggota Komite Audit tidak ada yang memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak Independen. Susunan Anggota Komite Audit per 31 Desember 2023 adalah sebagai berikut:

AUDIT COMMITTEE CHARTER

In carrying out its functions, the Audit Committee is guided by the Audit Committee Charter, which regulates the duties, responsibilities, and authority of the Audit Committee.

TERM OF SERVICE OF AUDIT COMMITTEE MEMBERS

The term of office of members of the Audit Committee is no longer than the term of office of the Board of Commissioners, and they are re-elected only for one more term. The term of office of the Audit Committee complies with the provisions of Financial Services Authority Regulation Number 33/ POJK.04/2014.

COMPOSITION OF AUDIT COMMITTEE MEMBERS

The membership of the Audit Committee consists of 4 (people, consisting of an Independent Commissioner who is also the Chairman of the Audit Committee and 3 (three) members consisting of 1 (one) Independent Commissioner and 2 (two) Independent Parties who have expertise in accounting and banking fields.

All members of the Audit Committee do not have financial, management, share ownership, and/or family relationships with the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders or relationships with the Bank that could affect their ability to act Independently. The composition of the Audit Committee members as of December 31, 2023 is as follows:

Nama Name	Jabatan Position	Pengangkatan Appointment	Keterangan Description
Chairudin (*)	Ketua Komite Audit Chairman of the Audit Committee	379/KEP/DIR/BOI/VII/2023	Komisaris Independen Independent Commissioner
Sondang Martha Samosir	Anggota Komite Audit Member of the Audit Committee	379/KEP/DIR/BOI/VII/2023	Komisaris Independen Independent Commissioner
Joyo **	Anggota Komite Audit Member of the Audit Committee	379/KEP/DIR/BOI/VII/2023	Pihak Independen Independent Party
Heru Subroto	Anggota Komite Audit Member of the Audit Committee	379/KEP/DIR/BOI/VII/2023	Pihak Independen Independent Party

* Efektif menjadi ketua komite audit tanggal 1 September 2023 | Effective as chairman of the audit committee on September 1, 2023
** Efektif menjadi anggota komite audit tanggal 14 November 2023 | Effective as a audit committee member on November 14, 2023

Profil Komite Audit

- **Chairudin – Ketua Komite Audit**
  Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

- **Sondang Martha Samosir - Anggota Komite Audit**

  Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Audit Committee Profile

- **Chairudin – Chairman of the Audit Committee**
  The profile can be seen in the Board of Commissioners Profile section of this Annual Report.

- **Sondang Martha Samosir - Member of the Audit Committee**
  The profile can be seen in the Board of Commissioners Profile section of this Annual Report.

- **Joyo – Anggota Komite Audit**
  Warga Negara Indonesia, 60 tahun. Ditunjuk menjadi anggota Komite Audit dan anggota Komite Pemantau Risiko melalui Keputusan Direksi Nomor 379/KEP/DIR/BOI/VII/2023 tentang Perubahan Ketua dan Anggota Komite. Meraih gelar Sarjana Ekonomi dari Universitas Negeri Jember. Pernah menjabat sebagai Satuan Kerja Audit Intern pada PT Bank Prasidha Utama (1996-2000), Kepala Satuan Kerja Audit Intern (SKAI) PT Bank Dinar Indonesia Tbk (2000-2002), Direktur Kepatuhan PT Bank Dinar Indonesia Tbk (2002- 2007), Direktur Operasional (2007- 2023).

- **Heru Subroto - Anggota Komite Audit dan Anggota Komite Pemantau Risiko**
  Warga Negara Indonesia, 68 tahun. Ditunjuk menjadi anggota Komite Audit dan anggota Komite Pemantau Risiko melalui Keputusan Direksi Nomor 379/KEP/DIR/BOI/VII/2023 tentang Perubahan Anggota Komite. Meraih gelar Master pada EDP/IT Audit, Polytechnic University, USA tahun 1991. Pada tahun 1997-2009 memulai karir di Bank BNI sebagai AVP/ IT audit group head, Audit Division. Tahun 2009-2010 sebagai VP/ Deputy General Manager Operational Div, BNI. Tahun 2011-2013 sebagai IT Consultant di Koperasi Swardarma. Tahun 2013-2015 sebagai Project Manager dan Internal Control PT SDD Group. Tahun 2015-2018 sebagai Senior Consultant PT Mitra Bisnis Ciptakarya. Tahun 2018 sampai dengan sekarang sebagai Pengurus Internal Audit dan TI di Persatuan Pensiunan BNI. Sejak Juni 2021 sampai dengan sekarang bergabung dengan OK BANK sebagai anggota Komite Audit dan anggota Komite Pemantau Risiko.

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Tugas dan tanggung jawab Komite Audit adalah memberikan rekomendasi kepada Dewan Komisaris:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern dan proses pelaporan keuangan;
2. Melakukan *review* terhadap:
   a. Pelaksanaan tugas SKAI;
   b. Kesesuaian pelaksanaan audit oleh KAP dengan standar audit yang berlaku;
   c. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku; dan
   d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, Akuntan Publik dan hasil Otoritas Jasa Keuangan dan Bank Indonesia.
3. Memberikan rekomendasi penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) sesuai ketentuan yang berlaku kepada RUPS melalui Dewan Komisaris.

- **Joyo – Member of the Audit Committee**
  Indonesian citizen, 60 years old. Appointed as a member of the Audit Committee and member of the Risk Monitoring Committee through the Board of Directors' Decree Number 379/KEP/DIR/BOI/VII/2023 concerning Changes in Chairman and Committee Members. Holds a Bachelor's degree in Economics from Jember State University. He served as Internal Audit Work Unit at PT Bank Prasidha Utama (1996-2000), Head of Internal Audit Work Unit (SKAI) PT Bank Dinar Indonesia Tbk (2000-2002), Compliance Director at PT Bank Dinar Indonesia Tbk (2002–2007), and Director of Operations (2007-2023).

- **Heru Subroto - Member of the Audit Committee and Member of the Risk Monitoring Committee**
  Indonesian citizen, 68 years old. Appointed as a member of the Audit Committee and member of the Risk Monitoring Committee through the Board of Directors' Decree Number 379/KEP/DIR/BOI/VII/2023 concerning Changes in Committee Members. Holds a Master's degree in EDP/IT Audit, Polytechnic University, USA, in 1991. In 1997–2009, he started his career at Bank BNI as AVP/IT Audit Group Head, Audit Division. In 2009–2010, he served as VP/Deputy General Manager Operational Division, BNI. 2011–2013 as an IT Consultant at the Swardarma Cooperative. 2013–2015 as Project Manager and Internal Control of PT SDD Group. 2015–2018 as a Senior Consultant at PT Mitra Bisnis Ciptakarya. From 2018 until present, he served as Internal Audit and IT Manager at the BNI Pensioners Association. Since June 2021 until present, he has joined OK BANK as a member of the Audit Committee and the Risk Monitoring Committee.

DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The duties and responsibilities of the Audit Committee are to provide recommendations to the Board of Commissioners as follows:

1. Monitoring and evaluating audit planning and implementation, as well as monitoring follow-up on audit results, in order to assess the adequacy of internal control and financial reporting processes;
2. Review:
   a. Implementation of SKAI duties;
   b. Conformity of audit implementation by PAF with applicable audit standards;
   c. Conformity of financial statements with applicable accounting standards; and
   d. Implementation of follow-up actions by the Board of Directors regarding the findings of SKAI, Public Accountants, and the results of the Financial Services Authority and Bank Indonesia.
3. Provide recommendations for the appointment of a Public Accountant and Public Accounting Firm (PAF) in accordance with applicable regulations to the GMS through the Board of Commissioners.

INDEPENDENSI KOMITE AUDIT

Setiap anggota Komite Audit diwajibkan memberikan pernyataan independensi, yang diperbarui setiap tahun. pernyataan independensi Komite Audit disusun sesuai POJK Nomor 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 a statement of independence, which is updated annually. The Audit Committee's independence statement is prepared in accordance with POJK Number 55/POJK.04/2015 concerning the formation and implementation guidelines for the work of the audit committee, Article 7, related to the membership requirements and term of office of the audit committee.

Aspek Independensi Independence Aspects	Chairudin*	Sondang Martha Samosir	Joyo**	Heru Subroto
Tidak memiliki memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi Does nit have affiliated relationship with Shareholders, Board of Commissioners and Directors	√	√	√	√
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan Perusahaan Does not have direct or indirect business relationships with the Company	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Perusahaan Does not have management relationship with the Company	√	√	√	√
Tidak memiliki saham langsung maupun tidak langsung di Perusahaan Does not have direct or indirect shares in the Company	√	√	√	√

* Efektif menjadi ketua komite tanggal 1 September 2023 | Effective as chairman of the committee on September 1, 2023
** Efektif menjadi anggota komite tanggal 14 November 2023 | Effective as a committee member on November 14, 2023

RAPAT KOMITE AUDIT

Rapat Komite Audit diadakan minimal satu kali dalam 3 bulan. Namun Apabila diperlukan, rapat Komite Audit dapat dihadiri oleh anggota Dewan Komisaris, anggota Direksi, atau auditor eksternal Bank.

Sepanjang tahun 2023, Komite Audit OK BANK menyelenggarakan rapat sebanyak 6 (enam) kali dengan frekuensi kehadiran anggota sebagai berikut:

AUDIT COMMITTEE MEETING

Audit Committee meetings are held at least once every 3 months. However, if necessary, Audit Committee meetings can be attended by members of the Board of Commissioners, members of the Board of Directors, or the Bank's external auditors.

Throughout 2023, the OK BANK Audit Committee held 6 (six) meetings with the frequency of member attendance as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Kehadiran Attendance	Persentase Percentage
Chairudin *	Ketua Komite Audit Chairman of the Audit Committee	3	3	100%
Sondang Martha Samosir	Anggota Komite Audit Member of the Audit Committee	6	6	100%
Idham Aziz **	Anggota Komite Audit Member of the Audit Committee	2	2	100%
Heru Subroto	Anggota Komite Audit Member of the Audit Committee	6	6	100%
Joyo ***	Anggota Komite Audit Member of the Audit Committee	2	2	100%

* Efektif menjadi ketua komite audit tanggal 1 September 2023 | Effective as chairman of the audit committee on September 1, 2023
** Efektif berhenti dari ketua komite audit tanggal 11 Mei 2023 | Effectively resigned as chairman of the audit committee on May 11, 2023
*** Efektif menjadi anggota komite audit tanggal 14 November 2023 | Effective as a audit committee member on November 14, 2023

LAPORAN PELAKSANAAN TUGAS KOMITE AUDIT

Sepanjang tahun 2023, Komite Audit telah merealisasikan program kerja di antaranya:

1. Memberikan Rekomendasi atas Rencana Kerja SKAI.
2. Melakukan evaluasi atas pelaksanaan audit selama tahun 2023 serta Laporan Pokok-Pokok Hasil Audit Semester I dan II 2023.
3. Memantau pelaksanaan tindak lanjut atas temuan hasil audit internal maupun eksternal.
4. Memberikan rekomendasi AP/KAP dan melakukan evaluasi pelaksanaan kinerja AP/KAP.
5. Memberikan rekomendasi atas hasil audit.
6. Melakukan evaluasi atas kinerja Keuangan Bank.
7. Menyusun laporan Komite Audit terkait pelaksanaan kerja Komite Audit.

REPORT ON THE IMPLEMENTATION OF THE AUDIT COMMITTEE'S DUTIES

Throughout 2023, the Audit Committee has implemented work programs including:

1. Provide Recommendations on the SKAI Work Plan.
2. Conduct an evaluation of the implementation of the audit during 2023 as well as a report on the main audit results for Semesters I and II 2023.
3. Monitor the implementation of follow-up actions on internal and external audit findings.
4. Provide PA/PAF recommendations and evaluate the implementation of PA/PAF performance.
5. Provide recommendations on audit results.
6. Evaluate the Bank's financial performance.
7. Prepare an Audit Committee report regarding the implementation of the Audit Committee's work.

PROGRAM PENGEMBANGAN KOMPETENSI

Sepanjang tahun 2023, anggota Komite Audit mengikuti program-program pengembangan kompetensi, sebagai berikut:

COMPETENCY DEVELOPMENT PROGRAM

Throughout 2023, Audit Committee members participated in competency development programs, as follows:

Tabel Pengembangan Kompetensi Komite Audit
Audit Committee Competency Development Table

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Period	Jumlah Peserta Total Participants	Nama Name
1	*Training* Penerapan POJK Nomor 11/POJK.03/2022 dan SEOJK Nomor 29/SEOJK.03/2022 dalam Pencegahan Risiko Kejahatan Siber di Industri Keuangan Training on the Implementation of POJK Nomor 11/POJK.03/2022 and SEOJK Nomor 29/SEOJK.03/2022 in Preventing Cyber Crime Risks in the Financial Industry	LMI	Publik	09 Maret 2023	1	Murniasih
2	Pembekalan dan *Refreshment* Program untuk Komisaris Level 6 Manajemen Risiko Empowerment and Refreshment Program for Risk Management Level 6 Commissioner	LPPI	Publik	16 - 17 Mei 2023	1	Mr. Chairudin
3	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI	Inhouse	29 Agustus 2023	5	Mrs. Sondang Martha Samosir
4	Refreshment Program of Risk Management Certification with theme Treasury, Risk Management, Compliance, SKAI, dan Three Line of Defance	LPPI	In House	12 September 2023	20	Murniasih

KOMITE PEMANTAU RISIKO

Pembentukan Komite Pemantau Risiko dilakukan oleh Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku, yaitu Undang-undang Nomor 40 tahun 2007 tentang Perseroan Terbatas dan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang penerapan tata Kelola bagi Bank Umum guna mendukung pelaksanaan tugas dan tanggung jawab yang berhubungan dengan pengawasan manajemen risiko, berdirinya budaya manajemen risiko dan teridentifikasinya risiko-risiko signifikan yang memerlukan perhatian Dewan Komisaris.

RISK MONITORING COMMITTEE

The formation of the Risk Monitoring Committee is carried out by the Board of Commissioners by taking into account the applicable laws and regulations, namely Law Number 40 of 2007 concerning Limited Liability Companies and Financial Services Authority Regulation Number 17 of 2023 concerning the implementation of Governance for Commercial Banks to support the implementation of duties and responsibilities related to risk management supervision, the establishment of a risk management culture, and the identification of significant risks that require the attention of the Board of Commissioners.

Komite Pemantau Risiko bertugas membantu Dewan Komisaris melaksanakan tugas dan tanggung jawab yang berhubungan dengan pengawasan manajemen risiko, berdirinya budaya manajemen risiko dan teridentifikasinya risiko-risiko signifikan. Komite Pemantau Risiko didukung 2 orang Komisaris Independen dan 2 anggota Independen yang senantiasa mengikuti program pengembangan kompetensi yang relevan di bidangnya. Untuk menjalankan tugasnya di tahun 2023, Komite Pemantau Risiko menyelenggarakan 6 kali rapat internal.

The Risk Monitoring Committee is tasked with assisting the Board of Commissioners in carrying out its duties and responsibilities related to risk management oversight, the establishment of a risk management culture and the identification of significant risks. The Risk Monitoring Committee is supported by 2 Independent Commissioners and 2 Independent members who consistently participate in relevant competency development programs in their fields. To carry out its duties in 2023, the Risk Monitoring Committee held 6 internal meetings.

DASAR HUKUM

1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang penerapan tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang penerapan Manajemen Risiko bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan Nomor 38/POJK.03/2016 tentang penerapan Manajemen Risiko dan Penggunaan Teknologi Informasi oleh Bank Umum.

LEGAL BASIS

1. Financial Services Authority Regulation Number 18/POJK.03/2016 concerning the implementation of risk management for commercial banks.
2. Financial Services Authority Regulation Number 38/POJK.03/2016 concerning the implementation of Risk Management and Use of Information Technology by Commercial Banks.
3. Financial Services Authority Regulation Number 17 of 2023 concerning the implementation of Governance for Commercial Banks.

PIAGAM KOMITE PEMANTAU RISIKO

Untuk saat ini Bank hanya memiliki kebijakan Komite Pemantau Risiko.

RISK MONITORING COMMITTEE CHARTER

Currently, the Bank only has a Risk Monitoring Committee policy.

PERIODE JABATAN ANGGOTA KOMITE PEMANTAU RISIKO

Masa tugas anggota Komite Pemantau Risiko tidak lebih lama dari masa jabatan Dewan Komisaris dan dipilih kembali hanya untuk satu periode berikutnya. Periode jabatan Komite Pemantau Risiko masih memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014.

RISK MONITORING COMMITTEE MEMBERS' TERMS OF SERVICE

The term of office of members of the Risk Monitoring Committee is no longer than the term of office of the Board of Commissioners, and they are re-elected only for one more term. The term of office of the Risk Monitoring Committee remains in compliance with the provisions of Financial Services Authority Regulation Number 33/POJK.04/2014.

KOMPOSISI ANGGOTA KOMITE PEMANTAU RISIKO

Keanggotaan Komite Pemantau Risiko sebanyak 4 (empat) orang yang terdiri dari seorang Komisaris Independen merangkap Ketua Komite Pemantau Risiko dan 3 (tiga) orang anggota yang terdiri dari 1 (satu) orang Komisaris Independen dan 2 (dua) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko dan keuangan. Seluruh anggota Komite Pemantau Risiko tidak ada yang memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Susunan Anggota Komite Pemantau Risiko per 31 Desember 2023 adalah sebagai berikut:

COMPOSITION OF RISK MONITORING COMMITTEE MEMBERS

The membership of the Risk Monitoring Committee is 4 (four) people, consisting of an Independent Commissioner who is also the Chairman of the Risk Monitoring Committee and 3 (three) members consisting of 1 (one) Independent Commissioner and 2 (two) Independent Parties who have expertise in the field of risk management and finance. All members of the Risk Monitoring Committee do not have financial, management, share ownership, and/or family relationships with the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders or relationships with the Bank that could affect their ability to act independently.

The composition of the Risk Monitoring Committee members as of December 31, 2023 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis of Last Appointment	Keterangan Description
Sondang Martha Samosir	Ketua Komite Pemantau Risiko Chairman of the Risk Monitoring Committee	Keputusan Direksi Nomor 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Nomor 379/KEP/DIR/BOI/VII/2023	Komisaris Independen Independent Commissioner
Chairudin *	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	Keputusan Direksi Nomor 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Nomor 379/KEP/DIR/BOI/VII/2023	Komisaris Independen Independent Commissioner
Joyo **	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	Keputusan Direksi Nomor 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Nomor 379/KEP/DIR/BOI/VII/2023	Pihak Independen Independent Party
Heru Subroto	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	Keputusan Direksi Nomor 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Nomor 379/KEP/DIR/BOI/VII/2023	Pihak Independen Independent Party

* Efektif menjadi anggota komite pemantau risiko tanggal 1 September 2023 | Effective as a risk monitoring committee member on September 1, 2023
** Efektif menjadi anggota komite pemantau risiko tanggal 14 November 2023 | Effective as a risk monitoring committee member on November 14, 2023

PROFIL KOMITE PEMANTAU RISIKO

- **Sondang Martha Samosir - Ketua Komite Pemantau Risiko**
  Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

- **Chairudin – Anggota Komite Pemantau Risiko**
  Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

RISK MONITORING COMMITTEE PROFILE

- **Sondang Martha Samosir - Chairman of the Risk Monitoring Committee**
  The profile can be seen in the Board of Commissioners Profile section of this Annual Report.

- **Chairudin – Member of the Risk Monitoring Committee**
  The profile can be seen in the Board of Commissioners Profile section of this Annual Report.

- **Joyo – Anggota Komite Pemantau Risiko**
  Profil dapat dilihat pada bagian Profil Komite Audit dalam Laporan Tahunan ini.

- **Heru Subroto - Anggota Komite Pemantau Risiko**

  Profil dapat dilihat pada bagian Profil Komite Audit dalam Laporan Tahunan ini.

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

1. Memberikan rekomendasi kepada Dewan Komisaris terkait hasil evaluasi kebijakan dan pelaksanaan manajemen risiko;
2. Memberikan rekomendasi kepada Dewan Komisaris terkait hasil pantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

INDEPENDENSI KOMITE PEMANTAU RISIKO

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pemantau Risiko bertindak secara independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Anggota Komite Pemantau Risiko yang berasal dari luar bank tidak boleh memiliki kepentingan serta keterkaitan yang bersifat pribadi yang berpotensi menimbulkan benturan kepentingan (*conflict of interest*) dengan Bank. Aspek-aspek keanggotaan telah terpenuhi sebagai berikut:

- **Joyo – Member of the Risk Monitoring Committee**
  The profile can be seen in the Audit Committee Profile section of this Annual Report.

- **Heru Subroto - Member of the Risk Monitoring Committee**
  The profile can be seen in the Audit Committee Profile section of this Annual Report.

DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE

1. Provide recommendations to the Board of Commissioners regarding the results of policy evaluation and the implementation of risk management;
2. Provide recommendations to the Board of Commissioners regarding the results of monitoring and evaluation of the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit.

INDEPENDENCE OF THE RISK MONITORING COMMITTEE

In carrying out its duties and responsibilities, the Risk Monitoring Committee acts independently and does not accept or intervene from or to other parties. Members of the Risk Monitoring Committee who come from outside the Bank must not have personal interests or relationships that could potentially give rise to a conflict of interest with the Bank. The following aspects of membership have been fulfilled:

Aspek Independensi Independence Aspects	Sondang Martha Samosir	Chairudin*	Joyo**	Heru Subroto
Tidak memiliki hubungan keuangan dengan sesama anggota Komite Audit, Komite Lainnya, Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Does not have financial relationship with fellow members of the Audit Committee, Other Committees, Board of Commissioners, Directors and Controlling Shareholders	√	√	√	√
Tidak memiliki hubungan kepengurusan di Perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have management relationship with the Company, subsidiaries or affiliated companies	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Perusahaan Does not have share ownership relationship in the Company	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau sesama anggota Komite Pemantau Risiko Does not have family relationship with the Board of Commissioners, the Board of Directors and/or fellow members of the Risk Monitoring Committee	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as administrators of political parties, officials, or government	√	√	√	√

* Efektif menjadi anggota komite pemantau risiko tanggal 1 September 2023 | Effective as a risk monitoring committee member on September 1, 2023
** Efektif menjadi anggota komite tanggal 14 November 2023 | Effective as a risk monitoring committee member on November 14, 2023

RAPAT KOMITE PEMANTAU RISIKO

Rapat Komite Pemantau Risiko diadakan minimal satu kali dalam 3 bulan. Apabila diperlukan, rapat Komite Pemantau Risiko dapat dihadiri oleh anggota Dewan Komisaris atau anggota Direksi Bank.

RISK MONITORING COMMITTEE MEETING

Risk Monitoring Committee meetings are held at least once every 3 months. If necessary, Risk Monitoring Committee meetings can be attended by members of the Board of Commissioners or members of the Board of Directors of the Bank

Sepanjang tahun 2023, Komite Pemantau Risiko OK BANK telah menyelenggarakan rapat sebanyak 6 (enam) kali dengan frekuensi kehadiran anggota sebagai berikut:

Throughout 2023, the OK BANK Risk Monitoring Committee has held 6 (six) meetings, with the frequency of member attendance as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Sondang Martha Samosir	Ketua Komite Pemantau Risiko Chairman of the Risk Monitoring Committee	6	6	100%
Chairudin*	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	5	5	100%
Joyo**	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	5	5	100%
Heru Subroto	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	6	6	100%
Idham Aziz***	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	1	1	100%
Yahya***	Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	1	1	100%

* Efektif menjadi anggota komite pemantau risiko tanggal 1 September 2023 | Effective as a risk monitoring committee member on September 1, 2023
** Efektif menjadi anggota komite pemantau risiko tanggal 14 November 2023 | Effective as a risk monitoring committee member on November 14, 2023
*** Efektif berhenti dari keanggotaan komite pemantau risiko tanggal 11 Mei 2023 | Effective resigned from risk monitoring committee membership on May 11, 2023

LAPORAN PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Dalam tahun 2023, Komite Pemantau Risiko telah melaksanakan kegiatan sebagai berikut:

Memberikan rekomendasi kepada Dewan Komisaris:
1. Komite Pemantau Risiko mengevaluasi kebijakan dan pelaksanaan manajemen risiko tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko (SKMR).
2. Komite Pemantau Risiko memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko (SKMR).

REPORT ON THE IMPLEMENTATION OF THE RISK MONITORING COMMITTEE'S DUTIES

In 2023, the Risk Monitoring Committee carried out the following activities:

Provide recommendations to the Board of Commissioners:
1. The Risk Monitoring Committee evaluates the risk management policies and implementation of the duties of the Risk Management Committee and the Risk Management Work Unit (SKMR).
2. The Risk Monitoring Committee monitors and evaluates the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit (SKMR).

PROGRAM PENGEMBANGAN KOMPETENSI

Sepanjang tahun 2023, anggota Komite Pemantau Risiko mengikuti program-program pengembangan kompetensi, sebagai berikut:

COMPETENCY DEVELOPMENT PROGRAM

Throughout 2023, members of the Risk Monitoring Committee participated in competency development programs, as follows:

Tabel Pengembangan Kompetensi Komite Pemantau Risiko
Risk Monitoring Committee Competency Development Table

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Period	Jumlah Peserta Total Participants	Nama Name
1	Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum Calculation of Risk Weighted Assets for Market Risk for Commercial Banks	PT SEDYA ABIWARA INGGIL (SAI)	Webinar	14 April 2023	1	Jefitra
2	Pembekalan dan *Refreshment* Program untuk Komisaris Level 6 Manajemen Risiko Empowerment and Refreshment Program for Risk Management Level 6 Commissioners	LPPI	Publik	16 - 17 Mei 2023	1	Chairudin

Tabel Pengembangan Kompetensi Komite Pemantau Risiko
Risk Monitoring Committee Competency Development Table

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Period	Jumlah Peserta Total Participants	Nama Name
3	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI	Inhouse	29 Agustus 2023	5	Sondang Martha Samosir

KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi merupakan Komite di tingkat Dewan Komisaris yang dibentuk untuk mengkaji dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan kebijakan remunerasi di OK BANK dan pencalonan nominasi anggota Dewan Komisaris maupun Direksi OK BANK sesuai dengan Anggaran Dasar, peraturan Bank Indonesia, peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.

REMUNERATION AND NOMINATION COMMITTEE

The Remuneration and Nomination Committee is a Committee at the Board of Commissioners level that was formed to review and provide recommendations to the Board of Commissioners regarding remuneration policies at OK BANK and nominating prospective members of the Board of Commissioners and the Board of Directors of OK BANK in accordance with the Articles of Association, Bank Indonesia regulations, Financial Services Authority regulations, and applicable laws and regulations.

Komite Remunerasi dan Nominasi menjalankan tugas nya dalam mengkaji dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan kebijakan remunerasi di OK BANK dan pencalonan nominasi anggota Dewan Komisaris maupun Direksi dengan mengacu pada Piagam Komite Remunerasi dan Nominasi. Untuk menjalankan tugasnya, pada tahun 2023 Komite menyelenggarakan 8 (delapan) kali rapat.

The Remuneration and Nomination Committee carries out its duties in reviewing and providing recommendations to the Board of Commissioners related to the remuneration policy in OK BANK and the nomination of nominees for members of the Board of Commissioners and Board of Directors with reference to the Remuneration and Nomination Committee Charter. To carry out its duties, in 2023 the Committee held 8 (eight) meetings.

Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

Legal Basis

1. Financial Services Authority Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
2. Financial Services Authority Number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.
3. Financial Services Authority Number 34/POJK.04/2014 concerning Nomination and Remuneration Committees for Issuers or Public Companies.

PIAGAM KOMITE REMUNERASI DAN NOMINASI

Penerapan Piagam Komite Remunerasi dan Nominasi mengacu kepada Kebijakan Komite Remunerasi dan Nominasi PT Bank Oke Indonesia, Tbk. Nomor 004/POL/HRD/V/2018.

PERIODE JABATAN ANGGOTA KOMITE REMUNERASI DAN NOMINASI

Masa jabatan anggota Komite Remunerasi dan Nominasi tidak lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar. Periode jabatan Komite Remunerasi dan Nominasi sudah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014.

KOMPOSISI ANGGOTA KOMITE REMUNERASI DAN NOMINASI

Keanggotaan Komite Remunerasi dan Nominasi telah memenuhi ketentuan OJK yaitu 3 (tiga) orang, yang terdiri dari seorang Komisaris Independen merangkap sebagai Ketua Komite Remunerasi dan Nominasi, Seorang Komisaris dan seorang Pejabat Eksekutif yang membawahi Divisi Sumber Daya Manusia.

Independensi Komite Remunerasi dan Nominasi PT Bank Oke Indonesia, Tbk. dalam memberikan pendapat/rekomendasi kepada Komisaris, Komite tidak dipengaruhi pihak lain yang mempunyai kepentingan karena Ketua Komite dan Anggota Komite merupakan pihak independen yang tidak ada hubungan keuangan, hubungan keluarga dengan anggota Dewan Komisaris lainnya dan Direksi.

Susunan Keanggotaan Komite Remunerasi dan Nominasi per tanggal 31 Desember 2023 sebagai berikut:

REMUNERATION AND NOMINATION COMMITTEE CHARTER

The implementation of the Remuneration and Nomination Committee Charter refers to the Remuneration and Nomination Committee Policy of PT Bank Oke Indonesia, Tbk. Number 004/POL/HRD/V/2018.

TERM OF SERVICE FOR MEMBERS OF THE REMUNERATION AND NOMINATION COMMITTEE

The term of office of members of the Remuneration and Nomination Committee is no longer than the term of office of the Board of Commissioners as regulated in the Articles of Association. The term of office of the Remuneration and Nomination Committee complies with the provisions of Financial Services Authority Number 34/POJK.04/2014.

COMPOSITION OF MEMBERS OF THE REMUNERATION AND NOMINATION COMMITTEE

The membership of the Remuneration and Nomination Committee meets OJK regulations, namely 3 (three) people, consisting of an Independent Commissioner who also serves as Chairman of the Remuneration and Nomination Committee, a Commissioner and an Executive Officer in charge of the Human Resources Division.

In providing opinions/recommendations to the Board of Commissioners, the Remuneration and Nomination Committee of PT Bank Oke Indonesia, Tbk. is independent and is not influenced by other parties with interests because the Committee Chairman and Committee Members are independent parties with no financial or family ties to other members of the Board of Commissioners or the Board of Directors.

The composition of the Remuneration and Nomination Committee membership as of December 31, 2023 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Terakhir Basis of Last Appointment	Keterangan Description
Sondang Martha Samosir*	Ketua Komite Remunerasi dan Nominasi Chairman of the Remuneration and Nomination Committee	Keputusan Direksi Number 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Number 379/KEP/DIR/BOI/VII/2023	Komisaris Independen Independent Commissioner
Lim Cheol Jin	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	Keputusan Direksi Number 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Number 379/KEP/DIR/BOI/VII/2023	Komisaris Utama President Commissioner
Kepala Divisi HR	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	Keputusan Direksi Number 379/KEP/DIR/BOI/VII/2023 Board of Directors Decree Number 379/KEP/DIR/BOI/VII/2023	Kepala Divisi HR Head of HR Division

* Efektif menjadi ketua komite remunerasi dan nominasi tanggal 24 Juli 2023 | Effective as chairman of the remuneration and nomination committee on July 24, 2023

Profil Komite Remunerasi dan Nominasi

- **Sondang Martha Samosir**
  Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.
- **Lim Cheol Jin**
  Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.
- **Kepala Divisi HR**
  Pada tahun 2023, Kepala Divisi HR dijabat oleh Novita Dwi Kusumawardhani, yang diangkat berdasarkan Surat Keputusan Direksi.
  Sebelumnya Novita Dwi Kusumawardhani merupakan *Recruitment, People Development and Service Quality Head* (AVP) OK BANK sejak tahun 2019 dan berkarir di Bank Ganesha sebagai *Service Quality and Contact Center & People Development Head* (AVP) sejak Maret 2017 sampai dengan Oktober 2019 serta Hana Bank sebagai *Service Quality & Contact Center Unit Head* (*Senior Manager*) sejak Agustus 2013 sampai dengan Februari 2017.

Remuneration and Nomination Committee Profile

- **Sondang Martha Samosir**
  The profile can be seen in the Board of Commissioners Profile section of this Annual Report.
- **Lim Cheol Jin**
  The profile can be seen in the Board of Commissioners Profile section of this Annual Report.
- **Head of HR Division**
  In 2023, the Head of the HR Division was Novita Dwi Kusumawardhani, who was appointed based on the Board of Directors' Decree.
  Previously, Novita Dwi Kusumawardhani was OK BANK's Head of Recruitment, People Development, and Service Quality (AVP) since 2019 and had a career at Bank Ganesha as Head of Service Quality and Contact Center & People Development (AVP) from March 2017 to October 2019 and Hana Bank as Head of Service Quality & Contact Center Unit (Senior Manager) from August 2013 to February 2017.

TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

1. Komite Remunerasi telah mengevaluasi kebijakan remunerasi bagi:
   a. Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
   b. Pejabat Eksekutif dan pegawai untuk disampaikan oleh Dewan Komisaris kepada Direksi.
2. Menyusun kebijakan dan sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
3. Memberikan rekomendasi nama-nama calon anggota Dewan Komisaris dan/atau Direksi yang sesuai dengan ukuran dan kompleksitas usaha Perseroan untuk disampaikan kepada RUPS;
4. Memberikan rekomendasi Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris.

INDEPENDENSI KOMITE REMUNERASI DAN NOMINASI

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pemantau Risiko bertindak secara independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Anggota Komite Pemantau Risiko yang berasal dari luar bank tidak boleh memiliki kepentingan serta keterkaitan yang bersifat pribadi yang berpotensi menimbulkan benturan kepentingan (*conflict of interest*) dengan Bank.

DUTIES AND RESPONSIBILITIES OF THE REMUNERATION AND NOMINATION COMMITTEE

1. The Remuneration Committee has evaluated remuneration policies for:
   a. Board of Commissioners and Board of Directors to be submitted to the GMS;
   b. Executive Officers and employees to be submitted by the Board of Commissioners to the Board of Directors.
2. Develop policies, systems, and procedures for selecting and/or replacing members of the Board of Commissioners and the Board of Directors to be submitted to the GMS;
3. Provide recommendations for the names of prospective members of the Board of Commissioners and/or the Board of Directors that are appropriate to the size and complexity of the Company's business to be submitted to the GMS;
4. Provide recommendations for Independent Parties who are eligible to become Committee members for the Board of Commissioners.

INDEPENDENCE OF THE REMUNERATION AND NOMINATION COMMITTEE

In carrying out its duties and responsibilities, the Risk Monitoring Committee acts independently and does not accept or intervene from or to other parties. Members of the Risk Monitoring Committee who come from outside the Bank must not have personal interests or relationships that could potentially give rise to a conflict of interest with the Bank.

Rapat Komite Remunerasi dan Nominasi

Rapat Komite Remunerasi dan Nominasi diadakan minimal satu kali dalam 3 bulan. Apabila diperlukan, rapat Komite Remunerasi dan Nominasi dapat dihadiri oleh anggota Dewan Komisaris atau anggota Direksi Bank.

Sepanjang tahun 2023, Komite Remunerasi dan Nominasi OK BANK telah menyelenggarakan rapat 8 (delapan) kali dengan frekuensi kehadiran anggota sebagai berikut:

Remuneration and Nomination Committee Meeting

Remuneration and Nomination Committee meetings are held at least once every 3 months. If necessary, Remuneration and Nomination Committee meetings can be attended by members of the Board of Commissioners or members of the Board of Directors of the Bank.

Throughout 2023, the OK BANK Remuneration and Nomination Committee has held 8 (eight) meetings, with the frequency of member attendance as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Kehadiran Attendance	Persentase Percentage
Idham Aziz**	Ketua Komite Remunerasi dan Nominasi Chairman of the Remuneration and Nomination Committee	3	3	100%
Sondang Martha Samosir*	Ketua Komite Remunerasi dan Nominasi Chairman of the Remuneration and Nomination Committee	3	3	100%
Lim Cheol Jin	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	8	8	100%
Novita Dwi Kusumawardhani	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	8	8	100%

* Efektif menjadi ketua komite remunerasi dan nominasi tanggal 1 September 2023 | Effective as chairman remuneration and nomination committee on September 1 2023

** Berhenti dari ketua komite remunerasi dan nominasi tanggal 11 Mei 2023 | Resigned as remuneration and nomination committee on May 11, 2023

LAPORAN PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

Dalam tahun 2023, Komite Remunerasi dan Nominasi telah melaksanakan kegiatan sebagai berikut:

1. 31 Januari 2023; merekomendasikan membayar bonus kinerja tahun 2022.
2. 22 Februari 2023; merekomendasikan penunjukan Direktur Credit & IT.
3. 3 Maret 2023; merekomendasikan penunjukan Direktur Bisnis.
4. 2 Mei 2023; merekomendasikan penunjukkan Komisaris Independen dan pengakhiran masa kerja Komisaris Independen sebelumnya.
5. 22 Mei 2023; merekomendasikan penunjukkan komite audit dan komite pemantauan risiko PT Bank Oke Indonesia, Tbk.
6. 20 Oktober 2023; merekomendasikan penunjukkan tenaga kerja asing sebagai Kepala Divisi Retail Credit and Digital Strategy.
7. 23 Oktober 2023; merekomendasikan penunjukan tenaga kerja asing sebagai Kepala Divisi Loan Asset Management.
8. 11 Desember 2023; merekomendasikan pembayaran TAT tahun 2023.

REPORT ON THE IMPLEMENTATION OF DUTIES OF THE REMUNERATION AND NOMINATION COMMITTEE

In 2023, the Remuneration and Nomination Committee carried out the following activities:

1. January 31, 2023; recommending the 2022 performance bonuses payment
2. February 22, 2023; recommending the appointment of a Credit & IT Director.
3. March 3, 2023; recommending the appointment of a Business Director.
4. May 2, 2023; recommending the appointment of an Independent Commissioner and the termination of the previous Independent Commissioner's term of service.
5. May 22, 2023; recommending the appointment of an Audit Committee and Risk Monitoring Committee for PT BANK OKE Indonesia, Tbk.
6. October 20, 2023; recommending the appointment of foreign workers as Head of the Retail Credit and Digital Strategy Division.
7. October 23, 2023; recommending the appointment of foreign workers as Head of the Loan Asset Management Division.
8. December 11, 2023; recommending the 2023 TAT payments.

PROGRAM PENGEMBANGAN KOMPETENSI

Sepanjang tahun 2023, anggota Komite Nominasi dan Remunerasi mengikuti program-program pengembangan kompetensi, sebagai berikut:

COMPETENCY DEVELOPMENT PROGRAM

Throughout 2023, members of the Nomination and Remuneration Committee participated in competency development programs, as follows:

Program Pengembangan Kompetensi

Competency Development Program

No	Training	Vendor	Training Method	Period	Total Participants	Name
1	English Course with Coversation method	LIA	Publik Public	27 Maret 2023 March 27, 2023	1	Novita Dwi Kusumawardhani
2	Tata Cara Pembuatan, Perundingan PKB Bagi Serikat Pekerja/Serikat Buruh dan Management Untuk Meningkatkan Produktivitas Kerja di Perusahaan Serta Dinamika Penetapan Upah dan Optimalisasi Jaminan Sosial Ketenagakerjaan Procedures for Preparing, Negotiating PKB for Workers/Labor Unions and Management to Increase Work Productivity in the Company as well as the Dynamics of Wage Determination and Optimizing Employment Social Security	Pusat Studi Manajemen Indonesia (PUSMI) Indonesian Center for Management Studies (PUSMI)	Webinar	12 - 13 April 2023 April 12-13, 2023	1	Novita Dwi Kusumawardhani
3	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI	Inhouse	29 Agustus 2023 August 29, 2023	5	Mr. Lim Cheol Jin
4	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI	Inhouse	29 Agustus 2023 August 29, 2023	5	Mrs. Sondang Martha Samosir
5	Refreshment Program of Risk Management Certif with theme Treasury, Risk Management, Compliance, SKAI, & Three Line of Defance	LPPI	In House	12 Sep 23 Sep 12, 2023	20	Novita Dwi Kusumawardhani
6	Wokrshop ISO27001	Skypro	In House	26 Sep 23 Sep 26, 2023	19	Novita Dwi Kusumawardhani
7	Leadership Training Program	RTI	In House	20 Okt 23 Oct 20, 2023	40	Novita Dwi Kusumawardhani
8	Undangan kegiatan sosialisasi struktur data dan *enhancement* APOLO modul RBB Invitation for socialization activities on APOLO RBB module data structures and enhancements	OJK	Webinar	03 Nov 23 Nov 3, 2023	5	Novita Dwi Kusumawardhani
9	Mengenal Lebih Jauh Pengaturan UU P2SK dalam rangka Penguatan Literasi, Inklusi, dan Pelindungan Konsumen Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening Literacy, Inclusion and Consumer Protection	OJK	Webinar	23 November 2023 November 23, 2023	24	Novita Dwi Kusumawardhani

Komite di Bawah Direksi

Committees Under The Board Of Directors

Untuk mendukung efektivitas tugas dan tanggung jawabnya, Direksi membentuk Komite-komite di bawah Direksi yaitu:

- Komite Kredit;
- Komite Manajemen Risiko;
- Komite *Steering IT*;
- *Assets and Liability Committee* (ALCO);
- Komite Kebijakan Perkreditan;
- Komite Pengembangan Produk.

The committees under the Board of Directors was formed to support the effectiveness of its duties and responsibilities, namely:

- Credit Committee;
- Risk Management Committee;
- IT Steering Committee;
- Assets and Liabilities Committee (ALCO);
- Credit Policy Committee;
- Product Development Committee.

KOMITE KREDIT

Sebagaimana Internal Memo tentang Susunan dan Ketentuan Komite Kredit yang telah diubah beberapa kali terakhir dengan Nomor 001/IM-BOI/CR/I/2024 tanggal 03 Januari 2024 tentang Perubahan Susunan Anggota Komite Kredit dan Format *Minutes of Meeting* (MoM) Rapat Komite Kredit, di mana Komite Kredit (KK) adalah suatu komite yang beranggotakan pemegang kewenangan kredit untuk melakukan pemutusan kredit, dimana kewenangan memutus kredit tersebut melekat pada individu yang memiliki kemampuan, kompetensi dan integritas.

Rapat Komite Kredit (RKK) adalah rapat yang diselenggarakan untuk tujuan memberikan keputusan atas permohonan kredit debitur/calon debitur dimana dalam ketentuannya memiliki struktur sebagai berikut:

CREDIT COMMITTEE

As per the Internal Memo regarding the Structure and Conditions of the Credit Committee, which has been amended several times, most recently with Number 001/IM-BOI/CR/I/2024 dated January 3, 2024, concerning Changes in the Composition of Credit Committee Members and the Format of Minutes of Meeting (MoM) of Credit Committee Meetings, the Credit Committee (KK) is a committee whose members are holders of loan authority to carry out loan termination, where the authority to decide loan is vested in individuals who have the ability, competence, and integrity.

A Credit Committee Meeting (RKK) is a meeting held for the purpose of providing a decision on a debtor/prospective debtor's loan application, which, in its provisions, has the following structure:

Ketua (merangkap anggota) Chairman (concurrently member)	Direktur Kredit dan IT (memiliki hak suara) IT and Credit Director (has voting right)
Anggota Members	• Direktur Bisnis (memiliki hak suara); • Kepala Divisi Credit Review (memiliki hak suara); • Kepala Divisi Loan Asset Management (memiliki hak suara); • Kepala Divisi Bisnis (memiliki hak suara untuk memberikan keputusan atas pengajuan dari divisi bisnis lain); • Wakil Direktur Utama; • Kepala Divisi Perencanaan Perusahaan; • Kepala Divisi Risk Management; • Kepala Divisi Kepatuhan (untuk eksposur kredit mulai dari Rp20.000.000.000,- (dua puluh miliar rupiah) atas kredit baru, penambahan, perpanjangan maupun restrukturisasi) • Kepala Departemen Credit Review. • Business Director (has voting rights); • Credot Review Division Head (has voting rights); • Loan Asset Management Division Head (has voting rights); • Business Division Head (has voting rights to make decisions on applications from other business divisions); • Vice President Director; • Corporate Planning Division Head; • Risk Management Division Head; • Compliance Division Head (for credit exposure starting from Rp20,000,000,00,- (twenty billion rupiah) for new credit, additions, extensions or restructuring) • Credit Review Department Head.

Tugas Komite Kredit

Komite Kredit pada prinsipnya memiliki tugas yang sama meliputi hal-hal sebagai berikut:

1. Memutuskan pemberian kredit untuk kredit baru dan penambahan selain *Back-to-Back;*
2. Mengatur efisiensi, efektivitas, serta melakukan evaluasi terhadap pengelolaan portofolio kredit;

Tanggung Jawab dan Wewenang Komite Kredit

1. Melakukan evaluasi dan memberikan persetujuan atas proposal kredit dan memo yang diajukan sesuai dengan batas kewenangan yang telah ditetapkan;
2. Menetapkan akselerasi penurunan kolektibilitas pinjaman untuk kolektibilitas 1 atau 2 menjadi *non-performing loan* dan/atau bersama Departemen *Special Asset Management* dan Divisi Bisnis untuk pinjaman kolektibilitas 1 atau 2;
3. Melakukan evaluasi pengelolaan portofolio kredit yang diberikan, termasuk kredit bermasalah, pencadangannya dan kecukupan agunan/jaminan bagi setiap debitur, tetapi tidak terbatas terhadap hal-hal berikut:
   - Pertumbuhan dan kualitas portofolio kredit yang diberikan secara keseluruhan maupun per jenis kredit dan target *market;*
   - Efektivitas pelaksanaan kewenangan pemutus kredit sesuai jabatan;
   - Implementasi kebijakan dan prosedur pemberian dan pengendalian risiko kredit;
   - Kepatuhan pelaksanaan Peraturan Regulator dan/atau Undang-Undang yang berlaku seperti peraturan Batas Maksimum Pemberian Kredit dan Penilaian Kualitas Aset Bank Umum.

Pelaksanaan Tugas Komite Kredit

Selama tahun 2023 tugas Komite Kredit dilaksanakan secara efektif sesuai dengan wewenang yang dimiiki anggota Komite Kredit.

Rapat Komite Kredit (RKK)

Rapat Komite Kredit (RKK) diadakan 2 (dua) kali dalam seminggu di hari Selasa dan kamis, atau waktu lain yang ditentukan.

KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko adalah komite dalam struktur organisasi Manajemen Risiko Bank yang bersifat non-struktural, berkedudukan di Kantor Pusat yang merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau saran-saran dan langkah perbaikan dan/atau penyempurnaan. Komite Manajemen Risiko pada bank telah dikinikan dan disetujui Direksi melalui Internal Memo Nomor 012/IM-BOI/RMA/VIII/2020 tanggal 24 Agustus 2020 keanggotaan Komite Manajemen Risiko terdiri dari:

Duties of the Credit Committee

In principle, the Credit Committee has the same duties, including the following:

1. Decide on granting loans for new loans and additions other than Back-to-Back;
2. Regulate efficiency, effectiveness, and loan portfolio management evaluation;

Responsibilities and Authorities of the Credit Committee

1. Evaluate and provide approval for loan proposals and memos submitted in accordance with the established authority limits;
2. Determine the accelerated reduction in collectibility of loans for collectibility 1 or 2 to non-performing loans and/or together with the Special Asset Management Department and the Business Division for collectibility 1 or 2 loans;
3. Evaluate the management of the loan portfolio provided, including non-performing loans, reserves and the adequacy of collateral/guarantee for each debtor, but not limited to the following matters:
   - Growth and quality of the loan portfolio provided overall and per credit type and target market;
   - Effectiveness of the implementation of loan decision authority according to position;
   - Implementation of policies and procedures for granting and controlling loan risk;
   - Compliance with the implementation of Regulatory Regulations and/or Applicable Laws, such as regulations on the Legal Lending Limit and Asset Quality Assessment Commercial Bank.

Implementation of Credit Committee Duties

In 2023, the Credit Committee's duties were carried out effectively in accordance with the authority of the Credit Committee members.

Credit Committee Meeting (RKK)

Credit Committee Meetings (RKK) are held 2 (two) times a week on Tuesdays and Thursdays, or other times specified.

RISK MANAGEMENT COMMITTEE

The Risk Management Committee is a committee in the Bank's non-structural Risk Management organizational structure, located at the Head Office, that formulates policies, supervises policy implementation, and monitors suggestions and steps for refinements and/or improvements. The Risk Management Committee at the Bank has been updated and approved by the Board of Directors through Internal Memo Number 012/IM-BOI/RMA/VIII/2020 dated August 24, 2020. The membership of the Risk Management Committee consists of:

Anggota Tetap:
- Direktur Utama;
- Wakil Direktur Utama;
- Direktur Kepatuhan;
- Direktur Operasional;
- Direktur Kredit;
- Kepala Divisi Manajemen Risiko;
- Kepala Divisi SKAI;
- Kepala Divisi Operasional;
- Kepala Divisi Kepatuhan.

Anggota Undangan
Kepala Divisi atau Pejabat pengganti terkait materi rapat yang dibahas.

Tugas dan Tanggung Jawab
Melakukan evaluasi dan memberikan rekomendasi kepada Direktur Utama dan Direksi terkait Manajemen Risiko, meliputi:
1. Penyusunan kebijakan Manajemen Risiko serta perubahannya termasuk strategi Manajemen Risiko, tingkat Risiko yang diambil (*risk appetite*) dan toleransi, toleransi Risiko (*risk tolerance*), kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Penyempurnaan proses Manajemen Risiko secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang mempengaruhi kecukupan permodalan, profil Risiko Bank dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi;
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 atau eksposur Risiko yang melampaui limit yang telah ditetapkan;
4. Pengembangan infrastruktur dan budaya manajemen risiko.

Pelaksanaan Tugas Komite Manajemen Risiko

Komite Manajemen Risiko selama tahun 2023 melaksanakan rapat 12 (dua belas) kali dalam satu tahun yang dihadiri oleh anggota komite. Dalam pertemuan tersebut komite memutuskan beberapa hal di antaranya:
1. Penyesuaian parameter *Liquidity Contingency Funding Plan*
2. Peningkatan pemantauan proaktif dari kantor cabang terhadap rekening *dormant*
3. Tindak lanjut temuan OJK terkait *monitoring* mengenai profil risiko debitur yang terdampak Covid-19.

Permanent Members:
- President Director;
- Vice President Director;
- Compliance Director;
- Operations Director;
- Credit Director;
- Head of Risk Management Division;
- Head of SKAI Division;
- Head of Operations Division;
- Head of Compliance Division.

Invited Members
Head of Division or substitute official regarding the meeting material discussed.

Duties and Responsibilities
Conduct evaluations and provide recommendations to the President Director and Directors regarding Risk Management, including:
1. Preparation of Risk Management policies and changes thereto, including Risk Management strategies, level of Risk taken (risk appetite), Risk tolerance, Risk Management framework, and contingency plans to anticipate the occurrence of abnormal conditions;
2. Periodic or incidental improvement of the Risk Management process as a result of changes in the Bank's external and internal conditions that affect capital adequacy, the Bank's Risk profile and the ineffective implementation of Risk Management based on evaluation results;
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 positions or risk exposures that exceed predetermined limits;
4. Development of risk management infrastructure and culture.

Implementation of the Duties of the Risk Management Committee
In 2023, the Risk Management Committee held 12 (twelve) meetings a year, which were attended by committee members. During the meeting, the committee decided several things, including:
1. Adjustment of Liquidity Contingency Funding Plan Parameters
2. Increased proactive monitoring from branch offices of dormant accounts
3. Follow up on OJK findings regarding monitoring of the risk profile of debtors affected by Covid-19.

4. *Awareness* terhadap tindak lanjuti hasil temuan SKAI (Satuan Kerja Audit Internal) sesuai dengan target yang telah ditentukan dan peningkatkan *supervisory* dan kontrol internal agar tidak terjadi temuan yang berulang, termasuk didalamnya kecukupan kebijakan internal.
5. Komite Manajemen Risiko mengetahui dan menyetujui hasil dari Profil Risiko Triwulan I/2023.
6. Terkait *Monitoring Loan Agency, Retail team* telah melakukan tindak lanjut seperti KTA *speed* (*offline*) telah dihentikan, lebih memfokuskan KTA *General* dan KTA *Premium* sesuai dengan pemeringkatan Pefindo dan melakukan pemantauan dalam 1 (satu) minggu sekali.
7. Penyempurnaan strategi beserta tindakan perbaikan dan tindakan pencegahan yang telah dilakukan atas masalah risiko yang terjadi.
8. Target pemenuhan RPIM (Rasio Pembiayaan Inklusif Makroprudensial) dengan melakukan koordinasi dengan pihak Tim Bisnis dengan memperhatikan informasi mengenai sektor-sektor ekonomi dan segmen kredit yang dapat meningkatkan RPIM. Selanjutnya bank harus memperhatikan tentang peraturan perihal sanksi RPIM.
9. Persetujuan hasil Perubahan parameter profil risiko inheren likuiditas.
10. Pentingnya Internal Kontrol untuk mengurangi kejadian risiko operasional.
11. Komite Manajemen Risiko mengetahui dan menyetujui hasil Laporan Profil Risiko Triwulan II/2023.
12. Komite Manajemen Risiko memutuskan untuk mengubah limit dari *segment Corporate* (dari 30% menjadi 35%) dan segmen SME (dari 30% menjadi 20%).
13. *Awareness* bagi staf terhadap pola pikir pengendalian risiko untuk mencegah risiko kecil menjadi besar dan berdampak pada reputasi bank kita dan perlunya diadakan pelatihan secara berkala untuk meningkatkan kesadaran risiko.
14. Komite Manajemen Risiko mengetahui dan menyetujui hasil Laporan Profil Risiko Triwulan III/2023.
15. Detail *monitoring* terhadap NPL pada *Loan Agency* termasuk *channel* penyaluran kredit *retail* untuk rasio terbesar agar dilakukan tindak lanjut oleh Divisi *Retail.*
16. Selanjutnya, Divisi *Retail* akan membuatkan tren NPL berdasarkan produk penyaluran segmen kredit *retail.*
17. Pada pembahasan tentang *Loan Agency* pada Segmen *Retail,* agar menambahkan informasi terhadap NPL dan *Write-off Ratio.*

4. Awareness regarding the follow-up of SKAI (Internal Audit Work Unit) findings in accordance with predetermined targets and increasing supervisory and internal control so that repeated findings do not occur, including the adequacy of internal policies.
5. The Risk Management Committee acknowledges and approves the results of the Risk Profile for Quarter I/2023.
6. Regarding Loan Agency Monitoring, the Retail team has carried out follow-up actions such as stopping KTA speed (offline), focusing more on General KTA and Premium KTA in accordance with Pefindo's ranking, and monitoring once a week.
7. Refinement of strategies along with corrective and preventive actions that have been taken for risk issues that occur.
8. Target for fulfilling the RPIM (Macroprudential Inclusive Financing Ratio) by coordinating with the Business Team and focusing on information regarding economic sectors and loan segments that can increase the RPIM. Subsequently, banks must pay attention to regulations regarding RPIM sanctions.
9. Approval of results Changes in inherent liquidity risk profile parameters.
10. The importance of Internal Control to reduce operational risk events.
11. The Risk Management Committee acknowledges and approves the results of the II/2023 Quarterly Risk Profile Report.
12. The Risk Management Committee decided to change the limits for the Corporate segment (from 30% to 35%) and the SME segment (from 30% to 20%).
13. Awareness for staff regarding the risk control mindset to prevent small risks from becoming larger and having an impact on our Bank's reputation and the need for regular training to increase risk awareness.
14. The Risk Management Committee acknowledges and approves the results of the III/2023 Quarterly Risk Profile Report.
15. Detailed monitoring of NPLs at loan agencies, including retail loan distribution channels for the largest ratios, allowing follow-up to be carried out by the Retail Division.
16. Subsequently, the Retail Division will develop NPL trends based on retail loan segment distribution products.
17. In the discussion concerning Loan Agency in the Retail Segment, add information on NPL and Write-off Ratio.

18. Kesadaran terhadap eskalasi setiap permasalahan atau issue penting kepada atasan atau BOD. Setiap karyawan OK BANK agar memperhatikan dan menjalankan Kode Etik dalam bekerja berdasarkan etika profesional yang merupakan sumber acuan perilaku yang benar dan penilaian moral untuk semua pegawai OK BANK Indonesia.
19. Evaluasi terhadap NPL pada Divisi *Retail* dengan penyediaan data sebagai berikut:
    1. List data produk yang sudah dihentikan pemasarannya
    2. *List data Loan Agency* yang sudah dihentikan kerja samanya
20. Komite Manajemen Risiko mengetahui dan menyetujui hasil dari Profil Risiko Triwulan IV/2023.

21. Pengupayaan penagihan kredit *team Retail* dengan melakukan penambahan *vendor collection*.
22. *Awareness* agar setiap anggota komite memastikan akurasi data yang digunakan pada rapat dan berupaya untuk menekan setiap permasalahan risiko yang timbul.

Rapat Komite Manajemen Risiko

Rapat Komite Manajemen Risiko diselenggarakan setidaknya minimal 1 (satu) kali dalam 1 (satu) bulan, atau pada waktu lainnya apabila diperlukan.

18. Awareness of escalating any important problems or issues to superiors or BOD. Every OK BANK employee must pay attention to and implement the Code of Ethics in working based on professional ethics, which is a source of reference for correct behavior and moral assessment for all OK BANK Indonesia employees.

19. Evaluation of NPL in the Retail Division by providing the following data:
    1. List of product data whose marketing has been discontinued
    2. List of Loan Agency data whose collaboration has been terminated
20. The Risk Management Committee acknowledges and approves the results of the IV/2023 Quarterly Risk Profile report.
21. Efforts to collect loans from the Retail team by adding vendor collections.
22. Awareness so that each committee member ensures the accuracy of the data used at meetings and strives to suppress any risk issues that arise.

Risk Management Committee Meeting

Risk Management Committee meetings are held at least once a month, or at other times if necessary.

KOMITE STEERING IT

Untuk lebih mengoptimalkan pelaksanaan tugas Direksi serta memberikan rekomendasi terkait dengan penggunaan Teknologi Informasi, maka telah dibentuk *IT Steering Committee* berdasarkan Keputusan Direksi Nomor 404A/KEP/DIR/BOI/VIII/2023 tanggal 01 Agustus 2023 dengan keanggotaan sebagai berikut:

IT STEERING COMMITTEE

To further optimize the implementation of the Board of Directors' duties and provide recommendations related to the use of Information Technology, an IT Steering Committee has been formed based on the Board of Directors' Decree Number 404A/KEP/DIR/BOI/VIII/2023 dated August 1, 2023, with the following membership:

Ketua Chairman	Direktur yang membawahi Satuan Kerja Teknologi Informasi (merangkap anggota) Director in charge of the Information Technology Work Unit (concurrently member)
Sekretaris Secretary	Kepala Divisi IT Operation IT Operation Division Head
Anggota Members	• Direktur Kepatuhan • Kepala Divisi IT Operation • Kepala Divisi IT Planning • Kepala Divisi Operation • Compliance Director • IT Operation Division Head • IT Planning Division Head • Operations Division Head
Undangan Invitation	Sesuai materi rapat According to the meeting material

Tugas, Wewenang, dan Tanggung Jawab

Berdasarkan Kebijakan Komite Pengarah IT, tugas wewenang dan tanggung jawab Komite *Steering IT* adalah sebagai berikut:

1. Menetapkan rencana strategis teknologi informasi yang sesuai dengan strategis kegiatan usaha Bank dengan

Duties, Authorities, and Responsibilities

Based on the IT Steering Committee Policy, the duties and responsibilities of the IT Steering Committee are as follows:

1. Establish an information technology strategic plan that is in accordance with the Bank's strategic business

memperhatikan faktor-faktor efisiensi dan efektivitas, serta hal-hal berikut:

- Peta jalan (*roadmap*) untuk mencapai kebutuhan TI yang mendukung strategi bisnis yang tertera pada visi dan misi Bank, di mana *roadmap* terdiri dari kondisi saat ini, kondisi yang ingin dicapai, serta langkah-langkah ke depan yang akan dilakukan untuk mencapai sasaran tersebut.
- Sumber daya yang dibutuhkan.
- Keuntungan/manfaat yang akan diperoleh saat rencana diterapkan; dan
- Kendala yang mungkin timbul dalam penerapan rencana strategis Bank.

2. Merumuskan kebijakan, standar dan prosedur Teknologi Informasi;
3. Memastikan kesesuaian pelaksanaan proyek-proyek TI yang disetujui dengan rencana strategis TI. Komite juga menetapkan status prioritas proyek TI yang bersifat kritikal (berdampak signifikan terhadap kegiatan operasional Bank) misalnya: pergantian *core banking, server production* dan topologi jaringan;
4. Memastikan kesesuaian pelaksanaan proyek-proyek TI dengan rencana proyek yang disepakati dalam *Service Level Agreement* (SLA);
5. Memastikan kesesuaian TI dengan kebutuhan sistem informasi manajemen yang mendukung pengelolaan kegiatan usaha Bank;
6. Menetapkan langkah-langkah minimalisasi risiko atas investasi Bank pada sektor TI dan bahwa investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
7. Memantau kinerja TI dan upaya peningkatannya, misalnya dengan mendeteksi keuangan TI, keamanan informasi, serta mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan TI;
8. Memutuskan penyelesaian berbagai masalah terkait TI, yang tidak dapat diselesaikan oleh satuan kerja pengguna dan satuan kerja penyelenggara;
9. Memastikan kecukupan dan alokasi sumber daya yang dimiliki Bank. Dalam hal sumber daya yang dimiliki tidak memadai dan Bank akan menggunakan jasa pihak lain dalam penyelenggaraan TI, Komite Pengarah TI harus memastikan Bank telah memiliki kebijakan dan prosedur yang dibutuhkan;
10. Memberikan rekomendasi kepada Direksi paling sedikit terkait dengan:
    - Rencana strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank;
    - Perumusan kebijakan, standar dan prosedur Teknologi Informasi;
    - Kesesuaian antara proyek TI yang disetujui dengan Rencana Strategis TI;
    - Kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati (*project charter*);

activities by considering efficiency and effectiveness factors, as well as the following matters:

- Roadmap to achieve IT needs that support the business strategy stated in the Bank's vision and mission, where the roadmap consists of current conditions, conditions to be achieved, as well as future steps that will be taken to achieve the targets.
- Resources required.
- Profits/benefits that will be obtained when the plan is implemented; and
- Obstacles that may arise in implementing the Bank's strategic plan.

2. Formulate Information Technology policies, standards, and procedures;
3. Ensure compliance with the implementation of approved IT projects with the IT strategic plan. The Committee also determines the priority status of IT projects that are critical (have a significant impact on the Bank's operational activities), for example: replacement of core banking, server production, and network topology;
4. Ensure compliance with the implementation of IT projects with the project plan agreed in the Service Level Agreement (SLA);
5. Ensure the suitability of IT with the needs of management information systems that support the management of the Bank's business activities;
6. Determine risk minimization measures for the Bank's investments in the IT sector and ensure that these investments contribute to achieving the Bank's business objectives;
7. Monitor IT performance and efforts to improve it, for example, by detecting IT finances and information security and measuring the effectiveness and efficiency of IT security policy implementation;
8. Decide on the resolution of various IT-related problems that cannot be resolved by the user work unit and the organizer work unit;
9. Ensure the adequacy and allocation of the Bank's resources. In the event that the resources owned are inadequate and the Bank will use the services of other parties in organizing IT, the IT Steering Committee must ensure that the Bank has the necessary policies and procedures;
10. Provide recommendations to the Board of Directors related to at least:
    - IT strategic plan that is in line with the Bank's strategic plan for business activities;
    - Formulation of Information Technology policies, standards, and procedures;
    - Compliance between approved IT projects and the IT Strategic Plan;
    - Conformity between IT project implementation and the agreed project plan (project charter);

- Kesesuaian antara TI dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
- Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank sektor TI agar investasi Bank pada sektor TI memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
- Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
- Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien dan tepat waktu;
- Kecukupan dan alokasi sumber daya yang dimiliki Bank.

Pelaksanaan Tugas Komite Steering IT

Untuk dapat melaksanakan tugasnya secara efektif dan efisien, Komite Pengarah TI perlu mengadakan pertemuan secara berkala minimal satu kali dalam satu tahun atau sewaktu-waktu diperlukan untuk membicarakan hal-hal yang terkait dengan strategi TI, yang didokumentasikan dalam bentuk risalah rapat.

Rapat Komite Steering IT

Pada tanggal 03 April 2023 Komite *Streering IT* mengadakan rapat dengan agenda:

1. *Progress Project* 2023 di mana membahas perkembangan *project* pada tahun 2023
2. *Upgrade New Infrastructure* 2023
3. Penyelesaian pemenuhan Temuan OJK Tahun 2022 terkait IT

Pada tanggal 10 April 2023 Komite *Streering IT* mengadakan rapat dengan agenda:

1. Perubahan aplikasi Antasena
2. Implementasi atas *project upgrade new infrastructure* 2023 bulan april
3. Pembuatan aplikasi baru yaitu KTA App & Web

Pada Tanggal 7 Juni 2023 Komite *Streeing IT* mengadakan rapat dengan agenda:

1. Pengembangan sistem yaitu
   - *Retail Payrol Project Phase* 2 yaitu InoAn dan LOS
   - *Write-off Recovery (Bulk Process)* – InoAn
   - *Upload Journal* Inoan (PSAK73) – InoAn
   - Penghapusan aplikasi *Black List* dan Click
2. Revisi *report* proses *Development IT Planning*

- Compatibility between IT and management information system needs and the needs of the Bank's business activities;
- The effectiveness of steps in minimizing risks regarding Bank investment in the IT sector, allowing the Bank investment in the IT sector to contributes in achieving the Bank's business objectives;
- Monitoring IT performance and efforts to improve IT performance;
- Efforts to resolve various IT-related problems that cannot be resolved by IT user and operator work units effectively, efficiently, and timely

- Adequacy and allocation of resources owned by the Bank.

Implementation of the Duties of the IT Steering Committee

To be able to carry out its duties effectively and efficiently, the IT Steering Committee needs to hold regular meetings at least once a year or at any time necessary to discuss matters related to IT strategy, which are documented in the form of meeting minutes.

IT Steering Committee Meeting

On April 3, 2023, the IT Steering Committee held a meeting with the following agenda items:

1. 2023 Project Progress, which discusses project developments in 2023
2. Upgrade New Infrastructure in 2023
3. Completion of fulfillment of OJK Findings in 2022 related to IT

On April 10, 2023, the IT Steering Committee held a meeting with the following agenda items:

1. Antasena application changes
2. Implementation of the 2023 new infrastructure upgrade project in April
3. Creation of a new application, namely the KTA App & Web

On June 7, 2023, the IT Streeing committee held a meeting with the following agenda items:

1. System development, namely
   - Retail Payroll Project Phase 2, namely InoAn and LOS
   - Write-Off Recovery (Bulk Process) – InoAn
   - Upload Inoan Journal (PSAK73) – InoAn
   - Removal of Black List and Click applications
2. Revise the IT Planning and Development Process Report.

Pada Tanggal 13 November 2023 Komite *Streeing IT* Mengadakan rapat dengan agenda:

1. Rencana pengembangan teknologi informasi tahun 2024
2. Pergantian aplikasi SLIK & SCV *Report System*
3. Perjanjian *maintenance* apalikasi LOS & *Collection system* dengan next TI
4. Pembelian *licence* TMAX dan kenaikan sementara *bandwidth Data center – Data Recovey Center*
5. *Review* atas *IT Policy*

On November 13, 2023, the IT Steering Committee held a meeting with the following agenda items:

1. Information technology development plan for 2024
2. Change of SLIK & SCV Report System applications
3. LOS & Collection system application maintenance agreement with Next TI
4. Purchase of TMAX license and temporary increase in data center bandwidth – Data Recovery Center
5. Review of IT Policy

ASSETS AND LIABILITY COMMITTEE (ALCO)

Dalam melaksanakan fungsi pengendalian risiko likuiditas, risiko suku bunga dan resiko pasar, Bank sekurang-kurangnya harus menerapkan *Asset Liabilities Management* (ALMA). Untuk mendukung efektivitas pelaksanaan ALMA, Bank membentuk *Assets Liabilities Committee* (ALCO) berdasarkan Surat Keputusan Direksi Nomor 408A/KEP/DIR/BOI/VIII/2023 Tentang Perubahan Susunan Direksi Dan Penambahan Keanggotaan Komite ALCO (*Assets and Liability Committee*) yang terdiri dari:

ASSETS AND LIABILITY COMMITTEE (ALCO)

In carrying out the function of controlling liquidity risk, interest rate risk, and market risk, the Bank must at least implement Asset Liabilities Management (ALMA). To support the effectiveness of ALMA implementation, the Bank formed an Assets Liabilities Committee (ALCO) based on the Board of Directors Decree Number 408A/KEP/DIR/BOI/VIII/2023 concerning Changes in the Composition of the Board of Directors and Additional Membership of the ALCO Committee (Assets and Liability Committee) which consists of:

Ketua Chairman	Direktur Utama (merangkap anggota) President Director (concurrently member)
Anggota Members	• Wakil Direktur Utama • Direktur Kredit Dan IT • Direktur Bisnis • Kepala Divisi Finance • Vice President Director • IT and Credit Director • Business Director • Finance Division Head
Sekretaris Secretary	Treasuri Treasury
Observer	• Direktur Kepatuhan • Kepala Divisi Risk Manajement • Kepala Divisi Satuan Kerja Audit Intern • Kepala Divisi Corporate Planning • Kepala Divisi Funding • Kepala Divisi Bisnis • Compliance Director • Risk Management Division Head • Internal Audit Work Unit Division Head • Corporate Planning Division Head • Funding Division Head • Business Division Head

Note: *Observer* tidak memiliki hak suara dalam Komite ALCO | Note: Observers do not have voting rights on the ALCO Committee

Tugas dan Tanggung Jawab

1. Menetapkan kebijakan dan strategi pengelolaan likuiditas untuk mencukupi kebutuhan likuiditas Bank dan meminimalisasi *idle funds;*

Duties and Responsibilities

1. Establish liquidity management policies and strategies to meet the Bank's liquidity needs and minimize idle funds;

2. Menetapkan kebijakan dan strategi yang berkaitan dengan risiko pasar, strategi harga serta 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;
3. Melaporkan realisasi kerjanya melalui rapat rutin dan rapat khusus yang diadakan untuk membahas hal tertentu.

Wewenang ALCO

1. Menetapkan suku bunga deposito, tabungan dan giro;
2. Menetapkan suku bunga pinjaman;
3. Menetapkan strategi pendanaan dan investasi;
4. Menetapkan limit yang berkaitan dengan risiko likuiditas, risiko suku bunga dan sesuai kebijakan pengambilan risiko secara keseluruhan.

Pelaksanaan Tugas ALCO

Selama tahun 2023 ALCO telah menyelenggarakan rapat sebanyak 12 (dua belas) kali.

Rapat ALCO

Rapat ALCO diadakan minimal 1 (satu) kali dalam sebulan atau sesuai dengan kebutuhan Bank. *Minutes of Meeting* (MoM) rapat ALCO setelah ditandatangani oleh yang hadir rapat yaitu Ketua, Anggota, Sekretaris, dan *Observer*, kemudian diedarkan kepada seluruh peserta rapat, *Branch Manager* dan bagian terkait lainnya.

Pokok Bahasan Rapat ALCO:

1. Kondisi pasar terakhir;
2. Pemantauan atas Keputusan ALCO sebelumnya;
3. Kaji ulang deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis Bank;
4. Penyampaian informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan ALMA.

Dalam menjalankan tugasnya ALCO juga harus melakukan pembahasan dan pengambilan keputusan terkait:

1. Risiko Likuiditas
   a. Memastikan kegiatan usaha Bank sesuai dengan struktur neraca, termasuk besarnya modal;
   b. Memastikan bahwa risiko likuiditas yang melekat dalam sistem pembayaran dievaluasi, diukur, dan dikelola;
   c. Memastikan terpenuhinya aspek kepatuhan atas seluruh persyaratan yang ditetapkan oleh Bank Indonesia, regulator terkait lainnya, kebijakan Bank dan prosedur internal lainnya
2. Risiko Pasar
   a. Meninjau dampak kondisi pasar terhadap kinerja Bank;

2. Determine policies and strategies relating to market risk, pricing strategies, and strategies for structuring investment portfolios and balance sheet structures by anticipating changes in interest rates so that an optimal level of net interest margin (NIM) can be achieved;
3. Reporting the realization of work through regular meetings and special meetings held to discuss certain matters.

ALCO Authority

1. Determine deposit, savings, and current account interest rates;
2. Determine loan interest rates;
3. Determine funding and investment strategies;
4. Set limits related to liquidity risk, interest rate risk, and in accordance with the overall risk-taking policy.

Implementation of ALCO Duties

In 2023, ALCO held 12 (twelve) meetings.

ALCO Meeting

ALCO meetings are held at least once a month or according to the Bank's needs. After being signed by those attending the meeting, namely the Chairman, Members, Secretary, and Observer, the Minutes of Meeting (MoM) of the ALCO meeting are then circulated to all meeting participants, Branch Managers, and other related departments.

ALCO Meeting Topics:

1. Latest market conditions;
2. Monitoring previous ALCO decisions;
3. Review deviations between actual results and the Bank's budget projections and business plans;
4. Submission of information to the Board of Directors regarding any developments in related provisions and regulations that influence ALMA's strategy and policies.

In carrying out its duties, ALCO must also carry out discussions and make decisions related to:

1. Liquidity Risk
   a. Ensure that the Bank's business activities comply with the balance sheet structure, including the amount of capital;
   b. Ensure that the liquidity risks inherent in payment systems are evaluated, measured, and managed;
   c. Ensure compliance with all requirements set by Bank Indonesia, other relevant regulators, Bank policies, and other internal procedures.
2. Market Risk
   a. Reviewing the impact of market conditions on Bank performance;

b. Memastikan terpenuhinya aspek kepatuhan terhadap persyaratan yang ditetapkan oleh Bank Indonesia dan regulator terkait lainnya.

b. Ensure that compliance aspects are met with requirements set by Bank Indonesia and other relevant regulators.

KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan dibentuk untuk mendukung kelancaran tugas Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan perkreditan, memantau perkembangan dan kondisi portofolio perkreditan, serta memberikan saran langkah perbaikan. Dasar Pembentukan Komite Kebijakan Perkreditan adalah Surat Keputusan Direksi PT Bank Oke Indonesia, Tbk. Nomor 577/KEP/DIR/BOI/XI/2023 , dengan struktur keanggotaan sebagai berikut:

CREDIT POLICY COMMITTEE

The Credit Policy Committee was formed to support the smooth running of the Board of Directors' duties in formulating policies, supervising the implementation of loan policies, monitoring the development and condition of the loan portfolio, and providing suggestions for improvement steps. The basis for the formation of the Credit Policy Committee is the Board of Directors' Decree of PT Bank Oke Indonesia, Tbk. Number 577/KEP/DIR/BOI/XI/2023, with the following membership structure:

Ketua Chairman	Direktur Utama (merangkap anggota) President Director (concurrently member)	
Anggota Members	• Wakil Presiden Direktur • Direktur Kredit dan IT* • Direktur Bisnis* • Direktur Kepatuhan • Kepala Divisi Satuan Kerja Audit Intern (SKAI) • Kepala Divisi Credit Review* • Kepala Divisi Kepatuhan • Kepala Divisi Risk Management (Sekretaris)* • Kepala Divisi Bisnis** • Kepala Divisi Finance** • Kepala Divisi Corporate Planning** • Pejabat lain sesuai kebutuhan**	• Vice President Director • IT and Credit Director* • Business Director* • Compliance Director • Internal Audit Work Unit Division Head (SKAI) Division • Credit Review Division Head* • Compliance Division Head • Risk Management Division Head (Secretary)* • Business Division Head** • Finance Division Head** • Corporate Planning Division Head** • Other officials as needed**

Catatan: | Note:
*) Mempunyai Hak Suara | Has Voting Rights
**) Berdasarkan Undangan | By Invitation

Fungsi Komite Kebijakan Perkreditan

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan atau pembiayaan;
2. Mengawasi agar Kebijakan Perkreditan Bank dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan Kebijakan Perkreditan Bank;
3. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio perkreditan atau pembiayaan secara keseluruhan;
   b. Kebenaran pelaksanaan ke wenangan memutus Kredit atau Pembiayaan;
   c. Kebenaran proses pemberian perkembangan dan kualitas Kredit atau Pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
   d. Kebenaran pelaksanaan ketentuan BMPK;
   e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit atau Pembiayaan;
   f. Penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam KPB; dan
   g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan;

Functions of the Credit Policy Committee

1. Provide input to the Board of Directors in preparing the Bank's Loan Policy, especially in relation to the formulation of prudential principles in loan or financing;
2. Supervise that the Bank Loan Policy can be applied and implemented consequently and consistently, and formulate solutions in the event that there are obstacles or constraints in the implementation of the Bank Loan Policy;
3. Monitor and evaluate:
   a. Development and quality of the overall loan or financing portfolio;
   b. Correctness of the implementation of authority to decide on Loan or Financing;
   c. Correctness of the process of providing development and quality of Loan or Financing provided to parties related to the Bank and certain large debtors;
   d. Correctness of the implementation of LLL provisions;
   e. Compliance with the provisions of laws and other regulations in the implementation of Loan or Financing provision;
   f. Settlement of non-performing Loan or Financing in accordance with those stipulated in the KPB; and
   g. The Bank's efforts to meet the adequacy of the allowance for Loan or Financing write-offs;

4. Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan Kebijakan Perkreditan Bank.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

1. Menyampaikan laporan tertulis secara berkala kepada direksi dengan tembusan kepada Dewan Komisaris mengenai:
   a. Hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank;
   b. Hasil pemantauan dan evaluasi.
2. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada Dewan Komisaris.

Pelaksanaan Tugas Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada direksi dalam hal diperlukan perubahan atau perbaikan Kebijakan Perkreditan Bank.

Rapat Komite Kebijakan Perkreditan

Selama tahun 2023 terdapat 1 (satu) kali Rapat Komite Kebijakan Perkreditan. Komite Kebijakan Perkreditan tetap menjalankan fungsi pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank serta melakukan pemantauan dan mengevaluasi pelaksanaan pemberian kredit.

KOMITE PENGEMBANGAN PRODUK

Komite Pengembangan Produk dibentuk untuk mendukung kelancaran tugas Direksi dalam pengembangan produk yang dan mengandung unsur pengendalian intern mulai tahap awal proses kegiatan perencanaan pengembangan.

Dasar pembentukan Komite Pengembangan Produk adalah Surat Keputusan Direksi PT Bank Oke Indonesia, Tbk. Nomor 474/KEP/DIR/BOI/X/2023, dengan Struktur Keanggotaan sebagai berikut:

4. Conduct periodic reviews of the Bank's Loan Policy and provide advice to the Board of Directors in the event that changes or improvements to the Bank's Credit Policy are required.

Duties and Responsibilities 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 application and implementation of the Bank Lending Policy;
   b. Monitoring and evaluation results.
2. Provide suggestions for improvement steps to the Board of Directors, with a copy to the Board of Commissioners.

Implementation of the Duties of the Credit Policy Committee

The Credit Policy Committee carries out periodic reviews of the Bank's Loan Policy and provides advice to the Board of Directors in cases where changes or improvements to the Bank's Loan Policy are required.

Credit Policy Committee Meeting

In 2023, the Credit Policy Committe held 1 (one) meeting. The Credit Policy Committee continues to carry out its supervisory function over the application and implementation of the Bank Lending Policy as well as monitoring and evaluating the implementation of loan provisions. Waiting for Client Data & Corrections.

PRODUCT DEVELOPMENT COMMITTEE

The Product Development Committee was formed to support the smooth running of the Board of Directors' duties in product development and contains elements of internal control starting from the early stages of the development planning activity process.

The basis for establishing the Product Development Committee is the Board of Directors' Decree of PT Bank Oke Indonesia, Tbk. Number 474/KEP/DIR/BOI/X/2023, with the following Membership Structure:

Ketua (merangkap anggota) Chairman (concurrently member)	Presiden Direktur*) President Director*)	
Anggota Members	• Wakil Presiden Direktur*) • Direktur Kredit dan IT*) • Direktur Kepatuhan*) • Direktur Bisnis*) • Kepala Divisi Finance*) • Kepala Divisi Corporate Planning*) • Kepala Divisi Risk Management*) • Kepala Divisi Credit Review**) • Kepala Divisi Kepatuhan**) • Kepala Divisi Legal**) • Kepala Divisi Bisnis**) • Pejabat lain sesuai kebutuhan**)	• Vice President Director*) • IT and Credit Director*) • Compliance Director*) • Business Director*) • Finance Division Head*) • Corporate Planning Division Head*) • Risk Management Division Head*) • Credit Review Division Head**) • Compliance Division Head**) • Legal Division Head**) • Business Division Head**) • Other officials as needed**)

Catatan: | Note:
*) Mempunyai Hak Suara | Has Voting Rights
**) Berdasarkan Undangan | By Invitation

Fungsi Komite Pengembangan Produk

1. Memberikan masukan kepada Direksi dalam penyusunan produk Bank, terutama yang berkaitan dengan perencanaan, prospek bisnis, serta risiko produk.
2. Mengevaluasi produk Bank yang diajukan dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta memberikan nilai tambah dan keuntungan bagi bisnis Bank.
3. Mengevaluasi ketaan terhadap ketentuan peraturan perundang-undang dan peraturan lain terkait produk Bank.

Tugas dan Tanggung Jawab Komite Pengembangan Produk

Melakukan evaluasi dan memberikan persetujuan atas proposal pengembangan produk dan/atau aktivitas baru.

Pelaksanaan Tugas Komite Pengembangan Produk

Setiap produk atau aktivitas Bank yang dikembangkan dan diterbitkan wajib mendapatkan persetujuan dari satuan/Komite Pengembangan Produk, yang setidaknya terdiri atas Direksi, unit pengembangan produk, unit *risk management;* dan unit *finance,* dan sudah dicantumkan dalam RBB pada tahun berjalan.

Rapat Komite Pengembangan Produk

Selama Periode 2023 tidak diadakan rapat Komite Pengembangan Produk karena tidak terdapat pengajuan produk baru. Hal ini sesuai dengan ketentuan internal yang berlaku.

Product Development Committee Functions

1. Provide input to the Board of Directors in preparing Bank products, especially those related to planning, business prospects, and product risks.
2. Evaluate whether the proposed Bank products can be applied and implemented consequently and consistently and provide added value and profits for the Bank's business.
3. Evaluate compliance with statutory provisions and other regulations related to Bank products.

Duties and Responsibilities of the Product Development Committee

Evaluate and provide approval for new product and/or activity development proposals.

Implementation of Duties of the Product Development Committee

Every Bank product or activity developed and published must obtain approval from the Product Development Unit/Committee, which at least consists of the Board of Directors, product development unit, risk management unit, and finance units, and has been included in the RBB for the current year.

Product Development Committee Meeting

In 2023, no Product Development Committee meetings were held because there were no new product applications. This is in accordance with applicable internal regulations.

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan Bank berfungsi sebagai penghubung antara Bank dengan lembaga/instansi terkait, otoritas pasar modal, komunitas pemodal dan masyarakat umum. Sekretaris Perusahaan 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 maupun bagi perusahaan publik.

The Bank's Corporate Secretary functions as the liaison between the Bank and related institutions/agencies, capital market authorities, the investor community and the general public. The Corporate Secretary is responsible for providing and conveying information to the general public and for the benefit of the investors related to the Bank's performance in a timely, accurate, and transparent manner following the provisions and laws that apply to the banks and public companies.

Sekretaris Perusahaan 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 maupun bagi perusahaan publik.
Untuk mendukung pelaksanaan tugas dan tanggung jawabnya tersebut, Sekretaris Perusahaan aktif mengikuti pelatihan, maupun seminar yang diselenggarakan instansi terkait Pasar Modal, seperti LPPI, OJK, maupun BEI

The Corporate Secretary is responsible for providing and conveying information to the general public and for the benefit of investors related to the Bank's performance in a timely, accurate, and transparent manner in accordance with the laws and regulations applicable to banks and public companies.
To support the implementation of these duties and responsibilities, the Corporate Secretary actively participates in training and seminars organized by Capital Market related agencies, such as LPPI, OJK, and IDX.

DASAR HUKUM PEMBENTUKAN

Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi berdasarkan mekanisme internal Bank. Pengangkatan Sekretaris Perusahaan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

LEGAL BASIS

Financial Services Authority Number 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies.

THE PARTY THAT APPOINTS AND DISMISSES THE CORPORATE SECRETARY

The Corprorate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on the Decree of the Board of Directors and the Bank's internal mechanisms. Appointment of the Corporate Secretary by considering his/her professional ability and integrity in society and business.

PROFIL SEKRETARIS PERUSAHAAN

Pada tahun 2023, Sekretaris Perusahaan OK BANK dijabat oleh Efdinal Alamsyah yang merangkap sebagai Direktur Kepatuhan yang diangkat berdasarkan Surat Keputusan Direksi Nomor 020/SK/DIR/VII/2019 tanggal 09 Juli 2019. Profil beliau dapat dilihat pada bagian Profil Direksi di bagian Profil Perusahaan pada laporan tahunan ini.

TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

Uraian tugas dan tanggung jawab Sekretaris Perusahaan, antara lain sebagai berikut:

1. Mengikuti perkembangan pasar modal khususnya peraturan-peraturan yang berlaku di bidang pasar modal;
2. Memberikan pelayanan kepada masyarakat atas setiap informasi yang dibutuhkan pemberi modal yang berkaitan dengan kondisi Perseroan;
3. Memberikan masukan kepada Direksi Perseroan untuk mematuhi ketentuan Undang-Undang Nomor 8 Tahun 1995 tentang pasar modal dan peraturan pelaksanaannya;
4. Sebagai penghubung antara Perseroan dengan pihak-pihak berwenang (OJK, BEI dan lainnya) serta publik;
5. Melaksanakan Keterbukaan Informasi termasuk pelaporan-pelaporan kepada Regulator sehubungan status Bank sebagai Perusahaan Terbuka;
6. Menyelenggarakan dan mendokumentasikan Rapat Umum Pemegang Saham;
7. Melaksanakan pelaporan-pelaporan sesuai ketentuan perundangan lainnya yang menjadi kewenangan unit Kerja *Corporate Secretary*;
8. Mengelola administrasi pemegang saham Perseroan;
9. Menyelenggarakan kegiatan-kegiatan lainnya yang berkaitan dengan Aksi Korporasi dan/atau keterbukaan informasi lainnya;
10. Melaksanakan fungsi kepatuhan Bank terhadap peraturan-peraturan di bidang Pasar Modal;
11. Melaksanakan kegiatan-kegiatan aktivitas *Corporate Social Responsibility*;
12. Melaksanakan kegiatan lainnya yang sejenis baik yang merupakan pelaksanaan program pemerintah maupun kerja sama dengan pihak ketiga seperti Program Kemitraan dan Bina Lingkungan dan pemberian sumbangan atau donasi sehubungan dengan bencana alam;
13. Memastikan penyampaian laporan berkala kepada OJK serta BEI baik melalui surat tercatat ataupun secara elektronik melalui laman www.idxnet.co.id dan www.spe.ojk.go.id

CORPORATE SECRETARY PROFILE

In 2023, OK BANK's Corporate Secretary is held by Efdinal Alamsyah who serves as the Director of Compliance who was appointed based on the Decree of the Board of Directors Number 020/SK/DIR/VII/2019 dated July 9, 2019. his profile can be seen in the Board of Directors' profile in the Company Profile section of this annual report.

DUTIES AND RESPOSIBILITIES OF THE CORPORATE SECRETARY

The description of the duties and responsibilities of the Corporate Secretary, among others, are as follows:

1. Following the development of the capital market, especially the regulations in force in the capital market;
2. Providing services to the public for every information needed by the financier related to the condition of the Company;
3. Providing input to the Board of Directors to comply with the provisions of Law Number 8 of 1995 about the capital market and its implementing regulations;
4. As a liaison between the Company and the authorities (OJK, IDX, and others) and the public;
5. Implementing Disclosure of Information, including reports to Regulators regarding the Bank's status as a Public Company;
6. Organizing and documenting the General Meeting of Shareholders;
7. Carrying out reports following other laws that are under the authority of the Corporate Secretary work unit;
8. Managing the administration of the Company's shareholders;
9. Organizing other activities that are related to Corporate Action and/or other disclosure of information;
10. Carrying out the Bank's compliance function with regulations in the Capital Market sector;
11. Carrying out Corporate Social Responsibility activities;
12. Carrying out other similar activities, whether it is the implementations of government programs or cooperation with third parties, such as the Partnership and Community Development Program and the provision of donations or donations in connections natural disasters;
13. Ensuring the submission of periodic reports to the OJK and the IDX. Whether through registered mail or electronically via the www.idxnet.go.id and the www.spe.ojk.go.id webpage.

LAPORAN PELAKSANAAN TUGAS

Selama tahun 2023 Sekretaris Perusahaan OK BANK telah melaksanakan fungsi dan tugas yang berkaitan dengan pemangku kepentingan, antara lain:

1. Mengikuti perkembangan peraturan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di Pasar Modal, antara lain dengan memastikan kepatuhan atas peraturan baru yang dikeluarkan oleh OJK, Bursa Efek Indonesia dan Regulator lain yang terkait dengan Pasar Modal.
2. Membangun GCG *Awareness* untuk Direksi dan Dewan Komisaris OK BANK termasuk menginformasikan adanya kebijakan baru dan isu mengenai GCG.
3. Menyelenggarakan dan mendokumentasikan Rapat Umum Pemegang Saham pada tanggal 11 Mei 2023, serta melaksanakan *Public Expose* pada tanggal 11 Mei 2023.
4. Menyelenggarakan dan menghadiri Rapat Direksi, Rapat Dewan Komisaris dan Rapat gabungan antara Direksi dan Dewan Komisaris. Pada tahun 2023 telah terselenggara masing-masing sebanyak 22 (dua puluh dua) kali, 6 (enam) kali dan 3 (tiga) kali rapat.
5. Melakukan *review* secara periodik terhadap kebijakan Pokok Perusahaan, Anggaran Dasar perusahaan, Pedoman dan Tata Tertib kerja Direksi, Pedoman dan Tata Tertib Kerja Dewan Komisaris dan kebijakan lainnya sesuai dengan peraturan perundangan yang berlaku dan pelaksanaan tata kelola OK BANK.
6. Melakukan Keterbukaan Informasi kepada masyarakat sesuai dengan peraturan perundangan yang berlaku.
7. Menyusun Laporan Tahunan dan Laporan Keberlanjutan Tahun Buku 2023 serta menyampaikan kepada Regulator terkait secara tepat waktu, serta memonitor laporan lainnya.
8. Pengurusan Uji Kemampuan dan Kepatutan 2 (dua) Direksi dan 1 (satu) Dewan Komisaris.
9. Menyalurkan *program Corporate Social Responsibility.*
10. Sebagai penghubung antara OK BANK dengan pemegang saham, investor, regulator, maupun para pemangku kepentingan lainnya.

TASK IMPLEMENTATION REPORT

During 2023 the Corporate Secretary of OK BANK has carried out functions and duties related to stakeholders, including:

1. Following the development of the Capital Market regulations, especially the laws and regulations in force in the Capital Market, among others by ensuring compliance of new regulations issued by the OJK, the Indonesian Stock Exchange, and other Regulators related to the Capital Market.
2. Building GCG Awareness for OK BANK's Board of Directors and Board of Commissioners, including informing them of new policies and issues regarding GCG.
3. Organizing and documenting the General Meeting of Shareholders on the 11th of May 2023, and conducting a Public Expose on the 11th of May 2023.
4. Organizing and attending the Board of Directors Meetings, the Board of Commissioners Meetings, and the joint meetings between the Board of Directors and the Board of Commissioners. In 2023, 22 (twenty two) times, 6 (six) times, and 3 (three) times meetings have been held respectively.
5. Conducting periodic reviews of the Company's Principal Policies, the company's Article of Association, the Board of Directors' Guidelines and Work rules, the Board of Commissioners' Work Guidelines and Code of Conduct, and other policies following applicable laws and the implementation of OK BANK's governance.
6. Conducting the Disclosure of Information to the public in accordance to the applicable laws and regulations.
7. Preparing the Annual report and Sustainability Report for the 2023 fiscal year and submitting it to the Regulator in a timely manner, and monitoring other reports.
8. Management of Fit and Proper test of 2 (two) from the Board of Directors and 1 (one) Board of Commissioner.
9. Distributing the Corporate Social Responsibility program.
10. Acting as a liaison between OK BANK and the shareholders, investors, regulators, and other stakeholders.

PELATIHAN DAN PENGEMBANGAN KOMPETENSI

COMPETENCY AND DEVELOPMENT TRAINING

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Period	Jumlah Peserta Total Participants	Nama Name
1	Refreshment Program of Risk Management Certification with theme of Global ESG & Bank Sustainability	LPPI	Inhouse	29 Agustus 2023	5	Mr. Efdinal Alamsyah

Satuan Kerja Audit Internal

Internal Audit Unit

Untuk mendukung pelaksanaan tugas pemeriksaan kepatuhan seluruh jajaran terhadap ketentuan peraturan perundangan maupun kebijakan internal yang berlaku, seluruh jajaran Satuan Kerja Audit Internal (SKAI), telah memiliki sertifikasi spesifik yang dipersyaratkan. Seluruh jajaran SKAI juga senantiasa menjunjung tinggi independensi dan menjalankan tugas dengan berpedoman pada Piagam Audit yang senantiasa dikaji dan diperbaharui agar selaras dengan perkembangan terkini.

To support the implementation of the task of checking the compliance of all levels with the provisions of laws and regulations and applicable internal policies, all levels of the Internal Audit Unit (SKAI), have the specific certification required. All levels of SKAI also always uphold independence and carry out their duties based on the Audit Charter which is always reviewed and updated to be in line with the latest developments.

DASAR HUKUM

1. Peraturan Otoritas Jasa Keuangan Nomor 1/ POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 56/ POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
3. Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Tata Kelola Bank Umum

PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA SATUAN KERJA AUDIT INTERNAL

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris dan/atau Komite Audit, selanjutnya dilaporkan ke Otoritas Jasa Keuangan.

STRUKTUR DAN KEDUDUKAN SATUAN KERJA AUDIT INTERNAL

Dalam struktur organisasi Bank, unit Satuan Kerja Audit Internal (SKAI) dipimpin oleh Kepala SKAI yang bertanggung jawab langsung kepada Direktur Utama.

LEGAL BASIS

1. Financial Services Authority Regulation Number 1/ POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.
2. Financial Services Authority Regulation Number 56/ POJK.04/2015 concerning the Establishment and Guidelines for Drafting an Internal Audit Unit Charter.
3. Financial Services Authority Regulation Number 17 of 2023 concerning Good Corporate Governance for Commercial Banks.

THE PARTY THAT APPOINTS AND DISMISSES THE HEAD OF THE ITERNAL AUDIT UNIT

The Head of SKAI is appointed and dismissed by the President Director with the approval of the Board of Commissioners and/or the Audit Committee, then reported to the Financial Services Authority.

STRUCTURE AND POSITION OF THE INTERNAL AUDIT UNIT

In the Bank's organizational structure, the Internal Audit Unit (SKAI) is lead by the Head of SKAI who reports directly to the President Director.

PIAGAM AUDIT INTERNAL

Dalam melaksanakan tugasnya, Satuan Kerja Audit Internal berpedoman pada Piagam Audit Internal (*Internal Audit Charter*) yang tertuang dalam Keputusan Direksi Nomor 019/IM-BOI/IA/VI/2022 tanggal 21 Juni 2022 dan telah dikaji kembali tanggal 16 November 2023 yang disusun sebagai pedoman pelaksanaan fungsi Audit Internal Bank.

PROFIL KEPALA SATUAN KERJA AUDIT INTERNAL

Pada tahun 2023, Kepala Satuan Kerja Audit Internal dijabat oleh Murniasih, yang diangkat berdasarkan Surat Keputusan Direksi Nomor 106/INT-HRD/XI/2020 tanggal 2 November 2020 perihal Perubahan Kepala Satuan Kerja Audit Intern (SKAI) PT Bank Oke Indonesia, Tbk.

Sebelumnya Murniasih merupakan Kepala Departemen Internal Audit OK BANK sejak tahun 2019 dan berkarir di Bank Andara sejak tahun 2014 serta Bank of India Indonesia sejak tahun 2002.

INTERNAL AUDIT CHARTER

In carrying out its duties, the Internal Audit Unit is guided by the Internal Audit Charter as stated in the Decree of the Board of Directors Number 019/IM-BOI/IA/VI/2022 dated June 21, 2022 and it has been reexamined in the 16th of November 2023 which was issued as a guidance of the implementation of the Bank's Internal Audit function.

PROFILE OF THE HEAD OF THE INTERNAL AUDIT UNIT

In 2023, the Head of the Internal Audit Unit is held by Murniasih, who is appointed based on the Decree of the Board of Directors Number 106/INT-HRD/XI/2020 dated November 2, 2020 regarding the Change of the Head of the Internal Audit Work Unit (SKAI) of PT Bank Oke Indonesia, Tbk.

Previously, Murniasih was the Head of the Internal Audit Department of OK BANK sine 2019 and had a career in Bank Andara since 2014 and Bank of India since 2002.

Pelatihan Kepala Audit Intern
Training of the Head of the Internal Audit

No	Pelatihan Training	Vendor	Metode Pelatihan Training Method	Period	Jumlah Peserta Total Participants	Nama Name
1	Training Penerapan POJK Nomor 11/POJK.03/2022 dan SEOJK Nomor 29/SEOJK.03/2022 dalam Pencegahan Risiko Kejahatan Siber di Industri Keuangan Training on Implementation of POJK Number 11/POJK.03/2022 and SEOJK Number 29/SEOJK.03/2022 in the Prevention of Cyber crime Risks in the Financial Industry	LMI	Publik Public	09 Maret 2023 March 9, 2023	1	Murniasih
2	Refreshment Program of Risk Management Certification with theme Treasury, Risk Management, Compliance, SKAI, dan Three Line of Defance	LPPI	In House	12 September 2023 September 12, 2023	20	Murniasih
3	*Workshop* ISO27001 ISO27001 Workshop	Skypro	In House	26-Sep-23 September 26, 2023	19	Murniasih
4	Leadership Training Program	Remaja Talenta	In House	20 Oktoer 2023 October 20, 2023	40	Murniasih

FUNGSI AUDIT INTERN

1. Membantu memperbaiki dan memperkuat lingkungan pengendalian Intern di Bank;
2. Memberikan pandangan yang independen kepada Dewan Komisaris melalui Komite Audit dan Direksi terhadap kecukupan pengendalian intern dan kepatuhan terhadap kebijakan dan prosedur;
3. Menyediakan jasa konsultasi yang memberikan nilai tambah dan memperbaiki kegiatan operasional;
4. Membantu Manajemen untuk mencapai tujuannya dengan pendekatan yang sistematis dan disiplin untuk mengevaluasi dan memperbaiki efektivitas dari manajemen risiko, kontrol, dan proses tata kelola yang baik.

INTERNAL AUDIT FUNCTION

1. Helping to improve and strengthen the internal control in the Bank;
2. Providing an independent view to the Board of Commissioners through the Audit Committee and the Board of Directors regarding the adequacy of internal control and compliance with policies and procedures;
3. Providing consulting services that provides additional value and improves operational activities;
4. Assisting the Management to reach its goal with a systematical and disciplined approach in order to evaluate and improve the effectiveness of risk management, control, and good governance processes.

RUANG LINGKUP TUGAS SATUAN KERJA AUDIT INTERN

Dalam melaksanakan tugas dan fungsi serta wewenangnya maka pelaksanaan pemeriksaan dan evaluasi Satuan Kerja Audit Intern mencakup:

1. Pemeriksaan dan evaluasi terhadap efektivitas, efisiensi dan kecukupan pengendalian intern, manajemen risiko serta tata kelola secara berkesinambungan;
2. Pemeriksaan dan evaluasi terhadap keandalan, efektivitas, integritas dari proses dan sistem informasi manajemen;
3. Pemeriksaan dan evaluasi kepatuhan terhadap ketentuan perundang-undangan;
4. Pemeriksaan dan evaluasi terhadap kinerja organisasi;
5. Memberikan rekomendasi kepada Direksi untuk meningkatkan efektivitas pengendalian intern dan sistem manajemen risiko;
6. Mengidentifikasi alternatif perbaikan dan peningkatan efisiensi serta efektivitas penggunaan sumber daya dan dana;
7. Melakukan investigasi atas kasus-kasus yang cukup signifikan yang terjadi di Bank atau berdasarkan permintaan Direksi, Dewan Komisaris dan atau Komite Audit;
8. Melakukan pemeriksaan yang meliputi kegiatan segenap area Unit Kerja Kantor Pusat dan Kantor Cabang/Cabang Pembantu.

KEWENANGAN

1. SKAI diberi kebebasan dalam menetapkan metode, cara, teknik dan pendekatan audit yang dilakukan sesuai dengan profesi dan standar internal audit;
2. SKAI dalam melaksanakan tugasnya diberikan wewenang penuh untuk mendapatkan akses terhadap seluruh informasi yang relevan tentang Bank terkait dengan tugas dan fungsi SKAI;
3. SKAI menyelenggarakan rapat secara berkala dan insidentil dengan BOD, BOC, serta Komite Audit;
4. Melakukan komunikasi langsung dengan BOD, BOC dan Komite Audit;
5. Melakukan koordinasi dengan auditor ekstern;
6. Mengikuti rapat yang bersifat stategis;
7. SKAI mendapat dukungan sepenuhnya dari Direksi untuk dapat bekerja dengan bebas tanpa campur tangan dari pihak manapun;
8. SKAI dalam melaksanakan tugasnya berwenang untuk mendapat bantuan personil dari unit-unit kerja di Bank dimana audit dilaksanakan, juga jasa khusus lainnya dari dalam maupun luar Bank;
9. SKAI tidak memiliki wewenang dan atau tanggung jawab untuk melaksanakan kegiatan-kegiatan operasional Bank;

SCOPE OF DUTIES OF THE INTERNAL AUDIT WORK UNIT

In carrying out its duties and functions and its authority, the inspection and evaluation of the Internal Audit Work Unit includes:

1. Examination and evaluation of the effectiveness, efficiency, and adequacy of internal control, risk management, and governance on an ongoing basis;
2. Examination and evaluation of the reliability, effectiveness, integrity of management information systems and processes;
3. Examination and evaluation of compliance with the statutory provisions;
4. Examination and evaluation of organizational performance;
5. Providing recommendations to the Board of Directors to improve effectiveness of internal control and management information systems;
6. Identifying alternative improvements and increase of efficiency and effectiveness in the use of resources and funds;
7. Conducting investigations into significant cases that occurred in the Bank or at the request of the Board of Directors, Board of Commissioners and/or the Audit Committee;
8. Conducting inspections covering all areas of the Head Office Work Unit and Branch/Sub-Branch Offices.

AUTHORITY

1. SKAI is given the freedom to determine the methods, manners, techniques, and audit approaches that are carried out following the profession and internal audit standards;
2. In carrying out its duties SKAI is given full authority to gain access to all the relevant information on the Bank related to the duties and function of the SKAI;
3. SKAI holds regular and incidental meetings with the BOD, BOC, and the Audit Committee;
4. Conducting direct communication with the BOD, BOC, and the Audit Committee;
5. Coordinating with the external auditors;
6. Participating in strategic meetings;
7. SKAI receives full support from the Board of Directors to work freely without the interference of other parties;
8. In carrying out its duties, SKAI is authorized to obtain personnel assistance from the work units in the Bank where the audit is carried on, in addition to other special services from within and outside the Bank;
9. SKAI is has no authority and/or responsibility to carry out the Bank's operational activities;

10. SKAI berwenang untuk memberikan tanggapan atas usulan kebijakan atau sistem dan prosedur untuk dapat memastikan bahwa dalam kebijakan ataupun sistem yang baru tersebut telah dimasukkan pula aspek-aspek pengendalian intern;
11. SKAI berwenang untuk memberikan Konfirmasi Hasil Audit (KHA) kepada auditee.

TANGGUNG JAWAB

Tanggung jawab dari Satuan Kerja Audit Intern PT Bank Oke Indonesia, Tbk. antara lain:

1. Membantu melakukan pengawasan dengan melakukan penjabaran operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Membuat analisa dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
3. Mengidentifikasikan kemungkinan pelaksanaan perbaikan dan peningkatan efisiensi sumber daya;
4. Memberikan saran/rekomendasi perbaikan dan informasi objektif terkait dengan objek yang diaudit.

Pelaksanaan tugas Satuan Kerja Audit Intern (SKAI) tersebut dikoordinasi oleh seorang kepala SKAI yang dipandang memiliki kompetensi dan kemampuan memadai dan bertanggung jawab untuk:

1. Memastikan pelaksanaan fungsi audit intern sesuai dengan Standar Profesional Audit Intern dan Kode Etik Audit Intern;
2. Memilih sumber daya manusia yang kompeten sesuai dengan kebutuhan dalam pelaksanaan tugas SKAI;
3. Memastikan anggota SKAI mengikuti pengembangan profesional berkelanjutan serta pelatihan lain sesuai dengan perkembangan kompleksitas dan kegiatan usaha Bank;
4. Menyusun dan mengkaji piagam audit intern secara periodik;
5. Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit intern;
6. Memastikan pelaksanaan audit intern sesuai dengan rencana audit intern;
7. Melaporkan temuan yang signifikan kepada Direksi untuk dilakukan tindakan perbaikan dalam waktu yang cepat;
8. Memantau tindakan perbaikan atas temuan yang signifikan;
9. Melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direksi dan Dewan Komisaris, dengan tembusan kepada Komite Audit dan direktur yang membawahkan fungsi kepatuhan.

10. SKAI is authorized to provide feedback on proposed policies or systems and procedures to be able to ensure that the new policies and systems include aspects of internal control as well;

11. SKAI is authorized to provide Audit Result Confirmation (KHA) to the auditee

RESPONSIBILITIES

The responsibilities of the Internal Audit Work Unit of PT Bank Oke Indonesia, Tbk. include:

1. Assisting in supervising by elaborating on operational planning, implementation, and monitoring of the audit results;
2. Making analysis and assessments in the field of finance, accounting, operational, and other other activities through auditing;
3. Identifying the possibility of implementing the improvement and increase of resource efficiency;
4. Providing improvement suggestions/recommendations and objective information related to the object that is being audited.

The implementation of the duties of the Internal Audit Work Unit (SKAI) is coordinated by a head of the SKAI who is deemed to have adequate competence and ability and is responsible for:

1. Ensuring the implementation of the Internal Audit function following the Professional standards of the Internal Audit and the Internal Audit Code of Ethics;
2. Selecting competent human resources following the requirements in carrying out the duties of SKAI;
3. Ensuring that the members of SKAI participate in continuous professional improvement and other training following the developments of complexity and business activity of the Bank;
4. Periodically preparing and reviewing the internal audit charter;
5. Preparing the annual audit plan and budget allocation to implement the function of the internal audit;
6. Ensuring that the internal audit's implementation follows the internal audit plan;
7. Reporting significant findings to the Board of Directors for a corrective action in a timely manner;
8. Monitoring the corrective action towards significant findings;
9. Reporting the results of monitoring the follow-up on the corrective action on the significant finding to the Board of Directors and the Board of Commissioners, with a copy to the Audit Committee and the director in charge of the compliance function.

INDEPENDENSI

Untuk mendukung independensi dan menjamin kelancaran audit serta wewenang dalam memantau tindak lanjut maka Kepala SKAI dapat berkomunikasi langsung dengan Dewan Komisaris dan atau Komite Audit yang diketuai oleh seorang Komisaris Independen untuk menginformasikan berbagai hal yang berhubungan dengan audit. Pemberian informasi tersebut harus dilaporkan kepada Direktur Utama dengan tembusan kepada Direktur Kepatuhan.

Dalam menegakkan independensinya, Satuan Kerja Audit Internal harus:

1. Mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain;
2. Memiliki kebebasan dalam menetapkan metode, cara dan teknik pendekatan audit yang dilakukan;
3. Melaksanakan fungsinya dengan objektif, tercermin pada laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak;
4. Bebas dari pertentangan kepentingan (*conflict of interest*) atas objek atau kegiatan yang diperiksa.

LARANGAN PERANGKAPAN TUGAS

Untuk menjaga independensi dan objektivitasnya, maka auditor dilarang:

1. Merangkap jabatan lain yang berkaitan dengan kegiatan operasional Bank;
2. Melaksanakan tugas-tugas yang berhubungan secara langsung atau tidak langsung dengan unit kerja yang merupakan objek audit.

KUALIFIKASI ATAU SERTIFIKASI PROFESI AUDIT INTERNAL

Untuk memastikan profesionalisme dari petugas di Satuan Kerja Audit Internal (SKAI), baik Kepala SKAI maupun seluruh anggota SKAI yang ada telah memiliki pengetahuan yang memadai melalui sertifikasi Manajemen Risiko dan Sertifikasi Profesi serta bentuk pelatihan lain baik Internal maupun Eksternal.

Rekapitulasi jumlah karyawan Audit Internal Perseroan yang memiliki sertifikasi adalah sebagai berikut:

INDEPENDENCE

In order to support independence and ensure a smooth audit and the authority in monitoring a follow-up, the head of SKAI may directly communicate with the Board of Commissioners and/or the Audit Committee that is led by an Independent Commissioner to inform on various maters concerning the audit. The provision of the information must be reported to the President Director with a copy to the Compliance Director.

In upholding its independence, the Internal Audit Work Unit must:

1. Be able to express their views and thoughts without the influence and pressure from other parties;
2. Have the freedom to determine the methods, means, and approach techniques to the audit that is being carried out on;
3. Carry out its function objectively, reflected in the reports that are complete, objective, and based on a careful and impartial analysis;
4. Be free from conflict of interest on an object or activity that is being examined.

PROHIBITION OF CONCURRENT POSITIONS

In order to maintain its independence and objectivity, auditors are prohibited from:

1. Concurrently having other positions that are related the Bank's operational activities;
2. Carrying out duties that are directly or indirectly related to the work units that are the objects of an audit.

INTERNAL AUDIT PROFESSIONAL QUALIFICAITON OR CERTIFICATION

To ensure the professionalism of the officers in the Internal Audit Unit (SKAI), both the head of the SKAI and all of the existing members of the SKAI have adequate knowledge through Risk Management certification and professional certification and through other forms of training, both internal and external.

The recapitulation of the Company's Internal Audit employees with certifications are as follows:

No	Jenis Sertifikasi Certification Type	Jumlah Personil Tersertifikasi Number of Certified Personnel
1.	Sertifikasi Manajemen Risiko Level 3 Risk Management Level 3 Certification	1
2.	Sertifikasi Manajemen Risiko Level 2 Risk Management Level 2 Certification	2
3.	Sertifikasi Internal Audit Level Supervisor Supervisor Leve Internal Audit Certification	2
4	Sertifikasi Internal Audit Level Auditor Auditor Level Internal Audit Certification	3
5	Sertifikasi Manajemen Risiko Level 1 Risk Management Level 1 Certification	4

Pelatihan dan/atau Peningkatan Kompetensi yang Diikuti Tahun 2023
Training and/or Competency Improvement to be followed in 2023

Jabatan Posisition	Program yang Diikuti Participated Program	Penyelenggara Organizer	Waktu dan Tempat Time and Place
Kepala SKAI SKAI Division Head	Mengelola Risiko Bank, Three Lines of Defense Managing the Bank's Risk, Three Lies of Defense	LPPI	September 2023, Jakarta Jakarta, September 2023
	Leadership		
Staff SKAI SKAI Staff	Sosialisasi Pemeriksaan LHPK (Refreshment) Dissemination on LHPK Inspection	Bank Indonesia (BI)	November 2023, Bali Bali, Novermber 2023
Staff SKAI SKAI Staff	MS Excel for Advance	Mahaka Institute	Februari 2023, Jakarta Jakarta, February 2023
Staff SKAI SKAI Staff	Understanding Financial Disstress Predictif, Analysis to Mitigate Risk	Kovida Executive Education Program	Agustus 2023, Jakarta Jakarta, August 2023
Staff SKAI SKAI Staff	Managing Reputation Risk of Bank	Kovida Executive Education Program	Agustus 2023, Jakarta Jakarta, August 2023
Staff SKAI SKAI Staff	Webinar Waspada Modus Penipuan Gaya Baru Webinar on Keeping High Alert Against New Methods of Frauds	OJK Institute	Agustus 2023, Jakarta Jakarta, August 2023
Staff SKAI SKAI Staff	Peluang dan Tantangan Fintech P2P Lending di Era P2SK Fintech P2P Lending Opportunities and Challenges in the P2SK Era	OJK Institute	Agustus 2023, Jakarta Jakarta, August 2023
Staff SKAI SKAI Staff	Pemanfaatan Internet of Things (IOT) di Industri Jasa keuangan Utilising Internet of Things (IOT) in the Financial Services Industry	OJK Institute	September 2023, Jakarta Jakarta, September 2023
Staff SKAI SKAI Staff	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Literasi, Inklusi dan Perlindungan Konsumen Konfirmasi A Further Look at the P2P Laws for the Strengthening of Literacy, Inclusion, and Protection of Consumer Confirmation	OJK Institute	November 2023, Jakarta Jakarta, November 2023

PENILAIAN LEMBAGA INDEPENDEN

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019, tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum, bahwa Bank wajib melakukan kaji ulang terhadap fungsi audit intern atas penggunaan Teknologi Informasi.

Dalam memenuhi kewajiban kaji ulang sebagaimana peraturan dimaksud, PT Bank Oke Indonesia, Tbk. telah melakukan kaji ulang 3 tahunan secara berkala, dimana kaji ulang terakhir telah dilaksanakan pada bulan Juli 2022 oleh KAP Husni,Wibawa dan Rekan (Laporan Nomor LPD/25/BTW/22017 Tanggal 25 Agustus 2022, perihal: Laporan Hasil *Review* Fungsi Satuan Kerja Audit Intern Bank dan Penggunaan Teknologi Informasi untuk Periode tahun 2019-2022, sebagaimana telah disampaikan kepada OJK Pengawas Bank.

LAPORAN PELAKSANAAN TUGAS SKAI

Selama tahun 2023, SKAI telah merealisasikan seluruh Rencana Audit 2023. Pemeriksaan dilakukan dengan menggunakan kombinasi metode *onsite* dan *offsite* audit. Hasil audit yang ada telah dikomunikasikan dengan seluruh pihak terkait untuk dapat dilakukan upaya-upaya perbaikan/tindak lanjut sesuai dengan *target date* yang telah ditetapkan dan pemenuhan tindak lanjut tersebut akan senantiasa dipantau oleh SKAI.

INDEPENDENT ASSESSMENT

Following the Financial Services Authority Regulations Number 1/POJK.03/2019, dated January 29th, 2019 regarding the Implementation of the Internal Audit Function in Commercial Banks and the Financial Services Authority Regulations Number 11/POJK.03/2022 dated July 6th, 2022 regarding the Use of Information technology by Commercial Banks, Banks are required to review the internal audit function on the use of Information Technology.

In fulfilling the review obligations as referred to in the aforementioned Regulations, PT Bank Oke Indonesia, Tbk. has conducted periodical 3-year reviews, the latest review of which was held in July 2022 by KAP Husni, Wibawa and Partners (Report Number LPD/25/BTW/22017 dated August 25th, 2022, regarding: Report on the Results of the Bank's Function of the Internal Audit Unit and Use of Information Technology for the 2019-2022 Period, as submitted to the OJK Bank Supervisor.

SKAI TASK IMPLEMENTATION REPORT

During 2023, the SKAI has realized the entire 2023 Audit Plan. The inspection was conducted using a mixture of onsite and offsite methods of audit. The results of the existing audits have been communicated with all the related parties so that the efforts for improvements/follow-ups are in accordance with the predetermined target date and the fulfillment of these followups will be monitored by SKAI.

Penerapan Fungsi Kepatuhan

Implementation of Compliance Function

Dengan berpedoman pada Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, OK BANK senantiasa melakukan pengelolaan risiko kepatuhan serta memastikan terlaksananya budaya kepatuhan dalam kegiatan aktivitas Bank melalui berbagai cara. Fungsi Kepatuhan Bank Umum yaitu mengelola langkah-langkah yang bersifat *ex-ante* (preventif) untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Regulator dan peraturan perundang-undangan yang berlaku, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang (regulator).

By referring to the Financial Services Authority Regulation Number 46/POJK.03/2017 regarding the Implementation of the Compliance Function of Commercial Banks, OK BANK always manages compliance risks and ensures the implementation of the compliance culture in the bank's activity through various means. The Compliance Function of Commercial Banks is to manage preventative steps to ensure that the policies, provisions, systems and procedures, as well as business activities done by the Bank follow the provisions of the Regulators and applicable laws and regulations, and to ensure the bank's compliance towards the commitments made by the bank to the Financial Services Authority and/or other competent supervisory authorities (regulators).

OK Bank telah memiliki Fungsi Kepatuhan dengan tugas umum mengelola langkah-langkah yang bersifat *ex-ante* (preventif) untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Regulator dan peraturan perundang-undangan yang berlaku, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang (regulator).
Untuk menjalankan fungsi tersebut, Bank menunjuk salah satu anggota Direksi sebagai Direktur yang membawahkan fungsi kepatuhan, dengan didukung Divisi *Compliance*.

OK The Bank has a Compliance Function with the general task of managing ex-ante (preventive) measures to ensure that policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Regulator and applicable laws and regulations, as well as ensuring bank compliance with commitments made by the bank to the Financial Services Authority and / or other authorized supervisory authorities (regulators).
To carry out this function, the Bank appoints one member of the Board of Directors as Director in charge of the compliance function, supported by the Compliance Division.

OK Bank telah menunjuk salah satu anggota Direksi sebagai Direktur yang membawahkan fungsi kepatuhan. Dan untuk membantu tugas Direktur yang membawahkan fungsi kepatuhan, Bank telah membentuk Divisi *Compliance* yang independen dan bebas dari pengaruh satuan kerja lainnya.

Divisi *Compliance* juga bertanggung jawab atas ketentuan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU&PPT). Untuk memastikan pelaksanaan fungsi kepatuhan di Bank, Direksi dan Dewan Komisaris telah melaksanakan pengawasan secara aktif dalam bentuk antara lain persetujuan atas kebijakan dan prosedur dan pelaporan secara periodik.

Satuan Kerja Kepatuhan melaksanakan fungsi kepatuhan Bank meliputi tindakan 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 telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang-undangan yang berlaku;
4. Memastikan kepatuhan Perseroan terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan, Bank Indonesia dan Otoritas Pengawas lain;
5. Memastikan seluruh permintaan data dan atau informasi dari Otoritas Jasa Keuangan atau regulator telah ditindaklanjuti dan disampaikan secara tepat waktu.

AKTIVITAS KEPATUHAN TAHUN 2023

1. Melakukan kaji ulang kebijakan dan prosedur yang sudah ada serta kebijakan dan prosedur baru sebanyak 40 kaji ulang kebijakan dan prosedur sebagai berikut:
   - Kebijakan dan Prosedur Kegiatan Literasi dan Inklusi Keuangan
   - Kebijakan dan Prosedur *Customer Care*
   - Kebijakan dan Prosedur BI RTGS Ver 1.5
   - Kebijakan dan Prosedur Informasi Data Nasabah (CIF) Ver 1.6
   - Kebijakan dan Prosedur *Bancassurance*
   - Kebijakan dan Prosedur *Mailingroom Management* Ver 1.0
   - Kebijakan dan Prosedur Pengelolaan CCTV Ver 1.2
   - Kebijakan dan Prosedur APU, PPT dan PPSPM Ver 2.0
   - Kebijakan dan Prosedur *Fraud Detection System*
   - Kebijakan dan Prosedur Komite IT
   - Kebijakan dan Prosedur Kredit *Monitoring*

OK Bank has appointed one of the members of the Board of Directors as the Director in charge of the compliance function. And to assist with the duties of the Director in charge of the compliance function, the Bank has formed a Compliance Division that is independent and free from the influences of other work units.

The Compliance Division is also responsible for the provisions of the Implementation of the Anti-Money Laundering and Counter-Terrorism Financing (APU&PPT) Program. To ensure the implementation of the compliance function in the Bank, the Board of Directors and the Board of Commissioners have carried out an active supervision in the form of, among others, approvals of policies and procedures and periodical reporting.

The Compliance Unit carries out the Bank's compliance function including the actions to:

1. Realize the implementation of compliance culture on all organizational levels and business activities of the Bank;
2. Manage the Compliance Risk faced by the Bank
3. Ensure that the policies, provisions, systems and procedures and business activities carried put by the Bank are in accordance with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations;
4. Ensure the Company's compliance with the commitments made by the Bank to the Financial Services Authority, Bank Indonesia and other Supervisory Authorities;
5. Ensure that all demands on data and/or information from the Financial Services Authority or regulators have been followed up and submitted in a timely manner.

2023 COMPLIANCE ACTIVITY

1. Conducting reviews on existing policies and procedures along with 40 reviews of new policies and procedures as follows:
   - Policy and Procedure for Financial Literacy and Inclusion Activity
   - Costumer Care Policy and Procedure
   - Policy and Procedure of BI RTGS Version 1.5
   - Policy and Procedure of Customer Data Information Version (CIF) 1.6
   - Bancassurance Policy and Procedure
   - Policy and Procedure for Mailingroom Management Version 1.0
   - Policy and Procedure for CCTV management Version 1.2
   - Policy and Procedure for APU, PPT, and PPSM Version 2.0
   - Fraud Detection System Policy and Procedure
   - Policy and Procedure on the IT Committee
   - Policy and Procedure for Credit Monitoring

- Kebijakan dan Prosedur Nasabah Berkebutuhan Khusus
- Kebijakan dan Prosedur Analisis Transaksi Keuangan dan Sistem Informasi Manajemen Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

- Kebijakan dan Prosedur Rekrutmen Pegawai
- Kebijakan dan Prosedur BI RTGS
- Kebijakan dan Prosedur BI-Fast
- Kebijakan Rencana Pendanaan Darurat Ver 1.2
- Kebijakan Perkreditan Ver 1.3
- Kebijakan Dividen Ver 1.0
- Kebijakan Pengamanan Ver 1.2
- Prosedur Risiko Kredit Ver 1.4
- Prosedur Risiko Likuiditas dan Risiko Pasar
- Prosedur Perpajakan
- Prosedur Kerja Sama dengan *Loan Agency Retail* Ver 1.1
- Prosedur Perhitungan dan Pelaporan KPMM
- Prosedur *Disaster Recovery Plan*
- Prosedur Kerja ATM Operasional Ver 1.2
- Prosedur Sistem Informasi *Management* dan Analisa Transaksi Keuangan (SIM - ATK) Ver 2.0
- Prosedur Manajemen Super User
- Prosedur Aktivitas Anomali
- Prosedur Pengelolaan Kredit Bermasalah
- Prosedur Kinerja Vendor
- Prosedur Pengelolaan *Firewall*
- Prosedur Pengadaan Perangkat Lunak
- Prosedur Tata Kelola Teknologi Informasi versi 1.3

- Prosedur *Single Customer View* Lembaga Penjamin Simpanan (SCV LPS)
- Prosedur Manajemen Perubahan
- Prosedur Analisis Dampak Bisnis (BIA)
- Pedoman *Replenishment* ATM dan Pedoman Operasional ATM
- Petunjuk Teknis Proses Kredit dan Penyimpanan Dokumen Produk Kredit Tanpa Agunan *Retail* Bisnis

2. Melakukan pengiriman pemenuhan komitmen hasil pemeriksaan Otoritas Jasa Keuangan posisi Agustus 2022 dan posisi Juni 2023 kepada Pengawas OJK.

3. Memantau peraturan-peraturan baru dan melakukan diseminasi peraturan OJK/BI khususnya yang berdampak kepada kegiatan usaha Bank kepada seluruh Karyawan dan Direksi sebanyak 46 Diseminasi.

- Policy and Procedure for Customers with Special Needs
- Policy and Procedure for Financial Transaction Analysis and Information Management System for the Anti-Money Laundering and Counter-Terrorism Financing
- Employee Recruitment Policy and Procedure
- Policy and Procedure of BI RTGS
- Policy and Procedure of BI-Fast
- Emergency Funds Plan Policy Version 1.2
- Credits Policy Version 1.3
- Dividends' Policy Version 1.0
- Safekeeping policy Version 1.2
- Credit Risk Procedures Version 1.4
- Procedure on Liquidity Risk and Market Risk
- Taxation Procedure
- Cooperation Procedure with Retail Loan Agency Version 1.1
- Procedure for KPMM Calculation and Reporting
- Disaster Recovery Plan Procedure
- Working Procedures on Operational ATM Version 1.2
- Management Information System and Financial Transaction Analysis (SIM-ATK) Procedure Version 2.0
- Procedure for Super User Management
- Procedure for Anomaly Activities
- Problem Credit Management Procedure
- Vendor Performance Procedure
- Procedure for Firewall Management
- Procedure for Software Procurement
- Information Technology Governance Procedure Version 1.3
- Indonesia Deposit Insurance Corporation Single Customer View (SCV LPS Procedure)
- Procedure for Change Management
- Business Impact Analysis (BIA) Procedure
- ATM Replenishment Guideline and ATM Operational Guideline
- Techniclal Guidelines for Credit Processing and Storage for Documents of Credit Products Without Business Retail Collateral

2. Sending the fulfillment of commitments to the results of the Inspection by the Financial Services Authority for the positions of August 2022 and June 2023 to the OJK Supervisor.
3. Monitoring new regulations and carrying out dissemination on OJK/BI regulations, particularly those with an impact on the Bank's business activities towards all Employees and Board of Directors, as many as 46 Dissemination.

4. Divisi Kepatuhan telah menyelesaikan pembuatan Internal Memo penunjukan petugas dan penanggung jawab untuk menyusun dan menyampaikan Laporan dan/atau koreksi Laporan Ultra Mikro (UMi) sesuai dengan Peraturan Bank Indonesia Nomor 11 Tahun 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial dan Peraturan Anggota Dewan Gubernur Nomor 11 Tahun 2023 tentang Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial.

5. Divisi Kepatuhan telah menyelesaikan permohonan perubahan nama petugas dan penanggung jawab yang ditunjuk untuk menyusun dan menyampaikan Laporan Pembiayaan Inklusif sesuai dengan Peraturan Bank Indonesia Nomor 23/13/PBI/2021 Tahun 2021 sebagaimana telah diubah dengan Peraturan Bank Indonesia Nomor 24/3/PBI/2022 Tahun 2022 tentang Perubahan atas Peraturan Bank Indonesia Nomor 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah dan Peraturan Anggota Dewan Gubernur Nomor 24/6/PADG/2022 Tahun 2022 tentang Peraturan Pelaksanaan Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah (PADG RPIM).
6. Divisi Kepatuhan telah menyelesaikan pembuatan Internal Memo penunjukan Pejabat & Pejabat Pengganti UKK APU-PPT dan Penunjukan Petugas Pelaksana & Pejabat Pengguna *AML System* Kantor Cabang Bandung sebagai Kantor Cabang Baru sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Di Sektor Jasa Keuangan.
7. Divisi Kepatuhan juga memberikan saran terkait Internal Memo yang dikeluarkan oleh Divisi lain sebanyak 98 saran.

INDIKATOR KEPATUHAN TAHUN 2023

- Rasio Kewajiban Penyediaan Modal Minimum (KPMM) mencakup risiko kredit, risiko pasar dan risiko operasional adalah 49,22% berada jauh di atas ketentuan OJK (KPMM berdasarkan profil risiko PT Bank Oke Indonesia, Tbk. yaitu peringkat 2).
- Rasio NPL *Gross* posisi per 31 Desember 2023 adalah 3,80% dan NPL *Net* adalah 2,30%, berada dalam batas yang diperkenankan ketentuan Bank Indonesia maksimal sebesar 5%.
- Tidak ada pelampauan maupun pelanggaran Batas Maksimum Pemberian Kredit (BMPK) dalam pemberian kredit di PT Bank Oke Indonesia, Tbk. baik kepada nasabah maupun kepada pihak terkait. dalam pemberian kredit di PT Bank Oke Indonesia, Tbk. baik kepada nasabah maupun kepada pihak terkait.

4. The Compliance Division has completed the preparation of the Internal Memo on the appointment of Staff and Officers in Charge of preparing and submitting reports and/or correctio of Ultra Micro (UMi) Reports in accordance with the Bank Indonesia Regulation Number 11 of 2023 regarding the Macro-prudential Liquidity Incentive Policy and the Member Regulation of the Board of Governors Number 11 of 2023 regarding the Implementation of the Macro-prudential Liquidity Incentive Policy.
5. The Compliance Division has completed the request to the change of name of the staff and officer in charge who were appointed to prepare and submit the Report of Inclusive Funding in accordance with the Bank Indonesia Regulation Number 23/13/PBI/2021 of 2021 as was altered by the Bank Indonesia Regulation Number 24/3/PBI 2022 of 2022 regarding the Alteration on Bank Indonesia Regulation Number 23/13/PBI/2021 regarding Macro-prudential Inclusive Funding Ratio for Conventional Commercial Banks, Public Sharia Banks, and Sharia Business Unit and the Member Regulation of the Board of Governors Number 24/6/PADG/2022 of 2022 regarding Implementation Regulation of Macro-prudential Inclusive Funding Ratio for Conventional Commercial Banks, Public Sharia Banks, and Sharia Business Unit (PADG RPIM)
6. The compliance Division has completed the preparation of an Internal Memo on the Appointment of Officials and Substitute Officials of the UKK APU-PPT and the Appointment of the Executive Officer and AML System User Official of the Bandung Branch Office as the New Branch Office following the POJK Number 8 of 2023 regarding the Anti-Money Laundering Program, Counter-Terrorism Financing and Prevention of Funding of the Proliferation of Weapons of Mass Destruction in the Financial Services Sector.
7. The Compliance Division has also given suggestions related to the Internal Memo issued by other Divisions, as much as 98 suggestions.

2023 COMPLIANCE INDICATORS

- The Minimum Capital Adequacy Ratio (KPMM) covering the credit risk, market risk, and operational risk is at 49,22% which is far above the OJK regulations (KPMM based on the risk profile of PT Bank Oke Indonesia, which is ranked at number 2).
- The Gross NPL ratio for the position as of December 31st, 2023 was 3,80% and the NPL Net was 2,30%, which is within the limits permitted by Bank Indonesia regulations for a maximum of 5%.
- There are no exceeding nor violation of the Maximum Lending Limit in Lending at PT Bank Oke Indonesia, Tbk. both to customers and to related parties.

- Pemenuhan Giro Wajib Minimum (GWM) dan Penyangga Likuiditas Makroprudensial (PLM) di atas ketentuan regulator.
- Komitmen terhadap OJK, Bank Indonesia dan regulator lainnya telah dipenuhi dengan baik.

AKTIVITAS PENERAPAN APU&PPT YANG DILAKUKAN SELAMA TAHUN 2023

1. Pemenuhan pengkinian data nasabah sampai dengan akhir Desember 2023 sebanyak 1.650 CIF dari total target 1.650 CIF (100%).
2. Telah mengeluarkan Internal Memo sebanyak 130 Internal Memo.
3. Selama tahun 2023 OK BANK telah menyampaikan kewajiban-kewajiban pelaporan transaksi keuangan kepada PPATK.

Sosialisasi Program APU-PPT ke seluruh kantor cabang, Training APU-PPT, AML Forum APU-PPT selama 2023 beserta waktu pelaksanaannya sebagai berikut:

- The compliance with the Statutory Reserves (GWM) and Macroprudential Liquidity Buffer (PLM) exceeds regulatory requirements.
- Commitments to the OJK, Bank Indonesia, and other regulators have been well fulfilled.

ACTIVITIES OF ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING (AML/CFT) IMPLEMENTATION DURING 2023

1. Completion of customer data updates as of the end of December 2023, amounting to 1,650 Customer Information Files (CIF) from a total target of 1,650 CIF (100%).
2. A total of 130 Internal Memos have been issued.
3. Throughout 2023, OK BANK has fulfilled its obligations to report financial transactions to PPATK.

Socialization of the AML/CFT Program to all branch offices, AML/CFT Training, AML/CFT Forums during 2023 along with their implementation times are as follows:

Bulan Month	Internal Internal
Maret March	*Induction Training* APU PPT *Batch* XVIII Sosialisasi ke Cabang terkait IM Peringatan Kepala PPATK Terkait Implementasi Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang oleh Bank Umum Induction Training APU PPT Batch XVIII Socialization to Branches regarding the Internal Memo of Warning from the Head of PPATK on the Implementation of Prevention and Eradication of Money Laundering Crimes by Commercial Banks
April April	Sosialisasi kepada Pegawai Kantor Cabang terkait IM Kepatuhan APU PPT Perusahaan/Rekanan yang Menunjang Kegiatan PT Oke Bank Indonesia Tbk Socialization to Branch Office Employees regarding the Internal Memo on AML CFT Compliance of Companies/Partners Supporting the Activities of PT Oke Bank Indonesia Tbk
Juni June	*Induction Training* APU PPT Batch XIX Induction Training APU PPT Batch XIX
Juli July	AML-CFT *Training for Back Office* Denpasar *Branch* AML-CFT *Training for Talent Development Program* (TDP) *Batch* 3 AML-CFT Training for Back Office Denpasar Branch AML-CFT Training for Talent Development Program (TDP) Batch 3
Agustus August	*On the Job Training for* (TDP) *Batch* 3 *Refreshment* APU PPT KC Surabaya On the Job Training for (TDP) Batch 3 Refreshment APU PPT KC Surabaya
September September	AML Forum – AML *Issue* *Induction Training* APU PPT *Batch* XX AML & Compliance *Testing and Refreshment Training* AML CFT untuk KC Bandung AML Forum – AML Issue Induction Training for AML CFT Batch XX AML & Compliance Testing and Refreshment Training for AML CFT for Bandung Branch Office
Oktober October	AML & Compliance *Testing and Refreshment Training* AML CFT untuk KC Surabaya, Denpasar, dan Semarang AML & Compliance Testing and Refreshment Training for AML CFT for the Surabaya, Denpasar, and Semarang Branch Offices
November November	*Refreshment Training* APU, PPT, dan PPPSPM untuk seluruh Kantor Cabang dan Kantor Cabang Pembantu di Jakarta Refreshment Training on AML, CFT, and PPPSPM for all Branch and Sub-branch Offices in Jakarta
Desember December	Sosialisasi pembukaan Rekening Khusus Dana Kampanye (RKDK) Socialization on the Opening of Special Campaign Fund Accounts (RKDK)

Bulan Month	Eksternal External
Maret March	Program *Mentoring* Berbasis Risiko TPPU dan TPPT pada Korporasi dan NPO/Ormas disalahgunakan sebagai Sarana Pendanaan Terorisme Tahun 2023 secara *Online* yang diselenggarakan oleh PPATK Risk-Based Mentoring Program on Money Laundering and Counter-Terrorism Financing in Corporations and NPOs/NGOs Misused as Terrorism Financing Channels in 2023, conducted Online by PPATK
April April	Asosiasi Analis Transaksi Keuangan Indonesia (AATKI) - "Seminar Gerakan Nasional 21 Tahun Rezim APUPPT : Peran Strategi Profesi Analis Transaksi Keuangan dalam Mengungkap Kejahatan Keuangan Berisiko Tinggi" OJK - Webinar "Anti Money Laundering in Digital Era: Lesson Learned form Selected Countries" PPATK - Pelatihan Identifikasi Risiko TPPT Bagi Pihak Pelapor Indonesian Financial Transaction Analysts Association (AATKI) - "National Movement Seminar 21 Years of AML/CFT Regime: The Strategic Role of Financial Transaction Analyst Profession in Uncovering High-Risk Financial Crimes" OJK - Webinar "Anti Money Laundering in the Digital Era: Lesson Learned from Selected Countries" PPATK - Training on Counter-Terrorism Financing Risk Identification for Reporting Parties
Mei May	OJK - Webinar "Pemahaman risiko Tindak Pidana Pendanaan Terorisme, OJK bekerja sama dengan United Nations Office on Drugs and Crime (UNODC) Indonesia" FKDKP WEBINAR: " Meningkatkan Kolaborasi Perbankan dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dalam Penyelenggaraan Pemilihan Umum (PEMILU) dan Pemilihan Kepala Daerah (PILKADA) yang Berintegritas dan Akuntabel" OJK - Webinar "Understanding the Risks of Terrorism Financing Crimes, OJK collaborates with the United Nations Office on Drugs and Crime (UNODC) Indonesia" FKDKP WEBINAR: "Enhancing Banking Collaboration in the Prevention and Eradication of Money Laundering Crimes in the Conduct of General Elections (PEMILU) and Local Head Elections (PILKADA) with Integrity and Accountability"
Juli July	OJK Webinar Sosialisasi POJK Nomor 8 Tahun 2023 tentang Penerapan Program APU PPT dan PPPSPM di Sektor Jasa Keuangan OJK Webinar on the Socialization of OJK Regulation Number 8 of 2023 on the Implementation of AML CFT and PPPSPM Programs in the Financial Services Sector
Agustus August	OJK Webinar "Waspada Modus Penipuan Gaya Baru" OJK Sosialisasi Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU PPT dan PPPSPM) dan Pengembangan Sistem Informasi Program APU PPT (SIGAP) OJK Webinar "Beware of New Fraud Modes" OJK Socialization on the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing for Weapons of Mass Destruction Programs (AML CFT and PPPSPM) and the Development of AML CFT Program Information System (SIGAP)
Oktober October	PPATK – Penguatan Kerangka Hukum Terkait Pencegahan dan Pemberantasan Pendanaan Proliferasi Senjata Pemusnah Massal KPU – Penyampaian Substansi Regulasi tentang Dana Kampanye Pemilihan Umum Serentak Tahun 2024 dengan PPATK, OJK dan Perbankan PPATK – Strengthening the Legal Framework Related to the Prevention and Eradication of Proliferation Financing for Weapons of Mass Destruction KPU – Presentation of Regulatory Substance on Campaign Funds for the 2024 Simultaneous General Elections with PPATK, OJK, and Banking Institutions
November November	PPATK dan AATKI (Asosiasi Analis Transaksi Keuangan Indonesia) – Global Money Laundering & Asset Recovery: an Update PPATK and AATKI (Indonesian Financial Transaction Analysts Association) – Global Money Laundering & Asset Recovery: An Update
Desember December	OJK – Sosialisasi Penyusunan Penilaian Risiko Sektoral TPPU/TPPT/TPPSPM di Sektor Jasa Keuangan tahun 2023 PPATK – Securing Hasil Tindak Pidana Lalu Lintas Batas Negara Melalui Implementasi Regulasi Mengenai Penundaan, Penghentian dan Pemblokiran Transaksi OJK – Socialization of Sectoral Risk Assessment Preparation for Money Laundering/Terrorism Financing/Proliferation of Weapons of Mass Destruction Financing in the Financial Services Sector in 2023 PPATK – Securing the Results of Cross-Border Crime Through the Implementation of Regulations on Delaying, Stopping, and Blocking Transactions

4. Melaporkan data nasabah baru kepada PPATK melalui SIPESAT.
5. Mengikutkan pejabat dan staf Unit Kerja Khusus Penerapan APU&PPT dalam pelatihan dan seminar yang diselenggarakan oleh PPATK, FKDKP, OJK, dan Regulator lainnya.
6. Divisi Kepatuhan selalu melakukan pembaruan daftar *name screening* pada INOAN dan melalukan *update watchlist* (*OFAC List, UN List, PEP List, DTTOT List,* dan SIPENDAR) pada AML *System*. Selain itu, telah dilakukan *Monitoring* PEP secara berkala terhadap nasabah baru berdasarkan informasi pada Aplikasi *Politically Exposed Persons* (PEP) milik PPATK.

4. Reporting new customer data to PPATK via SIPESAT.
5. Involving officials and staff of the Special Work Unit for AML/CFT Implementation in training and seminars organized by PPATK, FKDKP, OJK, and other Regulators.
6. The Compliance Division continuously updates the name screening list in INOAN and updates the watchlist (OFAC list, UN List, PEP List, DTTOT List, and SIPENDAR) in the AML System. Additionally, PEP Monitoring has been regularly conducted for new customers based on information in the PPATK's Politically Exposed Persons (PEP) Application.

7. Selama tahun 2023, Bank berperan aktif dalam kegiatan yang diselenggarakan oleh regulator, antara lain:
   a. PPATK: Rapat Koordinasi Tahunan PPATK 2023 pada tanggal 19 Januari 2023.
   b. PPATK: Rapat Koordinasi terkait rencana implementasi aplikasi goAML versi 5.2 pada tanggal 9 Februari 2023
   c. PPATK: Rapat Koordinasi Evaluasi penyampaian data/informasi terkait Pemilihan Umum dan Pemilihan Kepala Daerah melalui aplikasi goAML – 12 Mei 2023.
   d. PPATK: Persiapan Pertemuan Koordinasi pelaksanaan Tim Kerja Analisis Kolaboratif terkait Pemilihan Umum dan Pemilihan Kepala Daerah – 22 Mei 2023.
   e. PPATK: Rapat pelaksanaan Tim Kerja Analisis Kolaboratif terkait Pemilihan Umum dan Pemilihan Kepala Daerah – 23 Mei 2023
   f. PPATK: Pertemuan Koordinasi terkait Penyampaian data/informasi terkait Pemilihan Umum dan Pemilihan Kepala Daerah melalui aplikasi goAML – 5 Juni 2023.
   g. PPATK: AML *Battle Competition* – Diselenggarakan oleh PPATK.
   h. FKDKP: Penyampaian data/informasi terkait Pemilihan Umum dan Pemilihan Kepala Daerah melalui aplikasi goAML – Koordinasi oleh FKDKP.
   i. OJK: Penyampaian Tanggapan/Masukan atas Rancangan Peraturan OJK tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (RPOJK APU PPT dan PPPSPM di SJK) – Koordinasi oleh Perbanas atas Surat OJK
   j. PPATK: Peluncuran Penilaian FIR on ML/TF Tahun 2023 – 13 Juli 2023;
   k. PPATK: Undangan Pertemuan Koordinasi CAT - evaluasi penyampaian PIKT indikator Pemilu-D – 11 Agustus 2023;
   l. PPATK: *Indepth Interview* FIR ML/TF 2023 – 16 Agustus 2023;
   m. PPATK: *Focus Group Discussion* (FGD) CAT – 22 Agustus 2023.
   n. PPATK: Undangan Menghadiri Diseminasi dan Pelatihan Program Pencegahan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal Tahun 2023 secara *Onsite* – 29 Agustus 2023;
   o. PPATK: Bimbingan Teknis – *Training for Trainer* terkait Penerapan Program APU PPT PPSPM – 7 September 2023;

7. Throughout 2023, the Bank actively participated in activities organized by regulators, including:
   a. PPATK: PPATK Annual Coordination Meeting 2023 on January 19, 2023.
   b. PPATK: Coordination Meeting regarding the implementation plan for goAML application version 5.2 on February 9, 2023.
   c. PPATK: Coordination Meeting Evaluation of data/information submission related to General Elections and Local Head Elections through goAML application - May 12, 2023.
   d. PPATK: Preparation of Coordination Meeting for the implementation of the Collaborative Analysis Work Team related to General Elections and Local Head Elections - May 22, 2023.
   e. PPATK: Meeting of the implementation of the Collaborative Analysis Work Team related to General Elections and Local Head Elections - May 23, 2023.
   f. PPATK: Coordination Meeting related to the submission of data/information on General Elections and Local Head Elections through the goAML application - June 5, 2023.
   g. PPATK: AML Battle Competition - Organized by PPATK.
   h. FKDKP: Submission of data/information related to General Elections and Local Head Elections through the goAML application - Coordinated by FKDKP.
   i. OJK: Submission of Comments/Input on the Draft OJK Regulation on Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Financing in the Financial Services Sector (RPOJK AML CFT and PPPSPM in FSS) - Coordinated by Perbanas in response to OJK's letter.
   j. PPATK: Launch of FIR on ML/TF Assessment 2023 - July 13, 2023;
   k. PPATK: Invitation to the CAT Coordination Meeting - evaluation of PIKT indicator submission for Elections-D - August 11, 2023;
   l. PPATK: In-depth Interview FIR ML/TF 2023 - August 16, 2023;
   m. PPATK: Focus Group Discussion (FGD) CAT - August 22, 2023.
   n. PPATK: Invitation to Attend Dissemination and Training on Counter-Terrorism Financing and Proliferation Financing of Weapons of Mass Destruction Program 2023 Onsite - August 29, 2023;
   o. PPATK: Technical Guidance - Training for Trainer related to AML CFT PPPSPM Program Implementation - September 7, 2023;

p. OJK: Undangan *Focus Group Discussion* (FGD) Penerapan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) dan Pencegahan Pendanaan Terorisme (PPT) – 11 September 2023;
q. OJK: Rapat konsolidasi implementasi UU Nomor 11 tahun 2020 tentang Cipta Kerja terkait persyaratan dokumen pembukaan hubungan usaha atau rekening Perseroan Perorangan di Bank – 18 Oktober 2023;
r. PPATK: Diseminasi hasil Indeks Efektivitas (IE) Kinerja PPATK tahun 2023 – 1 November 2023;
s. PPATK: Konfirmasi RKDK pada masing-masing Bank – 14 Desember 2023;
t. PPATK: Data pengguna jasa *Safe Deposit Box* (SDB) dan data rekening *dormant* – 14 Desember 2023;
u. Penyampaian data/informasi terkait Pemilihan Umum dan Pemilihan Kepala Daerah melalui kepada PPATK;
v. PPATK: Rapat Koordinasi CAT Pemilu: Konfirmasi RKDK Calon Presiden dan Wakil Presiden, Tim Kampanye Nasional, sert Tim Kampanye Daerah – 21 Desember 2023;
w. OJK: pengisian survei penyalahgunaan Penyedia Jasa Keuangan dalam eksploitasi seksual anak di Indonesia – 22 Desember 2023.

8. AML & *Compliance Testing* terhadap 5 Kantor Cabang (Jakarta, Bandung, Semarang, Surabaya, dan Bali). *Compliance Testing* bertujuan untuk memastikan pembukaan rekening di kantor cabang telah sesuai dengan prosedur yang berlaku sekaligus sebagai wadah tanya jawab antara pegawai cabang dengan UKK Pusat terkait dengan penerapan program APU PPT dan PPSPM.
9. Bank terus melakukan *enhancement* AML *System* yang telah diimplementasikan sejak 24 Januari 2022 untuk mendukung efektivitas kewajiban *monitoring* dan pelaporan transaksi keuangan nasabah kepada PPATK.

p. OJK: Invitation to Focus Group Discussion (FGD) on the Implementation of Prevention of Proliferation Financing of Weapons of Mass Destruction (PPPSPM) and Counter-Terrorism Financing (CFT) - September 11, 2023;
q. OJK: Consolidation meeting for the implementation of Law Number 11 of 2020 concerning Job Creation related to the requirements for opening business or individual accounts at Banks - October 18, 2023;
r. PPATK: Dissemination of the Effectiveness Index (IE) Results of PPATK's Performance 2023 - November 1, 2023;
s. PPATK: Confirmation of RKDK at each Bank - December 14, 2023;
t. PPATK: Data on Safe Deposit Box (SDB) users and dormant account data - December 14, 2023;
u. Submission of data/information related to General Elections and Local Head Elections to PPATK;
v. PPATK: CAT Election Coordination Meeting: Confirmation of RKDK for Presidential and Vice Presidential Candidates, National Campaign Team, and Regional Campaign Team - December 21, 2023;
w. OJK: completing a survey on the misuse of Financial Service Providers in child sexual exploitation in Indonesia - December 22, 2023.

8. AML & Compliance Testing for 5 Branch Offices (Jakarta, Bandung, Semarang, Surabaya, and Bali). The purpose of Compliance Testing is to ensure that account openings at branch offices comply with applicable procedures and to serve as a forum for questions and answers between branch employees and the Central Special Work Unit regarding the implementation of the AML, CFT, and PPPSPM programs.
9. The bank continues to enhance the AML System implemented since January 24, 2022, to support the effectiveness of monitoring obligations and reporting customer financial transactions to PPATK.

Audit Eksternal

External Audit

Dalam melaksanakan fungsinya, Satuan Kerja Audit Intern senantiasa melakukan komunikasi aktif dan kerja sama dengan unit pengendalian internal Bank lainnya serta Eksternal Auditor untuk mendukung pelaksanaan pemberian jasa auditor ekstern kepada Bank. Pelaksanaan pemberian jasa tersebut sejalan dengan Peraturan Otoritas Jasa Keuangan Nomor 37/ POJK.03/2019 jo Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional dan Peraturan Otoritas Jasa Keuangan Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan jo Surat Edaran Otoritas Jasa Keuangan Nomor 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan maka:

1. Laporan Keuangan Bank telah diaudit oleh Akuntan Publik yang independen, kompeten, profesional dan objektif;
2. Akuntan Publik yang ditunjuk oleh Bank untuk melakukan audit sesuai dengan standar profesional, perjanjian kerja dan ruang lingkup audit;
3. Sesuai keputusan RUPS Tahunan, penunjukan Kantor Akuntan Publik dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi dari Komite Audit;
4. Penunjukan Kantor Akuntan Publik dilakukan sesuai dengan ketentuan yang berlaku antara lain:
   a. Merupakan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan;

In performing its function, the Internal Audit Unit always engages in active communication and cooperation with other internal control units of the Bank as well as External Auditors to support the provision of external audit services to the Bank. The implementation of these services is in line with Financial Services Authority Regulation Number 37/POJK.03/2019 in conjunction with Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 regarding Transparency and Publication of Conventional Commercial Bank Reports and Financial Services Authority Regulation Number 9 of 2023 regarding the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities in conjunction with Financial Services Authority Circular Letter Number 18/SEOJK.03/2023 on the Procedures for Using Services of Public Accountants and Public Accounting Firms in Financial Services Activities, thus:

1. The Bank's Financial Statements have been audited by an independent, competent, professional, and objective Public Accountant;
2. The Public Accountant appointed by the Bank to conduct the audit complies with professional standards, work agreements, and audit scope;
3. As per the decision of the Annual General Meeting of Shareholders (AGMS), the appointment of the Public Accounting Firm is made by the Board of Commissioners taking into account the recommendation from the Audit Committee;
4. The appointment of the Public Accounting Firm is carried out in accordance with applicable regulations, including:
   a. Being a Public Accounting Firm registered with the Financial Services Authority;

b. Akuntan Publik (AP) hanya bisa memberikan penggunaan jasa audit atas informasi keuangan historis tahunan dari AP yang sama untuk 7 (tujuh) tahun kumulatif yang diakumulasi sejak tahun buku 2017. Akuntan Publik hanya dapat digunakan kembali jasa audit atas informasi keuangan historis tahunan dari AP yang sama, setelah melewati masa jeda sesuai dengan jenis peran AP dalam perikatan:
   - AP bertindak sebagai Rekan perikatan, masa jeda selama 5 (lima) tahun buku pelaporan secara berturut-turut;
   - AP bertindak sebagai penanggung jawab penelaahan pengendalian mutu perikatan, masa jeda selama 3 (tiga) tahun buku pelaporan secara berturut-turut; dan
   - Rekan perikatan audit lainnya, masa jeda selama 2 (dua) tahun buku pelaporan secara berturut-turut.

b. A Public Accountant (PA) can only provide audit services for annual historical financial information from the same PA for 7 (seven) cumulative years accumulated since the fiscal year 2017. A Public Accountant can only be re-engaged for audit services on annual historical financial information from the same PA, after a cooling-off period in accordance with the type of PA role in the engagement:
   - PA acting as the Engagement Partner, a cooling-off period of 5 (five) consecutive fiscal years;
   - PA acting as the person responsible for engagement quality control review, a cooling-off period of 3 (three) consecutive fiscal years; and
   - Other audit engagement partners, a cooling-off period of 2 (two) consecutive fiscal years.

Nama dan Tahun Kantor Akuntan Publik Serta Akuntan Publik 2020-2023
Name and Year of the Public Accounting Firm and Public Accountant 2020-2023

Tahun Year	**Kantor Akuntan Publik** Public Accountant Firm	**Nama Akuntan (Partner Penanggung Jawab)** Accountant's Name (Partner of the PIC)	**Fee (Rp)** Fee (IDR)	**Opini** Opinion
2020	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan	Ary Daniel Hartanto	258.500.000 (include PPN)	Wajar Normal
2021	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan	Frendy Susanto	258.500.000 (include PPN)	Wajar Normal
2022	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan (PKF)	Frendy Susanto	266.400.000 (Include PPN)	Wajar Normal
2023	Paul Hadiwinata, Hidajat, Arsono,Retno, Palilingan & Rekan	Frendy Susanto	266.400.000 (Include PPN)	Wajar Normal

JASA AUDIT LAIN YANG DIBERIKAN

Selama tahun 2023, tidak ada jasa audit lain yang diberikan.

OTHER AUDIT SERVICES PROVIDED

During 2023, no other audit services were provided.

Tahun Year	**Kantor Akuntan Publik** Public Accountant Firm	**Nama Akuntan (Partner Penanggung Jawab)** Accountant's Name (Partner of the PIC)	**Fee (Rp)** Fee (IDR)	**Opini** Opinion
-	-	-	-	-

Sistem Pengendalian Internal

Internal Control System

Penetapan sistem pengendalian internal (*internal control*) dalam kegiatan Bank dilakukan untuk memastikan adanya mitigasi yang memadai terhadap potensi risiko yang mungkin muncul dari kegiatan Bank. Beberapa bentuk Pengendalian Internal di antaranya dilakukan antara lain melalui:

- Penetapan limit dan kewenangan;
- *Review* berjenjang;
- Pemisahan fungsi (*Segregation of Duties*);
- *Compliance Review*;
- *Three line of Defense*.

Dalam pelaksanaan tugasnya SKAI telah menetapkan Rencana Kerja SKAI di awal tahun dan hingga akhir tahun 2023, SKAI telah merealisasikan seluruh Rencana Kerja SKAI yang ada sebagaimana telah dilaporkan dalam Laporan Pokok-pokok Hasil Audit Intern semester I dan II di setiap tahunnya.

Monitoring berkala di luar jadwal tahunan audit juga dilakukan melalui kunjungan *random* ke Cabang maupun pemantauan melalui media elektronik lainnya.

TINJAUAN ATAS EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

Efektivitas pengendalian internal dalam aktivitas bisnis Bank telah cukup memadai. Hal ini antara lain tercermin dari tersedianya Kebijakan dan Prosedur sebagai panduan pelaksanaan aktivitas Bank. *Review* berkala berdasarkan metode yang ditetapkan telah dilakukan untuk memperoleh keyakinan bahwa aktivitas telah berjalan sesuai dengan Kebijakan dan Prosedur yang telah ditetapkan. Rekomendasi dan saran perbaikan dilaksanakan untuk meningkatkan pengendalian internal Bank.

PERNYATAAN DIREKSI DAN/ATAU DEWAN KOMISARIS ATAS KECUKUPAN SISTEM PENGENDALIAN INTERNAL

Secara Umum Kecukupan Sistem Pengendalian Internal Bank dinilai telah memadai. *Review* berkala pada Kebijakan dan Prosedur Bank serta ketentuan internal lainnya yang menjadi payung hukum bagi kegiatan operasional Bank serta telah berjalannya evaluasi berkala atas sistem pengendalian internal Bank yang dilakukan oleh masing-masing fungsi organisasi dan Internal Audit sebagai *third line of defense*. Seluruh komponen yang ada baik Unit Kerja, *Departement* maupun Divisi telah melakukan berbagai langkah mitigasi risiko sesuai dengan tugas dan tanggung jawabnya serta

The establishment of an internal control system in bank activities is conducted to ensure adequate mitigation against potential risks that may arise from the bank's activities. Several forms of Internal Controls include, among others:

- Setting limits and authority;
- Hierarchical review;
- Segregation of duties;
- Compliance review;
- Three lines of defense.

In the execution of its duties, SKAI has established the SKAI Work Plan at the beginning of the year and by the end of 2023, SKAI has realized all the existing SKAI Work Plans as reported in the Internal Audit Key Findings Report for the first and second semester of each year.

Periodic monitoring outside the annual audit schedule is also conducted through random visits to branches or monitoring via other electronic media.

REVIEW OF THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM

The effectiveness of internal control in the bank's business activities has been adequately sufficient. This is reflected, among other things, from the availability of Policies and Procedures as guidelines for the execution of bank activities. Periodic reviews based on established methods have been conducted to ensure that activities are carried out in accordance with the established Policies and Procedures. Recommendations and suggestions for improvement are implemented to enhance the bank's internal control.

STATEMENT OF THE BOARD OF DIRECTORS AND/OR BOARD OF COMMISSIONERS ON THE ADEQUACY OF THE INTERNAL CONTROL SYSTEM

Overall, the Bank's Internal Control System is considered adequate. Periodic reviews of the Bank's Policies and Procedures and other internal provisions that serve as the legal framework for the bank's operational activities have been carried out, along with the periodic evaluation of the bank's internal control system conducted by each organizational function and Internal Audit as the third line of defense. All existing components, whether Work Units, Departments, or Divisions, have taken various risk mitigation steps in accordance with their duties and responsibilities

melakukan perbaikan apabila dalam hasil evaluasinya terdapat hal-hal yang perlu dilakukan perbaikan maupun peningkatan. Direksi dan Komisaris melalui fungsinya senantiasa melakukan pemantauan atas pemenuhan tindak perbaikan dari hasil evaluasi yang ada sehingga diharapkan kelemahan yang ditemukan dapat segera dimitigasi secara tepat waktu dan tidak terjadi risiko yang lebih besar.

KESESUAIAN SISTEM PENGENDALIAN INTERN DENGAN KERANGKA COSO – *INTERNAL CONTROL FRAMEWORK*

Sistem pengendalian Intern Bank secara umum telah menerapkan konsep pengendalian intern pada COSO yang mencakup lingkungan pengendalian, penilaian risiko, aktivitas pengendalian, informasi dan komunikasi, serta pemantauan.

Bank telah menetapkan nilai-nilai dasar yang menjadi *code of conduct* serta penetapan *zero tolerance* terhadap setiap tindakan *fraud*. Identifikasi dan penetapan langkah mitigasi risiko ditetapkan dalam koridor Penerapan Manajemen Risiko Bank untuk memastikan pengelolaan risiko yang lebih baik. Kebijakan dan Prosedur serta Ketentuan Internal yang ada telah disampaikan dan diedukasikan kepada seluruh pegawai serta secara berkala dilakukan evaluasi untuk mengukur pelaksanaan penerapan Kebijakan dan Prosedur yang ada tersebut melalui langkah pemeriksaan maupun *monitoring*. Kelemahan, rekomendasi serta langkah perbaikan dikomunikasikan kepada unit kerja serta secara berkala disampaikan kepada Direksi dan Komisaris sebagai bentuk pemantauan.

EVALUASI YANG DILAKUKAN ATAS EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

Evaluasi atas pengendalian internal dilakukan antara lain melalui:

1. Penilaian terhadap efektivitas pengendalian internal dilakukan dilakukan secara berkala oleh Internal Audit sesuai dengan Rencana Tahunan Audit yang telah ditetapkan. Berdasarkan hasil audit internal yang dilakukan sepanjang tahun 2023 secara umum pengendalian internal sudah berjalan cukup baik dengan tetap terus melakukan perbaikan sesuai dengan rekomendasi yang ada. Komitmen perbaikan akan senantiasa dipantau dan dilaporkan secara berkala kepada Direksi dan Komisaris.
2. Penilaian atas pengendalian internal melalui pelaksanaan *penetration testing* dan audit oleh pihak independen atas ketahanan sistem pembayaran Bank dalam hal ini *Internet Banking* dan *Mobile Banking* sebagai bagian dari penguatan sistem pengendalian internal Bank.

and have made improvements if the evaluation results indicate areas needing correction or enhancement. The Directors and Commissioners, through their functions, continuously monitor the fulfillment of corrective actions from the evaluation results, so that the weaknesses found can be mitigated promptly and do not lead to greater risks.

ALIGNMENT OF THE INTERNAL CONTROL SYSTEM WITH THE COSO – INTERNAL CONTROL FRAMEWORK

The Bank's internal control system, in general, has implemented the internal control concept in COSO, which includes the control environment, risk assessment, control activities, information and communication, and monitoring.

The Bank has established core values that serve as a code of conduct and has set a zero-tolerance policy towards any fraudulent actions. The identification and establishment of risk mitigation steps are determined within the corridor of the Bank's Risk Management Implementation to ensure better risk management. Policies and Procedures and existing Internal Regulations have been communicated and educated to all employees, and evaluations are periodically conducted to measure the implementation of these existing Policies and Procedures through inspection and monitoring steps. Weaknesses, recommendations, and corrective steps are communicated to work units and are periodically reported to the Directors and Commissioners as a form of monitoring.

EVALUATION CONDUCTED ON THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM

The evaluation of internal control is conducted through:

1. Periodic assessment of the effectiveness of internal control by Internal Audit in accordance with the established Annual Audit Plan. Based on the internal audit results conducted throughout 2023, the internal control has generally performed quite well, continually making improvements in line with the recommendations provided. The commitment to improvement will always be monitored and reported periodically to the Directors and Commissioners.
2. Evaluation of internal control through the execution of penetration testing and audits by independent parties on the resilience of the Bank's payment systems, namely Internet Banking and Mobile Banking, as part of strengthening the Bank's internal control system.

3. Efektivitas pengendalian internal juga tercermin dari pelaksanaan fungsi supervisi, *four eyes principal* yang melekat pada setiap tahapan aktivitas operasional Bank, penetapan limitasi serta wewenang dan tanggung jawab. Pelaksanaan *review* berjenjang atas setiap Kebijakan, Prosedur serta Ketentuan Internal lainnya untuk memastikan tercukupinya aspek keamanan Bank senantiasa dilaksanakan sebagai bagian dari pelaksanaan pengendalian internal Bank.
4. Pemantauan dan evaluasi atas Rencana Bisnis Bank yang telah ditetapkan dan disetujui Direksi dan Komisaris.

5. Pengendalian Internal dilakukan pula melalui pemantauan terhadap pemenuhan regulasi dari regulator baik Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI), Lembaga Penjamin Simpanan (LPS), PPATK dan regulator lain. Hal ini dilakukan untuk memastikan tidak adanya pelanggaran signifikan dan ketepatan waktu penyampaian laporan ke regulator.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

PT Bank Oke Indonesia, Tbk. memiliki kebijakan mengenai penyediaan dana kepada pihak terkait dan penyediaan dana besar telah ditetapkan ketentuan intern yang mengatur jumlah penyediaan dana maksimal kepada masing-masing kelompok tersebut melalui Kebijakan Batas Maksimum Pemberian Kredit (BMPK) Agustus 2021 dan juga berpedoman pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2018 sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 38/POJK.03/2019 tentang Batas Maksimum Pemberian kredit dan Penyediaan Dana Besar bagi Bank Umum serta memperhatikan prinsip kehati-hatian maupun perundang-undangan yang berlaku.

Hal ini terbukti dari laporan secara berkala kepada Otoritas Jasa Keuangan tidak pernah terjadi pelanggaran maupun pelampauan penyediaan dana baik kepada Pihak tidak terkait maupun pihak terkait selama periode Laporan Tahun 2023.

Total penyediaan dana kepada pihak terkait dan penyediaan dana kepada debitur inti per posisi 31 Desember 2023 adalah sebagaimana dijelaskan pada tabel berikut:

3. The effectiveness of internal control is also reflected in the implementation of supervisory functions, the four-eyes principle inherent in every stage of the Bank's operational activities, setting limitations as well as authority and responsibility. The execution of hierarchical reviews of each Policy, Procedure, and other Internal Regulations to ensure the Bank's security aspects are always met is carried out as part of the Bank's internal control implementation.
4. Monitoring and evaluation of the Bank's Business Plan that has been established and approved by the Directors and Commissioners.
5. Internal Control is also carried out through monitoring compliance with regulations from regulators including the Financial Services Authority (OJK), Bank Indonesia (BI), Indonesia Deposit Insurance Corporation (LPS), PPATK, and other regulators. This is done to ensure no significant violations and the timeliness of report submissions to regulators.

PROVISION OF FUNDS TO RELATED PARTIES AND LARGE FUNDING

PT Bank Oke Indonesia, Tbk. has a policy regarding the provision of funds to related parties and large funding. Internal regulations have been established that regulate the maximum amount of funds provided to each of these groups through the Maximum Lending Limit (BMPK) of August 2021 and also adheres to the provisions of Financial Services Authority Regulation Number 32/POJK.03/2018 as amended by Financial Services Authority Regulation Number 38/POJK.03/2019 on Maximum Lending Limit and Large Funding Provision for Commercial Banks, while also considering the principle of prudence and applicable laws and regulations.

This is evidenced by the regular reports to the Financial Services Authority, where there have never been any violations or exceedances in the provision of funds either to unrelated parties or related parties during the reporting period for the year 2023.

The total provision of funds to related parties and the provision of funds to core debtors as of December 31, 2023, is described in the following table:

(dalam Rp Juta | in Rp Million)

No.	Penyediaan Dana Provision of Funds	Debitur Debtor	Jumlah Total
1	Terkait Linked	2	77.942
2	Kepada Debitur Inti To main debtor	35	4.887.945
Individu | Individual		16	1.988.103
Group | Group		9	2.899.842

Posisi Desember 2023 Bank terdapat penyediaan dana besar kepada tiga Group Debitur dengan penyediaan dana besar sebesar Rp 1.715.216 Juta.

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN YANG BELUM DIUNGKAP DALAM LAPORAN LAINNYA

Transparansi kondisi keuangan Perseroan senantiasa dikomunikasikan dengan para *stakeholder* dengan membuat laporan secara rutin yang dimuat dalam *website* Bank dan secara berkala dipublikasikan melalui media massa yang mempunyai peredaran luas. Laporan tersebut disampaikan sebagai wujud transparansi kondisi keuangan Bank kepada pihak ketiga, adapun laporannya di antaranya sebagai berikut:

1. Laporan Tahunan antara lain mencakup:
   a. Ikhtisar data keuangan, informasi saham, laporan Dewan Komisaris, Laporan Direksi, profil perusahaan, analisis dan pembahasan manajemen mengenai kinerja bisnis dan keuangan, tata kelola perusahaan dan tanggung jawab sosial perusahaan.

   b. Laporan keuangan tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas jasa Keuangan. Laporan Keuangan Tahunan dibuat untuk 1 (satu) Tahun Buku dan disajikan dengan perbandingan 1 (satu) tahun buku sebelumnya.
   c. Pernyataan tanggung jawab Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan. Pernyataan tersebut dituangkan dalam lembar pernyataan yang ditanda tangani oleh seluruh anggota Dewan Komisaris dan Anggota Direksi.

2. Laporan Keuangan Publikasi Triwulan
   Bank telah mengumumkan Laporan Keuangan Publikasi secara triwulan yang ditandatangani oleh 2 (dua) Direksi Bank dan telah diumumkan di 1 (satu) surat kabar nasional yang mempunyai peredaran luas untuk posisi bulan Juni dan Desember. Laporan Keuangan Publikasi Triwulanan diumumkan juga pada situs web Bank sesuai dengan ketentuan yang berlaku.
3. Laporan Keuangan Publikasi Bulanan
   Bank menyampaikan Laporan Keuangan Publikasi Bulanan dalam Sistem laporan Otoritas Jasa Keuangan dan dalam *website* Bank (www.okbank.co.id)

TRANSPARANSI KONDISI NON KEUANGAN

OK Bank memberikan informasi mengenai produk Bank Oke Indonesia secara jelas berupa brosur, *leaflet,* dan bentuk tertulis lainnya, informasi tersebut dapat diperoleh nasabah di setiap kantor Bank Oke Indonesia, di *customer service* di setiap kantor OK BANK atau *website*.

As of December 2023, the Bank has provided significant funding to three Debtor Groups with large funding amounting to IDR 1,715,216 million.

TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS NOT DISCLOSED IN OTHER REPORTS

The transparency of the Company's financial condition is always communicated to stakeholders by regularly creating reports that are posted on the Bank's website and periodically published through mass media with wide circulation. These reports are presented as a manifestation of transparency of the Bank's financial condition to third parties, including but not limited to the following:

1. The Annual Report includes:
   a. Financial data summaries, share information, reports from the Board of Commissioners, reports from the Directors, company profile, analysis and management discussion regarding business and financial performance, corporate governance, and corporate social responsibility.
   b. Annual financial statements audited by Public Accountants and Public Accounting Firms registered with the Financial Services Authority. The Annual Financial Statements are prepared for 1 (one) Fiscal Year and presented with a comparison to the previous 1 (one) fiscal year.
   c. Statement of responsibility from the Board of Commissioners and Directors for the accuracy of the contents of the Annual Report. This statement is encapsulated in a declaration page signed by all members of the Board of Commissioners and the Directors.
2. Quarterly Public Financial Reports
   The Bank has announced Quarterly Public Financial Reports signed by 2 (two) Directors of the Bank and has been announced in 1 (one) national newspaper with wide circulation for the positions of June and December. Quarterly Public Financial Reports are also announced on the Bank's website in accordance with applicable regulations.
3. Monthly Public Financial Reports
   The Bank submits Monthly Public Financial Reports in the Financial Services Authority Reporting System and on the Bank's website (www.okbank.co.id)

TRANSPARENCY OF NON-FINANCIAL CONDITIONS

OK Bank provides clear information about OK BANK Indonesia products in the form of brochures, leaflets, and other written forms. This information can be obtained by customers at every OK BANK Indonesia office, customer service at every OK BANK office, or on the website.

OK Bank juga menyediakan tata cara pengaduan nasabah serta penyelesaian sengketa kepada nasabah sesuai ketentuan Otoritas Jasa Keuangan dan Bank Indonesia dengan membuat pengumuman tertulis yang diletakkan di tempat yang mudah terlihat oleh nasabah.

OK Bank juga menyampaikan Laporan Tahunan kepada Otoritas Jasa Keuangan, Bank Indonesia, dan instansi atau lembaga yang dipandang perlu mendapat Laporan Tahunan.

INFORMASI LAIN YANG TERKAIT TATA KELOLA BANK

Praktek penerapan tata kelola di OK BANK senantiasa menerapkan seluruh unsur yang ada pada konsep tata kelola usaha yang sehat dan seluruh informasi terkait penerapan Tata Kelola telah diungkap dalam Laporan Tata Kelola Bank, sehingga tidak ada hal-hal lain yang perlu diungkapkan kembali.

Selama tahun 2023 tidak ada kejadian atau transaksi yang mengalami benturan kepentingan ataupun intervensi dari pemilik ataupun pihak-pihak lain. Semua keputusan senantiasa didasarkan pada prinsip tata kelola Bank yang sehat. Sejauh ini tidak terdapat perselisihan internal baik di antara pengurus ataupun para pemegang sahamnya. Sementara semua kebijakan terkait remunerasi telah diungkapkan secara terbuka kepada karyawan.

KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS DAN DIREKSI YANG MENCAPAI 5% (LIMA PERSEN) ATAU LEBIH DARI MODAL DISETOR PADA BANK ATAU LEMBAGA LAINNYA

Per tanggal 31 Desember 2023, tidak ada Anggota Dewan Komisaris maupun Anggota Direksi yang memiliki saham PT Bank Oke Indonesia, Tbk.

JUMLAH PENYIMPANGAN INTERNAL (*INTERNAL FRAUD*) YANG TERJADI DAN UPAYA PENYELESAIAN OLEH BANK

Penyimpangan internal (*internal fraud*) adalah penyimpangan atau kecurangan yang dilakukan oleh anggota Direksi, anggota Dewan Komisaris, pegawai tetap dan pegawai tidak tetap terkait dengan proses kerja dan kegiatan operasional.

OK Bank also provides procedures for customer complaints and dispute resolution to customers in accordance with the regulations of the Financial Services Authority and Bank Indonesia by making written announcements placed in locations easily seen by customers.

OK Bank also submits Annual Reports to the Financial Services Authority, Bank Indonesia, and other institutions or agencies deemed necessary to receive the Annual Report.

OTHER INFORMATION RELATED TO BANK GOVERNANCE

The practice of governance implementation at OK BANK always applies all elements present in the concept of sound business governance, and all information related to the implementation of Governance has been disclosed in the Bank Governance Report, so there is nothing else that needs to be disclosed again.

During the year 2023, there were no incidents or transactions that experienced conflicts of interest or interventions from owners or other parties. All decisions are always based on the principle of sound Bank governance. So far, there have been no internal disputes among the management or the shareholders. Meanwhile, all policies related to remuneration have been openly disclosed to employees.

SHARE OWNERSHIP OF MEMBERS OF THE BOARD OF COMMISSIONERS AND DIRECTORS THAT REACH 5% (FIVE PERCENT) OR MORE OF THE PAID-UP CAPITAL IN THE BANK OR OTHER INSTITUTIONS

As of December 31, 2023, there were no members of the Board of Commissioners or Directors who owned shares in PT Bank Oke Indonesia, Tbk.

NUMBER OF INTERNAL FRAUD INCIDENTS THAT OCCURRED AND ATTEMPT TO RESOLUTION BY THE BANK

Internal fraud is a deviation or fraud committed by members of the Directors, members of the Board of Commissioners, permanent employees, and non-permanent employees related to work processes and operational activities.

Selama tahun 2023 tidak terjadi *internal fraud* di Bank.
During the year 2023, no internal fraud occurred at the Bank.

***Internal Fraud* dalam 1 Tahun** **Internal Fraud in 1 Year**	**Jumlah Kasus yang Dilakukan oleh** Number of Cases Done by					
	Pengurus Management		**Pegawai Tetap** Permanent Employee		**Pegawai Tidak Tetap** Non-permanent Employee	
	Tahun Sebelumnya Previous Year	**Tahun Berjalan** Current Year	**Tahun Sebelumnya** Previous Year	**Tahun Berjalan** Current Year	**Tahun Sebelumnya** Previous Year	**Tahun Berjalan** Current Year
Total Fraud	-	-	-	-	-	-
Diselesaikan Resolved	-	-	-	-	-	-
Dalam Proses Penyelesaian di Internal Bank In the Process of Resolution Internally by the Bank	-	-	-	-	-	-
Belum Diupayakan Penyelesaiannya Resolution Efforts Have Not Yet Been Attempted	-	-	-	-	-	-
Ditindaklanjuti melalui Proses Hukum Followed up through Legal Process	-	-	-		-	-

PERMASALAHAN HUKUM

Sepanjang tahun 2023, anggota Dewan Komisaris maupun anggota Direksi Perseroan yang sedang menjabat tidak memiliki permasalahan hukum, baik perdata maupun pidana.

Permasalahan hukum adalah permasalahan hukum perdata, pidana, PKPU dan Pailit yang dihadapi OK BANK selama periode tahun 2023 dan diajukan melalui proses hukum:

LEGAL ISSUES

Throughout the year 2023, serving members of the Board of Commissioners and the Board of Directors did not face any legal issues, both civil and criminal.

Legal issues refer to civil, criminal, Suspension of Debt Payment Obligation (PKPU), and Bankruptcy issues faced by OK BANK during the 2023 period and submitted through legal proceedings:

Permasalahan Hukum Legal Issues	**Perdata** Civil	**Pidana** Criminal	**PKPU** PKPU	**Pailit** Bankruptcy
Telah Selesai (telah mempunyai kekuatan hukum yang tetap) Resolved (has become legally binding)	8	0	2	3
Dalam Proses Penyelesaian In the process of resolution	12	4	0	0
Jumlah | Total	**20**	**4**	**2**	**3**

Beberapa perkara materil yang terjadi pada periode bulan Januari sampai dengan bulan Desember tahun 2023 dapat dilihat pada tabel sebagai berikut:

Several material cases that occurred from January to December 2023 can be seen in the following table:

A. Perkara Perdata yang Telah Selesai
A. Resolved Civil Cases

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
1	PERKARA NOMOR 353/Pdt.G/2019/PN.Jkt.Pst jo. 276/PDT/2021/PT DKI PT Gapura Raya (Penggugat) (Debitur)/ PT Bank Oke Indonesia, Tbk. (Tergugat) CASE NUMBER PT Gapura Raya (Plaintiff) (Debtor) PT Bank Oke Indonesia, Tbk. (Defendant)	Gugatan Perbuatan Melawan Hukum dengan pokok perkara mengenai pembatalan lelang oleh debitur A lawsuit for Unlawful Acts concerning the cancellation of an auction by the debtor	PT Bank Oke Indonesia, Tbk. menang dalam perkara ini sehingga tidak ada pengaruhnya terhadap kondisi Perseroan PT Bank Oke Indonesia, Tbk. won this case, so it had no impact on the Company's condition.	Perkara Telah Selesai The case has been resolved.
2	PERKARA NOMOR: 1015/Pdt.Plw/2021/PN.Jkt.Sel Pelawan/ PT Gapura Raya Terlawan /Faqih El Muntazar Turut Terlawan I / PT Bank Oke Indonesia, Tbk. CASE NUMBER Plaintiff/ PT Gapura Raya Defendant /Faqih El Muntazar Co-Defendant I / PT Bank Oke Indonesia, Tbk.	Gugatan Perlawanan terhadap *Cessie* yang dilakukan oleh Bank. A lawsuit contesting the Cession carried out by the Bank.	PT Bank Oke Indonesia, Tbk. menang dalam perkara ini sehingga tidak ada pengaruhnya terhadap kondisi Perseroan PT Bank Oke Indonesia, Tbk. won this case, so it had no impact on the Company's condition.	Perkara Telah Selesai The case has been resolved.
3	PERKARA NOMOR: 67/Pdt.G/2022/PN.Jbg Penggugat/ Lusiana Tergugat/ PT Bank Oke Indonesia, Tbk. Turut Tergugat I/Otoritas Jasa Keuangan (OJK) Regional Surabaya Turut Tergugat II/Balai Lelang CASE NUMBER: 67/Pdt.G/2022/PN.Jbg Plaintiff/ Lusiana Defendant/ PT Bank Oke Indonesia, Tbk. Co-Defendant I/ Financial Services Authority (OJK) Regional Surabaya Co-Defendant II/ Auction House	Gugatan Perbuatan Melawan Hukum yang debitur ajukan untuk untuk melakukan pembatalan lelang A lawsuit for Unlawful Acts filed by the debtor to cancel an auction	PT Bank Oke Indonesia, Tbk. menang dalam perkara ini sehingga tidak ada pengaruhnya terhadap kondisi Perseroan PT Bank Oke Indonesia, Tbk. won this case, so it had no impact on the Company's condition.	Perkara Telah Selesai The case has been resolved
4	PERKARA NOMOR: 580/Pdt.G/2023/PN.Sby Penggugat/Lusiana Tergugat I/ PT Bank Oke Indonesia, Tbk. Turut Tergugat I/Notaris Ariyani S.H CASE NUMBER: 580/Pdt.G/2023/PN.Sby Plaintiff/Lusiana Defendant I/ PT Bank Oke Indonesia, Tbk. Co-Defendant I/Notary Ariyani S.H	Gugatan Perbuatan Melawan Hukum mengenai tindakan Bank yang melanggar prinsip kehati-hatian A lawsuit for Unlawful Acts regarding the Bank's actions that violated the principle of prudence.	Gugatan dicabut Oleh PENGGUGAT The lawsuit was withdrawn by the PLAINTIFF.	Perkara telah Selesai The case has been resolved
5	PERKARA NOMOR: 663/Pdt.G/2018/PN.Jkt.Sel. Penggugat/PT Prima Karya Global Tergugat/PT Sarana Cipta Intinusa Turut Tergugat I/ PT Bank Dinar Indonesia Turut Tergugat II/PT Putra Karya Cemerlang CASE NUMBER: 663/Pdt.G/2018/PN.Jkt.Sel. Plaintiff/PT Prima Karya Global Defendant/PT Sarana Cipta Intinusa Co-Defendant I/ PT Bank Dinar Indonesia Co-Defendant II/PT Putra Karya Cemerlang	Gugatan Perbuatan Melawan Hukum mengenai Pembatalan kerjasama antara pengugat dan tergugat (bank hanya sebagai turut tergugat) A lawsuit for Unlawful Acts regarding the cancellation of cooperation between the plaintiff and the defendant (the bank is only a co-defendant).	PT Bank Oke Indonesia, Tbk. menang dalam perkara ini sehingga tidak ada pengaruhnya terhadap kondisi Perseroan PT Bank Oke Indonesia, Tbk. won this case, so it had no impact on the Company's condition.	Perkara telah Selesai The case has been resolved

A. Perkara Perdata yang Telah Selesai
A. Resolved Civil Cases

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
6	PERKARA NOMOR: 740/Pdt.G/2021/PN.Jkt.Sel Penggugat/ Riany Ciampi Liga Tergugat I/ PT Gapura Kencana Abadi Tergugat II/ Dedi Setiadi Turut Tergugat I/ PT Bank Oke Indonesia, Tbk. Turut Tergugat II/ Badan Pertanahan Nasional Kantor Pertanahan Kota Bogor Turut Tergugat III/Tientje Agustina Tamaela Turut Tergugat IV/ Dian Trianawati CASE NUMBER: 740/Pdt.G/2021/PN.Jkt.Sel Plaintiff/ Riany Ciampi Liga Defendant I/ PT Gapura Kencana Abadi Defendant II/ Dedi Setiadi Co-Defendant I/ PT Bank Oke Indonesia, Tbk. Co-Defendant II/ National Land Agency, Bogor City Land Office Co-Defendant III/Tientje Agustina Tamaela Co-Defendant IV/ Dian Trianawati	Gugatan untuk membatalkan Perjanjian Pengikatan Jual Beli Bogor Icon Best Western A lawsuit to cancel the Sale and Purchase Binding Agreement of Bogor Icon Best Western	PT Bank Oke Indonesia, Tbk. menang dalam perkara ini sehingga tidak ada pengaruhnya terhadap kondisi Perseroan PT Bank Oke Indonesia, Tbk. won this case, so it had no impact on the Company's condition.	Perkara telah Selesai The case has been resolved
7	PERKARA NOMOR: 143/Pdt.G/2022/PN.Jkt.Pst Penggugat/ Hendarmin Anoem Tergugat/ PT. Bank Oke Indonesia, Tbk, Turut Tergugat I/ Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL) Jakarta V Turut Tergugat II/PT Balai lelang Selaras CASE NUMBER: 143/Pdt.G/2022/PN.Jkt.Pst Plaintiff/ Hendarmin Anoem Defendant/ PT. Bank Oke Indonesia, Tbk, Co-Defendant I/ State Asset Management and Auction Service Office (KPKNL) Jakarta V Co-Defendant II/PT Auction House Selaras	Perkara mengenai pembatalan lelang oleh debitur The case concerns the cancellation of an auction by the debtor.	PT Bank Oke Indonesia, Tbk. menang dalam perkara ini sehingga tidak ada pengaruhnya terhadap kondisi Perseroan PT Bank Oke Indonesia, Tbk. won this case, so it had no impact on the Company's condition.	Perkara telah selesai The case has been resolved

A. Perkara Perdata yang Telah Selesai
A. Resolved Civil Cases

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
8	PERKARA NOMOR: 468/Pdt.G/2023/PN.JKT.PST Penggugat I/ PT Pacific Multindo Permai Penggugat II/ Johana Elisabet Tandean Penggugat III/Silvester Lokan Penggugat IV/ Diana Marsella Lokan Penggugat V/ Stefanus Lokan Penggugat VI/ Fransiska Lokan Tergugat/PT Bank Oke Indonesia Tergugat II/ Kantor Pelayanan Kekayaan Negara dan Lelang Jakarta V Tergugat III/ PT Delta Lelang Turut Tergugat I/ Kejaksaan Agung Republik Indonesia Turut Tergugat II Kantor Pertanahan Kota Administrasi Jakarta Utara CASE NUMBER: 468/Pdt.G/2023/PN.JKT.PST Plaintiff I/ PT Pacific Multindo Permai Plaintiff II/ Johana Elisabet Tandean Plaintiff III/Silvester Lokan Plaintiff IV/ Diana Marsella Lokan Plaintiff V/ Stefanus Lokan Plaintiff VI/ Fransiska Lokan Defendant/PT Bank Oke Indonesia Defendant II/ State Asset Management and Auction Service Office Jakarta V Defendant III/ PT Delta Auction Co-Defendant I/ Attorney General's Office of the Republic of Indonesia Co-Defendant II/ North Jakarta City Land Office Administration	Perkara mengenai pembatalan lelang oleh debitur The case concerns the cancellation of an auction by the debtor.	Gugatan Dicabut Oleh PENGGUGAT The lawsuit was withdrawn by the PLAINTIFF.	Perkara telah selesai The case has been resolved

B. Perkara Perdata yang dalam Proses Penyelesaian
B. Civil Cases in the Process of Settlement

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/ Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
1	PERKARA NOMOR | CASE NUMBER: 744/Pdt.G/2021/PN.Jkt.Sel Penggugat | Plaintiff PT Bukit Jaya Utama Tergugat I | Defendant I PT Gapura Kencana Abadi Tergugat II | Defendant II Dedi Setiadi Turut Tergugat I | Co-Defendant I PT Bank Oke Indonesia, Tbk. Turut Tergugat II | Co-Defendant II Badan Pertanahan Nasional Kantor Pertanahan Kota Bogor National Land Agency, Bogor City Land Office Turut Tergugat III | Co-Defendant III Dian Trianawati, S.H.	Pembatalan Perjanjian Pengikatan Jual Beli Bogor Icon Best Western Cancellation of Bogor Icon Best Western Sale and Purchase Agreement.	Perkara masih berjalan Case still on going	Tingkat Kasasi Final Appeal.

B. Perkara Perdata yang dalam Proses Penyelesaian
B. Civil Cases in the Process of Settlement

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/ Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
2	PERKARA NOMOR | CASE NUMBER: 221/Pdt.Plw/2021/PN.Jkt.Sel Pelawan | Opposite PT Gapura Raya Terlawan | Opposed Faqih El Muntazar Turut Terlawan | Co-Opposed PT Bank Oke Indonesia, Tbk.	Gugatan atas pembelian asset lelang Lawsuit Against the purchase of auction assets.	Perkara masih berjalan Case still on going	Tingkat Banding Appeal Level.
3	PERKARA NOMOR | CASE NUMBER: 153/Pdt.Bth/2021/PN.Jkt.Sel Pembantah | Objector PT Gapura Raya. Terbantah I | Rebutted I PT Bank Oke Indonesia, Tbk. Terbantah II | Rebutted II Zahir Ali (Cessie Buyer). Terbantah III | Rebutted III Joko Suratno (KJPP) Terbantah IV | Rebutted IV Faqih El Muntazar (pemenang lelang) Turut Terbantah | Co- Rebutted Kepala Kantor Pertanahan Kota Administrasi Jakarta Selatan	Gugatan Perbuatan Melawan Hukum dengan pokokPerkara mengenai pembatalan penjualan cassie dan pelaksanaan lelang. Lawsuit for Unlawful Acts with the principal case regarding the cancellation of the sale of cassie and the implementation of the auction.	Perkara masih berjalan Case still on going	Tingkat Banding Appeal Level.
4	PERKARA NOMOR | CASE NUMBER: 1105/Pdt.G/2022/PN.JKT.Sel Penggugat | Plaintiff PT Gapura Raya Tergugat I | Defendant I PT Bank OK Indonesia, Tbk Tergugat II | Defendant II Zahir Ali Tergugat III | Defendant III Faqih El Muntazar Tergugat IV | Defendant IV Kantor Jasa Penilai Publik Joko Suratno Public Appraisal Service Firm Joko Suratno Tergugat V | Defendant V Pemerintah Republik Indonesia cq. Kementerian Keuangan Republik Indonesia cq. Kepala Kantor Wilayah DJKN DKI Jakarta cq. Kepala Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL) Jakarta V Government of the Republic of Indonesia cq. Ministry of Finance of the Republic of Indonesia cq. Head of DJKN DKI Jakarta Regional Office cq. Head of the Jakarta V State Property and Auction Services Office (KPKNL)	Gugatan untuk membatalkan pelaksanaan lelang Lawsuit on Cancellation of cessie by the Bank	Perkara masih berjalan Case still on going	Tingkat Banding Appeal Level.
5	PERKARA NOMOR | CASE NUMBER: 642/Pdt.G/2021/PN.Jkt.Pst. Penggugat Debitur | Plaintiff Debtor Lim Vissurina Tergugat I | Defendant I PT Bank Oke Indonesia, Tbk.	Gugatan Perbuatan Melawan Hukum karena dilaksanakannya lelang eksekusi oleh bank. Unlawful Act lawsuit due to execution of an auction by the bank.	Perkara masih berjalan Case still on going	Tingkat Kasasi Final Appeal.

B. Perkara Perdata yang dalam Proses Penyelesaian
B. Civil Cases in the Process of Settlement

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/ Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
6	PERKARA NOMOR | CASE NUMBER: 649/Pdt.G/2021/PN.Jkt.Pst Penggugat Debitur | Plaintiff Debtor Budiyanto Tergugat | Defendant PT Bank OK Indonesia Tbk	Gugatan Perbuatan Melawan Hukum dengan perkara mengenai pembatalan lelang oleh debitur. Lawsuit for Unlawful Acts with a case regarding the cancellation of the auction by the debtor.	Perkara masih berjalan Case still on going	Tingkat Kasasi Final Appeal.
7	PERKARA NOMOR | CASE NUMBER: 733/Pdt.Bth/2021/PN.Jkt.Ut Pembantah | Objector Tan Lily (Lily/Tan Keng Lai) (Istri Hendik Hakim) Debitur | Debtor PT Bank Oke Indonesia, Tbk. Intervensi | Intervention PT Bank OK Indonesia Tbk	Gugatan Intervensi Karena Jaminan Bank diajukan sita persamaan namun posisi Bank kuat karena sebagai Pemegang Hak Tanggungan Intervention Lawsuit Because the Bank Collateral was filed for equivalent confiscation, the Bank's position was strong because it was the Mortgage Holder	Perkara masih berjalan Case still on going	Tingkat Banding Appeal Level.
8	PERKARA NOMOR | CASE NUMBER: 231/Pdt.G/2022/PN.Sgr Penggugat I | Plaintiff CV Tjarma Penggugat II | Defendant II Luh Nyeneng Tergugat | Defendant PT Bank Oke Indonesia Turut Tergugat I | Co-Defendant I Kantor Pelayanan Kekayaan Negara & Lelang (KPKNL) Singaraja Turut Tergugat II | Co-Defendant II PT Balai Lelang Bali (BLBI) Turut Tegugat III | Co-Defendant III Badan Pertanahan Nasional Kabupaten Buleleng	Perkara mengenai pembatalan lelang oleh debitur Lawsuit for Unlawful Acts with a case regarding the cancellation of the auction by the debtor.	Sudah disepakati adanya perdamaian namun masih dalam proses pelaksanaan perdamaian It has been agreed that there will not be any lawsuit but the settlement is still in the process.	Masih dalam proses lelang atas aset The assets is till in the auction process.
9	PERKARA NOMOR | CASE NUMBER: 267/Pdt.Sus-PHI/2023/PN.Niaga.Jkt.Pst Penggugat | Plaintiff Intan Agustin Alfiani Tergugat | Defendant PT Bank Oke Indonesia, Tbk.	Perkara mengenai pemutusan hubungan kerja, terhadap Sdri. Intan Agustin Alfiani. Lawsuit on termination of employment, against Ms. Intan Agustin Alfiani.	Perkara masih berjalan Case still on going.	Tingkat Kasasi Final Appeal.

B. Perkara Perdata yang dalam Proses Penyelesaian
B. Civil Cases in the Process of Settlement

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/ Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
10	PERKARA NOMOR | CASE NUMBER: 625/Pdt.G/2023/PN.Jkt.Pst Penggugat I | Plaintiff I Ficky Zulfikar Zazoeli Penggugat II | Plaintiff II Mathilda Petrina Zulfikar Penggugat III | Plaintiff III Neysa Radmilla Zulfikar Tergugat | Defendant PT Global Inspirasia Indonesia Turut Tergugat I | Co-Defendant I PT Bank Oke Indonesia, Tbk. Turut Tergugat II | Co-Defendant II PT Kompas Jaya Properti Turut Tergugat III | Co-Defendant III Kantor Pertanahan Kota Administrasi Jakarta Pusat National Land Agency, Central Jakarta Office	Perkara Gugatan Pihak Ketiga untuk membatalkan pelaksanaan lelang atas jaminan PT Global Insipirasia Indonesia Lawsuit against the law that the debtor submitted to cancel the auction on the collateral of PT Global Insiprasia Indonesia	Perkara Masih Berjalan Case still on going	Tingkat Pertama First Level.
11	PERKARA NOMOR | CASE NUMBER: 670/Pdt.G/2023/PN.Jkt.Pst Penggugat I | Plaintiff I PT Teledyno Karya Utama Tergugat I | Defendant I PT Oke Asset Indonesia Tergugat II | Defendant II Pemerintah Republik Indonesia cq. Kementerian Keuangan Direktorat Jenderal Kekayaan Negara cq. KPKNL Jakarta Turut Tergugat I | Co-Defendant I PT Bank Oke Indonesia, Tbk. Turut Tergugat II | Co-Defendant II Pemerintah Republik Indonesia cq. Kementerian Agraria dan Tata Ruang BPN RI cq. BPN Provinsi DKI Jakarta cq BPN Kota Jakarta Selatan Government of the Republic of Indonesia cq. Ministry of Agrarian Affairs and Spatial Planning BPN RI cq. DKI Jakarta, South Jakarta	Gugatan Perbuatan Melawan Hukum mengenai pembatalan pelaksanaan lelang. Oke Bank hanya menjadi Turut Tergugat I yang ditarik untuk kelengkapan para pihak Lawsuit against the law that the debtor submitted to cancel the auction. Oke Bank is only Co-Defendant I which was withdrawn for completeness of the parties	Perkara Masih Berjalan Case still on going	Tingkat Pertama First Level.
12	PERKARA NOMOR | CASE NUMBER: 825/Pdt.G/2023/PN.Jkt.Pst Penggugat I | Plaintiff I PT Gunung Sugih Agung Tergugat I | Defendant I Ahli Waris Almh. Dewi Ariyani Tergugat II | Defendant II PT Bank Oke Indonesia, Tbk.	Perkara mengenai pemindahbukuan Bilyet Giro PT Gunung Sugih Agung yang ada di PT Bank Oke Indonesia, Tbk. Case on the transfer of PT Gunung Sugih Agung's Bilyet Giro from PT Bank Oke Indonesia, Tbk.	Perkara masih berjalan Case still on going	Pada Tingkat Pertama First Level.

C. Perkara PKPU dan Pailit yang Telah Selesai
C. PKPU and Bankruptcy Cases That Have Been Completed

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
1	PERKARA NOMOR | CASE NUMBER: 192/Pdt.Sus-PKPU/2019/PN Niaga Jkt.Ps Pemohon | Applicant PT Mitra Cipta Hardi Elektrindo Termohon Debitur | Respondent Debtor PT First Indo American Leasing, Tbk Kreditur Separatis | Separatist Creditor PT Bank Oke Indonesia, Tbk.	PT First Indo American Leasing Tbk (debitur) dinyatakan pailit pada tanggal 26 September 2019. PT First Indo American Leasing Tbk (debtor) was declared bankrupt on September 26, 2019.	Bank sebagai Kreditur Separatis memiliki Hak untuk mendapat pembagian dalam proses pemberesan harta pailit. Banks as Separatist Creditors have the Right to receive a share in the process of settling bankruptcy assets.	Telah Diputus Pailit Has Been Declared Bankrupt.
2	PERKARA NOMOR | CASE NUMBER: 223/Pdt.Sus-PKPU/2021/PN Jkt.Pst Pemohon | Applicant Rubin Siswanto Termohon Debitur | Respondent Debtor Denny Muliana Kreditur Separatis | Separatist Creditor PT Bank Oke Indonesia, Tbk.	Denny Muliana diputus pailit oleh Pengadilan Negeri Jakarta Pusat tanggal 8 Maret 2022. Pailit dengan Kurator Artanta Barus & Roy Pakpahan Denny Muliana was declared bankrupt by the Central Jakarta District Court on March 8, 2022. Bankrupt with Curators Artanta Barus & Roy Pakpahan	Bank sebagai Kreditur Separatis memiliki Hak untuk mendapat pembagian dalam proses pemberesan harta pailit. Banks as Separatist Creditors have the Right to receive a share in the process of settling bankruptcy assets.	Telah Diputus Pailit Has Been Declared Bankrupt.
3	PERKARA NOMOR | CASE NUMBER: 46/Pdt.Sus-PKPU/2021/PN Niaga Sby Pemohon | Applicant PT Mulia Cipta Teknologi Termohon Debitur | Respondent Debtor PT Kemasan Lestari	PT Kemasan Lestari diputus Pailit oleh Pengadilan Negeri Surabaya, tanggal 8 Oktober 2021, dengan Kurator: Toni Tryanto & Cakra Octavianus PT Kemasan Lestari was declared Bankrupt by the Surabaya District Court, October 8, 2021, with Curators: Toni Tryanto & Cakra Octavianus	Bank sebagai Kreditur Separatis memiliki Hak untuk mendapat pembagian dalam proses pemberesan harta pailit. Banks as Separatist Creditors have the Right to receive a share in the process of settling bankruptcy assets.	Telah Diputus Pailit Has Been Declared Bankrupt.
4	PERKARA NOMOR | CASE NUMBER: 411/Pdt.Sus-PKPU/2021/PN Niaga Jkt.Pst Pemohon sekaligus Termohon Debitur Applicant as well as Respondent Debtor Franky Tjahyadikarta	Bank Menolak proposal perdamaian, namun perdamaian (homologasi) terjadi sesuai aturan pada tanggal 22 Agustus 2022 The Bank Rejects the reconciliation proposal, but peace (homologation) occurs according to the rules on August 22, 2022.	Bank sebagai Kreditur Separatis memiliki Hak untuk mendapat pembagian dalam proses pemberesan harta pailit. Banks as Separatist Creditors have the Right to receive a share in the process of settling bankruptcy assets.	Homologasi telah disahkan Homologation has been confirmed.
5	PERKARA NOMOR | CASE NUMBER: 453/Pdt.Sus-PKPU/2021/PN.Niaga.Jkt.Pst Pemohon | Applicant Salam Amin Termohon | Respondent PT Indoserena Dwimakmur	Debitur putus PKPU pada tanggal 28 Des 2021. Debtor declare Postponement of Debt Payment Obligation (PKPU) on December 28, 2021.	Bank sebagai Kreditur Separatis menyepakati untuk Homologasi. Banks as Separatist Creditors agree to Homologation	Homologasi telah disahkan Homologation has been confirmed.

* Perkara-perkara diatas ialah seluruh perkara PKPU & Pailit yang telah diputus (beberapa masih ada dalam tahap pemberesan harta pailit)
* The cases above are all Suspension of Debt Payment Obligations (PKPU) and Bankruptcy cases that have been decided (some are still in the bankruptcy estate settlement stage)

D. Perkara Pidana yang Dalam Proses Penyelesaian
D. Criminal Cases in the Process of Settlement

No	Pihak yang Berpekara Litigant Parties	Pokok Perkara/Gugatan Main Case/Lawsuit	Pengaruhnya terhadap Kondisi Perseroan The Influence on the Condition of the Company	Status Penyelesaian Perkara/Gugatan Case/Lawsuit Settlement Status
1	Pelapor | Reporter Siti Juleha Terlapor | Reported Bank	Dugaan Tindak Pidana Perbankan Alleged Crime of Embezzlement	Masih dalam proses Still in process	Tahapan Penyelidikan Investigation Stages
2	Pelapor | Reporter Bank Terlapor | Reported Andika Mulya	Dugaan Tindak Pidana Penggelapan Alleged Crime of Embezzlement	Masih dalam proses Still in process	Tahapan Penyelidikan Investigation Stages
3	Pelapor | Reporter Andrew Terlapor | Reported Bank	Dugaan Tindak Pidana Perbankan Alleged Crime of Embezzlement	Masih dalam proses Still in process	Tahapan Penyelidikan Investigation Stages
4	Pelapor | Reporter Bank Terlapor | Reported Notaris Agus Aditya Harimayana	Dugaan Tindak Pidana Penipuan Alleged Crime of Embezzlement	Masih dalam proses Still in process	Tahapan Penyelidikan Investigation Stages

SANKSI ADMINISTRASI

Selama tahun 2023 tidak ada sanksi administratif yang diberikan kepada anggota Dewan Komisaris maupun oleh Direksi. Namun terdapat sanksi administratif berupa denda kepada OK BANK, sebagai berikut:

ADMINISTRATIVE SANCTIONS

During 2023, there was no administrative sanctions given to members of the Board of Commissioners or the Board of Directors. However, there were administrative sanctions in the form of fines to OK BANK, as follows:

No	Tanggal Surat Date	Uraian Description	Instansi Institution	Besaran Sanksi Amount of Sanction
1	18 Januari 2023 January 18, 2023	Penetapan Sanksi Administratif Berupa Denda SLIK Determination of Administrative Sanctions in the Form of SLIK Fines	OJK	Rp. 47.550.000
2	13 Februari 2023 February 13, 2023	Pengenaan Sanksi Administrasi Berupa Denda atas Kesalahan Laporan Sumber Daya Manusia Perbankan Indonesia pada Aplikasi Pelaporan Online OJK periode Semester I 2022 - PT Bank Oke Indonesia, Tbk. Imposition of Administrative Sanctions in the Form of Fines for Errors in Indonesian Banking Human Resources Reports on the OJK Online Reporting Application for Semester I 2022 - PT Bank Oke Indonesia, Tbk.	OJK	Rp. 200.000,-
3	28 Februari 2023 February 28, 2023	Pengenaan Sanksi Administrasi Berupa Denda terhadap Keterlambatan Koreksi penyampaian Kelompok Informasi (KI) Harian LBUT PT Bank Oke Indonesia, Tbk. Imposition of Administrative Sanctions in the Form of Fines for Delays in Correcting Submission of the LBUT Daily Information Group (KI) PT Bank Oke Indonesia, Tbk.	BI	Rp. 150.000,-
4	30 Maret 2023 March 30, 2023	Pengenaan Sanksi Administrasi Berupa Denda terhadap Keterlambatan Koreksi dan Kesalahan Informasi Laporan Debitur oleh PT Bank Oke Indonesia, Tbk. Imposition of Administrative Sanctions in the Form of Fines for Delays in Correction and Misinformation in Debtor Reports by PT Bank Oke Indonesia, Tbk.	OJK Pengawasan/ OJK Supervision	Rp. 100.000,-
5	04 Mei 2023 May 04, 2023	Laporan Bank Umum Terintegrasi (LBUT) KI Keuangan Harian PT Bank Oke Indonesia, Tbk. Integrated Commercial Bank Report (LBUT) KI Daily Finance PT Bank Oke Indonesia, Tbk.	BI	Rp.2.000.000

No	Tanggal Surat Date	Uraian Description	Instansi Institution	Besaran Sanksi Amount of Sanction
6	12 Mei 2023 May 12, 2023	Pengenaan Sanksi Administrasi Berupa Denda terhadap Keterlambatan Koreksi penyampaian Kelompok Informasi (KI) Harian LBUT PT Bank Oke Indonesia, Tbk. Imposition of Administrative Sanctions in the Form of Fines for Delays in Correcting Submission of the LBUT Daily Information Group (KI) PT Bank Oke Indonesia, Tbk.	BI	Rp.2.000.000
7	19 Oktober 2023 October 19, 2023	Sanksi Laporan Bank Umum Terintegrasi (LBUT) PT Bank Oke Indonesia, Tbk. Sanctions for Integrated Commercial Bank Reports (LBUT) PT Bank Oke Indonesia, Tbk.	BI	Rp.5.000.000
8	21 Desember 2023 December 21, 2023	Penetapan Sanksi Administratif Berupa Denda Hasil Pemeriksaan (SLIK) Determination of Administrative Sanctions in the Form of Fines from Examination Results (SLIK)	OJK	Rp.50.000.000

AKSES INFORMASI DAN DATA PERUSAHAAN

OK Bank menyediakan akses dan kemudahan informasi bagi para pemangku kepentingan melalui media komunikasi seperti siaran pers, media sosial, buletin, laporan tahunan maupun laporan keberlanjutan. Akses Informasi maupun data terkait *corporate action* dapat diakses melalui situs resmi *website* OK BANK di www.okbank.co.id yang disajikan baik dalam bahasa Indonesia maupun bahasa Inggris.

ACCESS COMPANY INFORMATION AND DATA

OK Bank provides easy access and information for stakeholders through communication media such as press releases, social media, bulletins, annual reports and sustainability reports. Access Information and data related to corporate actions can be accessed via the official OK BANK website at www.okbank.co.id which is presented in both Indonesian and English.

SHARE OPTION YANG DIMILIKI DIREKSI, DEWAN KOMISARIS, DAN PEJABAT EKSEKUTIF

Sampai dengan 31 Desember 2023 OK BANK belum pernah mengeluarkan kebijakan tentang program *share option* (kepemilikan saham) oleh Direksi, Dewan Komisaris dan Pejabat Eksekutif.

SHARE OPTIONS OF THE BOARD OF DIRECTORS, BOARD OF COMMISSIONERS, AND EXECUTIVE OFFICERS

As of December 31, 2023, OK BANK has never issued a policy regarding the share option program (share ownership) by the Board of Directors, Board of Commissioners and Executive Officers.

Nama/Keterangan Name/Description	Jumlah Saham yang Dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Options		Harga Opsi (Rupiah)	Jangka Waktu
		Yang Diberikan Given	Yang Telah Dieksekusi Executed		
Komisaris Commissioner	-	-	-	-	-
Direksi Directors	-	-	-	-	-
Direksi Directors	-	-	-	-	-
Jumlah Total	-	-	-	-	-

PEMBELIAN KEMBALI (*BUYBACK*) SAHAM DAN/ATAU OBLIGASI BANK

Selama tahun 2023 OK BANK tidak mengambil kebijakan melakukan *buyback* Saham dan sampai saat ini Bank belum pernah menerbitkan Obligasi.

BUYBACK OF SHARES AND/OR BANK BOND

During 2023, OK BANK did not adopt a policy of buying back shares and to date the Bank has never issued bonds.

TRANSAKSI AFILIASI DAN TRANSAKSI BENTURAN KEPENTINGAN

TRANSAKSI AFILIASI

Transaksi afiliasi yang dilakukan dengan pihak terafiliasi dilakukan dalam rangka kegiatan normal usaha untuk kepentingan bisnis OK BANK. Seluruh transaksi afiliasi yang terjadi di tahun 2023 telah melalui prosedur yang sesuai dengan kebijakan terkait transaksi afiliasi yang telah ditetapkan Perseroan.

AFFILIATE TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS

AFFILIATE TRANSACTIONS

Affiliated transactions conducted with affiliated parties are carried out within the framework of normal business activities for OK BANK's business interests. All affiliate transactions occurring in 2023 have gone through procedures in accordance with the policies regarding affiliate transactions that have been established by the Company.

Tanggal Date	**Jenis Transaksi** Type of Transaction	**Pihak Terafiliasi** Affiliated Parties	**Nilai Transaksi** Transaction Value	**Sifat Hubungan** Nature of Relationship
24 Juli 2023 July 24, 2023	Fasilitas Pinjaman Rekening Koran Account Loan Facility	PT Oke Asset Indonesia	Rp 345.000.000.000.-	Hubungan afiliasi antara Perseroan dan PT Oke Asset Indonesia didasarkan pada hubungan antara 2 (dua) perusahaan yang dikendalikan secara langsung oleh pihak yang sama yaitu OK Next Co, Ltd. The affiliate relationship between the Company and PT Oke Asset Indonesia is based on the relationship between2 (two) companies that are directly controlled by the same party, namely OK Next Co, Ltd.

TRANSAKSI YANG MENGANDUNG BENTURAN KEPENTINGAN

Selama tahun 2023, tidak ada pengambilan keputusan yang diwarnai benturan kepentingan antar pengurus, termasuk benturan kepentingan yang dapat merugikan atau menurunkan keuntungan Bank.

TRANSACTIONS CONTAINING CONFLICT OF INTEREST

During 2023, there was no decision making was made by conflict of interest between the management, including conflicts of interest that could harm or reduce the Bank's profits.

No.	**Nama dan Jabatan yang Memiliki Benturan Kepentingan** Name and Position with Conflict of Interest	**Nama dan Jabatan Pengambil Keputusan** Name and Position of Decision Maker	**Jenis Transaksi** Type of Transaction	**Nilai Transaksi (Jutaan Rp)** Transaction Value (Million Rp)	**Keterangan** Information
-	-	-	-	-	-

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL POLITIK

OK Bank tidak memberikan dana untuk kegiatan politik selama tahun 2023, sedangkan untuk kegiatan sosial disalurkan melalui program *Corporate Social Responsibility* (CSR).

PROVISION OF FUNDS FOR SOCIAL POLITICAL ACTIVITIES

OK Bank did not provide funds for political activities during 2023, while for social activities, it was channeled through the Corporate Social Responsibility (CSR) program.

KODE ETIK & BUDAYA PERUSAHAAN

Untuk memastikan kegiatan operasional Perseroan pada seluruh lini aktifitas berjalan secara tertib, konsisten dan terbebas dari unsur risiko yang dapat merugikan Perseroan baik secara material maupun immaterial maka perlu diterapkan standar etika sesuai dengan Kode Etik Perilaku Karyawan demi menunjang terlaksananya Tata Kelola Perusahaan yang Baik.

CODE OF CONDUCTS & CORPORATE CULTURE

To ensure that the Company's operational activities in all lines of activity run in an orderly, consistent manner and are free from elements of risk that could harm the Company both materially and immaterially, it is necessary to apply ethical standards in accordance with the Employee Behavior to support the implementation of Good Corporate Governance.

Kode Etik merupakan panduan bagi setiap karyawan Perseroan dalam bersikap dan bertindak yang sesuai dengan prinsip-prinsip moral atau nilai-nilai mengenai hal yang dianggap baik dan tidak baik, serta hal-hal yang benar dan tidak benar atau bertentangan dengan budaya serta nilai-nilai lokal. Keberadaan Kode Etik Perilaku Karyawan diharapkan dapat menjadi panduan bagi karyawan untuk selalu bersikap hati-hati dalam setiap pelayanan atau menjalankan kegiatan yang berpotensi menimbulkan risiko serta mendukung terciptanya suasana kerja yang kondusif.

Sosialisasi kode etik dan upaya penegakannya Bank melakukan sosialisasi kode etik kepada seluruh karyawan dalam bentuk e-mail, tatap muka serta dilanjutkan dengan penandatanganan piagam kode etik bagi seluruh karyawan, Direksi dan Anggota Dewan Komisaris.

Upaya penegakan kode etik dilakukan dengan disiplin sejalan dengan nilai-nilai kode etik itu sendiri yaitu dengan cara pemberian sanksi terhadap pelanggaran kode etik tersebut.

KODE ETIK

- Seorang bankir patuh dan taat pada ketentuan perundang-undangan dan peraturan yang berlaku;
- Seorang bankir melakukan pencatatan yang benar mengenai segala transaksi yang berhubungan dengan kegiatan banknya;
- Seorang bankir menghindarkan diri dari persaingan yang tidak sehat;
- Seorang bankir tidak menyalahgunakan wewenangnya untuk kepentingan pribadi;
- Seorang bankir menghindarkan diri dari keterlibatan pengambilan keputusan dalam hal terdapat pertentangan kepentingan;
- Seorang bankir menjaga kerahasiaan nasabah dan banknya;
- Seorang bankir memperhitungkan dampak yang merugikan dari setiap kebijakan yang ditetapkan banknya terhadap keadaan ekonomi, sosial dan lingkungan;
- Seorang bankir tidak menerima hadiah atau imbalan yang memperkaya diri pribadi maupun keluarganya;
- Seorang bankir tidak melakukan perbuatan tercela.

The Code of Ethics is a guide for every employee of the Company in behaving and acting in accordance with moral principles or values regarding things that are considered good and bad, as well as things that are right and wrong or contrary to local culture and values. The existence of the Code of Ethics for Employee Behavior can serve as a guide for employees to always be careful in every service or carrying out activities that have the potential to pose risks and support the creation of a conducive working atmosphere.

Socialization of the code of ethics and efforts to enforce it. The Bank conducts socialization of the code of ethics to all employees in the form of emails, face to face and followed by the signing of a code of ethics charter for all employees, the Board of Directors and Members of the Board of Commissioners.

Efforts to enforce the code of ethics are implemented with discipline in line with the values of the code of ethics itself, namely by providing sanctions for violations of the code of ethics.

CODE OF ETHICS

- A banker obeys and complies with the provisions of applicable laws and regulations;
- A banker keeps proper records of all transactions related to his/her bank's activities;
- A banker refrains from unfair competition;
- A banker does not abuse his/her authority for personal gain;
- A banker refrains from any involvement in decision making in the event of conflict of interest;
- A banker maintains the confidentiality of his/her customers and the bank;
- A banker takes into account the adverse impact of any policy adopted by his/her bank on economic, social and environmental conditions;
- A banker does not accept gifts or rewards that enrich himself/herserlf or his/her family;
- A banker does not commit a disgraceful act.

SISTEM PELAPORAN PELANGGARAN

Dalam rangka penerapan Tata Kelola Bank, pelaksanaan prinsip kehati-hatian serta dukungan Manajemen terhadap penerapan *anti fraud* maka Bank telah membentuk saluran pengaduan fraud melalui *Whistleblowing System* (WBS). WBS didesign sedemikian rupa untuk memberikan jaminan keamanan serta kerahasiaan bagi penyampaian informasi adanya segala bentuk penyimpangan/pelanggaran kode etik dan tindakan/kejadian yang diindikasikan sebagai bentuk kecurangan (*fraud*) yang berpotensi merugikan Bank serta mendorong peran aktif dan *awareness* seluruh jajaran Bank untuk melaporkan adanya tindak penyimpangan/pelanggaran tersebut.

CARA PENYAMPAIAN LAPORAN PELANGGARAN

Pengaduan terkait adanya pelanggaran serta indikasi *fraud* dan/atau *non fraud* yang dapat merugikan baik nasabah maupun OK BANK dapat disampaikan melalui "*Whistleblowing System*" yang ada, yaitu:

E-mail : ok-wbs@okbank.co.id
Telepon : 021-231 2633 eks. 4000

PERLINDUNGAN BAGI PELAPOR

Setiap laporan yang disampaikan akan senantiasa terjaga kerahasiaanya dan apabila terdapat bukti yang meyakinkan maka proses investigasi lanjutan akan dilakukan dengan tetap merahasiakan identitas pelapor dan isi laporan. *Punishment* akan ditetapkan kepada seluruh pihak yang terbukti melakukan pelanggaran.

PENANGANAN LAPORAN PELANGGARAN

Pengaduan atas tindakan *fraud* maupun dugaan *fraud* dilaporkan melalui saluran WBS yang dikelola oleh *Fraud & Corruption Management Division* sebagai Unit *Anti Fraud* yang ditetapkan oleh Bank.

JUMLAH LAPORAN TAHUN 2023 DAN TINDAKLANJUTNYA

Selama tahun 2023 tidak terdapat pengaduan yang masuk melalui saluran WBS untuk dapat diproses lebih lanjut.

KEBIJAKAN ANTI-KORUPSI

Perseroan berkomitmen untuk menciptakan organisasi yang bersih yang bebas dari praktik Korupsi, Kolusi dan Nepotisme (KKN). Perseroan berupaya untuk menutup semua celah yang memungkinkan terjadinya praktik KKN di lingkungan OK BANK melalui penerapan kebijakan yang telah ditetapkan secara sungguh-sungguh. Perseroan akan memberikan sanksi yang tegas terhadap segala bentuk praktik KKN yang melibatkan insan OK BANK.

VIOLATION REPORTING SYSTEM

In the context of implementing Bank Governance, implementing prudential principle and supporting Management for anti-fraud implementation, the Bank has established a fraud complaint channel through the Whistleblowing System (WBS). The WBS is designed in such a way as to provide guarantees of security and confidentiality for information regarding all forms of irregularities/violations of the code of ethics and actions/events indicated as a form of fraud that has the potential to harm the Bank as well as encouraging an active role and awareness of all levels of the Bank to report any irregularities/violation acts.

HOW TO SUBMIT VIOLATION REPORTS

Complaints related to violations and indications of fraud and/or non-fraud that could harm both customers and OK BANK can be submitted through the existing "Whistleblowing System", namely:

E-mail : ok-wbs@okbank.co.id
Telephone : 021-231 2633 ext. 4000

PROTECTION FOR WHISTLEBLOWERS

Every report submitted will always be kept confidential and if there is convincing evidence, a further investigation process will be conducted while keeping the identity of the reporter and the contents of the report confidential. Punishments will be determined for all parties proven to have committed violations.

HANDLING OF VIOLATION REPORTS

Complaints regarding fraudulent acts or suspected fraud are reported through the WBS channel which is managed by the Fraud & Corruption Management Division as an Anti-Fraud Unit established by the Bank.

NUMBER OF REPORTS IN 2023 AND THEIR FOLLOW-UP

During 2023, there were no complaints submitted through the WBS channel for further processing.

ANTI-CORRUPTION POLICY

The Company is committed to creating a clean organization that is free from Corruption, Collusion and Nepotism (KKN) practices. The Company seeks to close all gaps that allow KKN practices to occur within OK BANK through the implementation of policies that have been established seriously. The Company will provide strict sanctions against all forms of KKN practices involving OK BANK personnel.

PROGRAM DAN PROSEDUR YANG DILAKUKAN DALAM MENGATASI PRAKTIK KORUPSI, BALAS JASA (*KICKBACKS*), *FRAUD*, SUAP, DAN/ATAU GRATIFIKASI

Pelaksanaan pencegahan korupsi, balas jasa (*kickbacks*), *fraud*, suap, dan/atau gratifikasi telah dilaksanakan Perseroan baik secara langsung maupun tidak langsung, antara lain melalui penerapan Manajemen Risiko khususnya sistem pengendalian intern, dan pelaksanaan Tata Kelola Perusahaan yang Baik (CGC).

Upaya peningkatan sadar risiko juga benar-benar menjadi fokus perhatian dan menjadi budaya di OK BANK pada seluruh jajaran organisasi, baik oleh Direksi, Dewan Komisaris dan pegawai yang antara lain diwujudkan dengan penandatanganan pakta integritas oleh seluruh Insan OK BANK.

Perseroan juga memiliki *Fraud & Corruption Management Division* (FCMD) yang berfungsi untuk mengkoordinir Strategi *Anti Fraud* dengan memastikan dan mengawasi pelaksanaan penerapan 4 (empat) pilar Strategi *Anti Fraud* yang saling berkaitan, yaitu:

1. Pencegahan
2. Deteksi
3. Investigasi, pelaporan, dan sanksi; dan
4. Pemantauan, evaluasi, dan tindak lanjut

PELATIHAN/SOSIALISASI ANTIKORUPSI KEPADA KARYAWAN

Sosialisasi dan edukasi serta kampanye kesadaran *anti fraud* dilakukan melalui media tatap muka (*sharing session*) maupun melalui e-mail.

PENERAPAN ATAS PEDOMAN TATA KELOLA PERUSAHAAN.

Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, pedoman tata kelola mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip Tata Kelola Perusahaan yang Baik.

Rekomendasi penerapan aspek dan prinsip Tata Kelola Perusahaan yang Baik dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip Tata Kelola Perusahaan yang Baik yang harus diterapkan oleh Perseroan.

PROGRAMS AND PROCEDURES CARRIED OUT IN OVERCOMING CORRUPT PRACTICES, KICKBACKS, FRAUD, BRIBERY AND/OR GRATUITIES

The Company has implemented the prevention of corruption, kickbacks, fraud, bribery and/or gratuities both directly and indirectly, including through the implementation of Risk Management, especially the internal control system, and the implementation of Good Corporate Governance (CGC).

Efforts to increase risk awareness are also really the focus of attention and become a culture at OK BANK at all levels of the organization by the Board of Directors, Board of Commissioners and employees, which among other things is manifesting by signing of an integrity pact by all OK BANK personnel.

The Company also has established a Fraud & Corruption Management Division (FCMD) which functions to coordinate the Anti-Fraud Strategy by ensuring and overseeing the implementation of the 4 (four) interrelated pillars of the Anti-Fraud Strategy, namely:

1. Prevention
2. Detection
3. Investigation, reporting and sanctions; and
4. Monitoring, evaluation and follow-up

ANTI-CORRUPTION TRAINING/SOCIALIZATION FOR EMPLOYEES

Socialization and education as well as anti-fraud awareness campaigns are conducted through face-to-face media (sharing sessions) and via e-mail.

IMPLEMENTATION OF CORPORATE GOVERNANCE GUIDELINES.

Pursuant to Financial Services Authority Regulation Number 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines and Financial Services Authority Number 32/SEOJK.04/2015 on Public Company Governance Guidelines, the governance guidelines include 5 (five) aspects, 8 (eight) principles and 25 (twenty five) recommendations for the implementation of Good Corporate Governance aspects and principles.

Recommendations for the implementation of Good Corporate Governance aspects and principles in the Governance Guidelines are standards for implementing Good Corporate Governance aspects and principles that must be applied by the Company.

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di OK BANK Implementation Explanation at OK BANK	Keterangan Information
I	Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham. Aspect 1: The relationship between the Public Company and the Shareholders in guaranteeing the rights of the Shareholders.			
	Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS Principle 1 Increasing the Value of the GMS	1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. A Public Company has a technical method or procedure for voting, both openly and privately, that prioritizes the independence and interests of shareholders.	Teknis pengumpulan suara dalam RUPS diatur dalam Tata Tertib RUPS (dibacakan sebelum penyelenggaraan RUPS) dan dalam Anggaran Dasar untuk mengedepankan independensi dan kepentingan pemegang saham. Sebagai bentuk transparansi perseroan, pemegang saham dan masyarakat luas dapat mengunduh hasil RUPS OK BANK pada situs web www.okbank.co.id. RUPST dan RUPSLB dilaksanakan pada tanggal 11 Mei 2023. Pengambilan keputusan seluruh mata acara dilakukan berdasarkan musyawarah untuk mufakat, dalam hal musyawarah untuk mufakat tidak tercapai pengambilan keputusan dilakukan dengan pemungutan suara. Pemungutan suara mengenai usul yang diajukan dalam setiap mata acara Rapat dilakukan secara lisan dengan metode *pooling* suara yang dilakukan dengan cara para pemegang saham atau kuasa yang mewakilinya yang tidak setuju atau abstain terhadap usul yang diajukan mengangkat tangan untuk menyerahkan surat suara dan kemudian surat suara dihitung oleh Notaris. Suara abstain mengikuti suara terbanyak antara suara setuju dan suara tidak setuju untuk masing-masing agenda Rapat. The technique for collecting votes at the GMS is regulated in the GMS Rules of Conduct (read out before the GMS is held) and in the Articles of Association to promote the independence and interests of shareholders. As a form of company transparency, shareholders and the general public can download the results of the OK BANK GMS on the website www.okbank.co.id. The AGMS and EGMS were held on May 11, 2023. Decisions for all agenda items were made based on deliberation to reach consensus, in the event that deliberation to reach consensus was not reached, decision was made by voting. Voting regarding the proposals submitted in each agenda item of the Meeting is carried out orally using the voting method which is carried out by means of shareholders or their proxies who disagree or abstain from the proposed proposals raising their hands to submit ballots and then the ballots are counted by Notary Public. Abstain votes follow the majority vote between the vote agree and the vote disagre for each Meeting agenda.	
		2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of the Board of Directors and members of the Board of Commissioners of a Public Company attend the Annual GMS.	Kehadiran anggota Direksi dan Dewan Komisaris pada saat RUPST dan RUPSLB pada tanggal 11 Mei 2023 yang hadir 3 (tiga) anggota Direksi dan 2 (dua) anggota Dewan Komisaris. Seluruhnya hadir secara fisik kecuali Komisaris Utama melalui zoom. The presence of members of the Board of Directors and Board of Commissioners at the AGMS and EGMS on May 11 2023, which were attended by 3 (three) members of the Board of Directors and 2 (two) members of the Board of Commissioners. All of them were physically present except the President Commissioner via zoom.	
		3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year.	Ringkasan Risalah RUPS telah dipublikasikan dalam situs web perseroan dan tersedia selama lebih dari 1 (satu) tahun. The summary of the minutes of the GMS has been published on the company's website and is available for more than 1 (one) year.	

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di OK BANK Implementation Explanation at OK BANK	Keterangan Information
	Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2 Improving the Quality of Public Company Communication with Shareholders or Investors.	4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. The Public Company has established a communication policy with shareholders or investors.	Kebijakan komunikasi dengan Pemegang Saham atau investor melalui situs web OK BANK bagian hubungan investor dan dalam Laporan Tahunan yang dikirimkan kepada Pemegang Saham atau Investor. Communication policy with Shareholders or investors through the website of OK BANK in the investor relations section and in the Annual Report sent to Shareholders or Investors.	
		5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. The Public Company discloses the Public Company's communication policies with shareholders or investors on the Website	Perseroan telah mengungkapkan kebijakan komunikasi dengan Pemegang Saham dalam situs web OK BANK pada https:// www.okbank.co.id The Company has disclosed its communication policy with Shareholders on the OK BANK website at https://www.okbank.co.id	
II	Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Functions and Roles of the Board of Commissioners			
	Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3 Strengthening the Membership and Composition of the Board of Commissioners.	6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. The determination of the number of members of the Board of Commissioners takes into account the conditions of the Public Company.	Penentuan jumlah anggota Dewan Komisaris telah mempertimbangkan kondisi OK BANK. Posisi anggota Dewan Komisaris per 31 Desember 2023 adalah sebanyak 3 (tiga) orang anggota termasuk 2 (dua) anggota Komisaris Independen. The determination of the number of members of the Board of Commissioners has taken into account the condition of OK BANK. The position of the members of the Board of Commissioners as of December 31, 2023 is 3 (three) members including 2 (two) Independent Commissioners.	
		7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. The determination of the composition of the members of the Board of Commissioners takes into account the diversity of expertise, knowledge and experience required.	Penentuan Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman, keahlian, pengetahuan dan pengalaman yang dibutuhkan yang berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi. The determination of the composition of the members of the Board of Commissioners has taken into account the diversity, expertise, knowledge and experience required based on recommendations from the Remuneration and Nomination Committee.	
	Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4 Improving the Quality of Duties and Responsibilities of the Board of Commissioners.	8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has established a self-assessment policy to assess the performance of the Board of Commissioners.	Dewan Komisaris mempunyai kebijkan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	
		9. Kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report.	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perseroan. The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Company's Annual Report.	
		10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has established a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	Dewan Komisaris mempunyai kebijakan terkait pengunduranan diri anggota Dewan komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di OK BANK Implementation Explanation at OK BANK	Keterangan Information
		11. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Board of Directors.	Komite Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi yaitu pemberian rekomendasi mengenai pemilihan dan/atau penggantian anggota Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS. The Remuneration and Nomination Committee formulates a succession policy in the nomination process for members of the Board of Directors, namely providing recommendations regarding the selection and/or replacement of members of the Board of Directors to the Board of Commissioners to be submitted at the GMS.	
III	Aspek 3: Fungsi dan Peran Direksi Aspect 3: Functions and Roles of the Board of Directors			
	Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi Principle 5 Strengthening the Membership and Composition of the Board of Directors. .	12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. The determination of the number of members of the Board of Directors takes into account the conditions of the Public Company and the effectiveness in making decisions.	Penentuan jumlah anggota Direksi telah mempertimbangkan Kondisi BANK OKE serta efektivitas dalam pengambilan keputusan. Penentuan jumlah anggota Direksi diusulkan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk dimintakan persetujuan kepada RUPS. Posisi anggota Direksi per 31 Desember 2023 adalah sebanyak 5 (lima) orang. The determination of the number of members of the Board of Directors has taken into account the Bank's condition and effectiveness in decision making. The determination of the number of members of the Board of Directors is proposed by the Remuneration and Nomination Committee to the Board of Commissioners for approval at the GMS. The position of members of the Board of Directors as of December 31, 2023 is 5 (five) people.	
		13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. The determination of the composition of the members of the Board of Directors takes into account the diversity of expertise, knowledge and experience required.	Penentuan komposisi anggota direksi berdasarkan usulan dari Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk dimintakan persetujuan RUPS telah memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. Determination of the composition of the members of the the Board of Directors based on the recommendation from the Remuneration and Nomination Committee to the Board of Commissioners for approval from the GMS has taken into account the diversity of expertise, knowledge and experience required.	
		14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in accounting.	Anggota Direksi yang membawahi bidang akuntasi atau keuangan memiliki keahlian dan/ atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in accounting.	
	Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Improving the Quality of Duties and Responsibilities of the Board of Directors.	15. Direksi mempunyai kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Direksi. The Board of Directors has established a self-assessment policy to assess the performance of the Board of Directors.	Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. *Self-assessment* dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun. Kriteria atau tolak ukur yang digunakan mengacu pada Rencana Bisnis Bank yang telah disetujui oleh Dewan Komisaris. The Board of Directors has established a self-assessment policy to assess the performance of the Board of Directors. Self-assessment is carried out at least 1 (one) time in 1 (one) year. The criteria or benchmarks used refer to the Bank's Business Plan which has been approved by the Board of Commissioners.	

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di OK BANK Implementation Explanation at OK BANK	Keterangan Information
		16. Kebijakan penilaian sendiri (*Self-Assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. The self-assessment policy to assess the performance of the Board of Directors is disclosed through the Public Company's annual report.	Penilaian kinerja Direksi telah diungkapkan pada Laporan Tahunan Perusahaan Terbuka ini. The performance appraisal of the Board of Directors has been disclosed in this Public Company Annual Report.	
		17. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has established a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes	
IV	Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation			
	Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improving Corporate Governance Aspects through Stakeholder Participation. .	18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Public Company has established a policy to avoid insider trading occurred.	Perseroan belum memiliki kebijakan untuk mencegah terjadinya *insider trading*. Dikarenakan transaksi saham memakai jasa pihak ketiga. The Company has no policy to prevent the insider trading. It was due to third party services usage for stock transactions.	
		19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan *anti fraud*. The Public Company has established anticorruption and anti-fraud policies.	Dalam rangka pelaksanaan anti korupsi dan *anti fraud,* Perseroan senantiasa mendukung penuh segala upaya untuk mengimplementasikan strategi anti korupsi, *anti fraud* dan *anti suap* sebagaimana disampaikan dalam Pakta Integritas *Anti Fraud,* Antikorupsi dan Anti Suap serta Kebijakan Strategi *Anti Fraud.* To implement anti-corruption and anti-fraud, the Company continued its fully support to all efforts to implement the strategy of anticorruption, anti-fraud and anti-bribery as stated in the Integrity Pact Anti-Fraud, Anti-Corruption and Anti-Bribery and Strategic Policy Anti Fraud.	
		20. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Public Company has established a policy on suppliers or vendors selection and capacity building.	Perseroan belum memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Sampai saat ini pemilihan vendor berdasarkan persetujuan dari Direksi berdasarkan Resume yang dibuat oleh divisi yang bersangkutan untuk pemilihan vendor. The Company has no policy on suppliers or vendors selection and capacity building. Up to the date, the vendor's selection has been based on the approval of the Board of Directors based on the resume made by the division concerned.	
		21. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has established a policy on the creditors' rights fulfillment.	Perseroaan menjamin pemenuhan hak-hak kreditur di antaranya hak untuk mendapatkan Laporan Tahunan dan dan Laporan Keuangan yang telah diaudit, hak untuk mendapatkan informasi dan kemudahaan akses pengumuman, pemanggilan dan hasil RUPS. The Company guaranteed the creditors' rights fulfillment including the rights to obtain audited Annual Reports and Financial Statements, the rights to obtain information and ease of access to announcements, summons and the results of the GMS.	

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di OK BANK Implementation Explanation at OK BANK	Keterangan Information
		22. Perusahaan Terbuka memiliki kebijakan sistem *Whistleblowing*. The Public Company has established a Whistleblowing system policy.	Bank telah menetapkan saluran penyampaian pengaduan serta laporan dugaan *fraud* melalui *Whistleblowing System* (WBS). Pengaturan lebih lanjut atas WBS tersebut manjadi bagian dari Prosedur *Anti Fraud*. Saluran ini dikelola oleh Divisi Internal Audit sebagai Unit *Anti Fraud*. The Bank has established a channel for submitting complaints and reports of suspected fraud through the Whistleblowing system (WBS). Further regulation of the WBS was part of the Anti-Fraud Procedure. This channel is managed by the Internal Audit Division as Anti-Fraud Unit.	
		23. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy of providing longterm incentives to Board of Directors and employees.	Perseroan telah mengungkapkan Kebijakan Pemberian Insentif kepada Direksi pada Laporan Tahunan ini. Kebijakan Pemberian Insentif kepada Karyawan telah dituangkan dalam Kebijakan Penilaian Kinerja Pegawai. The Company has disclosed its Policy on Incentives to the Board of Directors in this Annual Report. The Policy on Incentives Provision to Employees has been stated in the Employee Performance Appraisal Policy.	
V	Aspek 5: Keterbukaan Informasi Aspect 5: Information Disclosure			
	Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8 Improving the Implementation of Information Disclosure.	24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure.	Perseroan memanfaatkan pengggunaan teknologi informasi sebagai media keterbukaan informasi yaitu Situs Web (www.okbank.co.id), Instragram, *Customer Care call center* 150112. The Company utilizes the use of information technology as a medium for information disclosure, namely the Website (www.okbank.co.id), Instragram, Customer Care call center 150112.	
		25. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner in the Public Company's share ownership at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the Public Company's share ownership through the major and controlling shareholders	Sesuai Laporan Tahunan Perseroan telah mengungkapkan daftar Pemegang Saham Perseroan yang memiliki saham 5 %, Pemegang Saham Utama/Pengendali Perseroan dan Pemilik manfaat akhir adalah Yoon Choi selaku *Ultimate shareholder* Perseroan. In accordance with the Company's Annual Report, the Company has disclosed a list of its Shareholders who own 5% shares, the Main/ Controlling Shareholder of the Company and the ultimate beneficial owner is Yoon Choi as the Company's Ultimate shareholder.	

PELAKSANAAN TATA KELOLA TAHUN 2023

Dalam rangka melakukan evaluasi terhadap pelaksanaan Tata Kelola Perusahaan yang Baik (*Good Corporate Governace*/GCG) tahun 2023 dan untuk memenuhi Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, OK BANK telah melakukan penilaian sendiri (*self-assessment*) atas penerapan GCG Bank untuk periode semester I dan II tahun 2023.

Hasil penilaian sendiri oleh Bank merupakan bagian yang tidak terpisahkan dari laporan pelaksanaan tata kelola.

IMPLEMENTATION OF GOVERNANCE IN 2023

In order to evaluate the implementation of Good Corporate Governance (GCG) in 2023 and to comply with Financial Services Authority Regulation (PJOK) Number. 17 of 2023 and Financial Services Authority Number 13/SEOJK.03/2017 on the Implementation of Good Corporate Governance for Commercial Banks, OK BANK has conducted a self-assessment on the implementation of the Bank's GCG for the first and second semesters of 2023.

The results of the Bank's self-assessment are an integrated part of the governance implementation report.

PELAKSANA PENILAIAN

Penilaian Tata Kelola Bank dilakukan secara komprehensif dan terstruktur terhadap *governance system,* yaitu *governance structure, governance process* dan *governance outcomes* untuk 11 faktor penilaian sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 dan Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.

APPRAISAL

The assessment of Bank Governance is conducted in a comprehensive and structured manner on the governance system, namely governance structure, governance process and governance outcomes for 11 assessment factors as stipulated in the Financial Services Authority Regulation (PJOK) Number 17 of 2023 dated September 14, 2023 and Financial Services Authority Circular Number 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks.

Hasil Penilaian Sendiri (*Self-Assessment*) Pelaksanaan Tata Kelola
Results of Self Assessment of Governance Implementation

	Peringkat Rating	Definisi Peringkat Rank Definition
Individual Individual	2	Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum BAIK. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. The Bank's management has implemented GCG with result: GOOD. It was reflected in the adequate fulfillment of the Corporate Governance principles. When there was any weakness in the application of Corporate Governance principles, in general these weaknesses was not significant and can be resolved by normal actions by the Bank's management.
Konsolidasi | Consolidation	-	-

Analisis | Analysis

Dalam rangka meningkatkan kinerja Bank, melindungi kepentingan *stakeholders,* dan meningkatkan kepatuhan terhadap peraturan perundang-undangan yang berlaku serta nilai-nilai etika yang berlaku umum pada industri perbankan, maka pelaksanaan kegiatan usaha Bank wajib berpedoman pada prinsip Tata Kelola, yaitu transparansi, akuntabilitas, pertanggungjawaban, independensi, dan kewajaran.

Berikut ringkasan hasil analisis pelaksanaan Tata Kelola Bank yang mencakup 11 (sebelas) Faktor Penilaian Pelaksanaan Tata Kelola sebagai berikut:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi

   Direksi telah melaksanakan tugas dan tanggung jawab sesuai bidang tugas masing-masing. Sampai dengan akhir tahun 2023, telah ada 5 (lima) orang anggota Direksi Bank yaitu Direktur Utama, Wakil Direktur Utama, Direktur Kepatuhan, Direktur Kredit & IT, dan Direktur Bisnis. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS.

2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris
   Dewan Komisaris telah melaksanakan seluruh tugas dan tanggung jawabnya sebagaimana diatur dalam peraturan perundang-undangan yang berlaku. Sampai dengan akhir tahun 2023 jumlah anggota Dewan Komisaris adalah 3 (tiga) orang terdiri dari 1 (satu) orang Komisaris Utama dan 2 (dua) orang Komisaris Independen.

3. Kelengkapan dan Pelaksanaan Tugas Komite
   Komposisi komite telah lengkap dan pelaksanaan tugas komite telah berjalan sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan yang berlaku.

4. Penanganan Benturan Kepentingan
   Secara keseluruhan selama tahun 2023 tidak terdapat permasalahan dalam penanganan benturan kepentingan yang dapat merugikan atau mengurangi keuntungan Bank. Kebijakan dan Prosedur Penanganan Benturan Kepentingan telah dilakukan kaji ulang secara berkala, baik berdasarkan masukan yang diterima dan/atau berdasarkan perkembangan lingkup usaha dan kapasitas internal Bank.

To improve the Bank's performance, protect the interests of stakeholders, and improve compliance with applicable laws and regulations and ethical values generally accepted in the banking industry, the implementation of Bank business activities is subject to be guided by the Governance principles, namely transparency, accountability and responsibility , independence, and fairness.

Following is summary of the analysis results of the Bank Governance implementation which includes 11 (eleven) GCG Implementation Assessment Factors:

1. Implementation of the Duties and Responsibilities of the Board of Directors
   The Board of Directors has carried out their duties and responsibilities in accordance with their respective duties. Until the end of 2023, there were 5 (five) members of the Bank's Board of Directors, namely the President Director, Vice President Director, Director of Compliance, Director of Credit & IT, and Director of Business. The Board of Directors has been accountable for the implementation of its duties to shareholders through the GMS.

2. Implementation of the Duties and Responsibilities of the Board of Commissioners
   The Board of Commissioners has carried out all of its duties and responsibilities as stipulated in the applicable laws and regulations. Until the end of 2023, the number of members of the Board of Commissioners were 3 (three) people consisting of 1 (one) President Commissioner and 2 (two) Independent Commissioners.

3. Completeness and Implementation of Committee Duties
   The composition of the committee is complete and the implementation of the committee's duties has been performed as stipulated in the provisions of the applicable Financial Services Authority Regulations.

4. Conflicts of Interest Handling
   Overall, in 2023, there were no issues in handling conflicts of interest that could harm or reduce the Bank's profits. Policies and Procedures for handling Conflicts of Interest have been reviewed periodically, either based on input received and/or based on the scope of business development and internal capacity of the Bank.

5. Penerapan Fungsi Kepatuhan
   Satuan Kerja Kepatuhan telah melaksanakan tugas dan tanggung jawabnya untuk memastikan dipatuhinya peraturan perundang-undangan yang berlaku, di antaranya, melakukan diseminasi, sosialisasi, *review* terhadap kebijakan dan/ atau prosedur internal Bank, memperbaharui kebijakan dan prosedur terkait dengan kepatuhan termasuk Pedoman Pelaksanaan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT), serta mengadakan pelatihan internal mengenai APU dan PPT berikut ujiannya dan pelaksanaan *refreshment training* APU-PPT di setiap cabang setiap bulan.

6. Penerapan Fungsi Audit Intern
   Struktur organisasi SKAI telah sesuai dengan kompleksitas Bank yaitu terdiri dari 1 (satu) orang Kepala SKAI yang membawahi 6 (enam) orang yang memiliki pengalaman di bidang audit maupun berlatar belakang operasional perbankan dan 1 (satu) di antaranya merupakan IT Auditor. SKAI independen terhadap satuan kerja operasional Bank.

7. Penerapan Fungsi Audit Ekstern
   Pada periode Semester II tahun 2023 Bank telah menunjuk Kantor Akuntan Publik untuk melakukan audit terhadap Laporan Keuangan Bank per Desember 2023, yaitu Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan (PKF) yang telah terdaftar di Otoritas Jasa Keuangan.
8. Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern

   Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian intern yang baik antara lain Satuan Kerja Audit Internal (SKAI), Satuan Kerja Manajemen Risiko (SKMR) dan Komite Manajemen Risiko serta Satuan Kerja Kepatuhan. Selain itu, Bank telah memiliki kebijakan manajemen risiko dan melakukan penetapan limit risiko khususnya untuk risiko kredit, risiko likuditas dan risiko pasar. Peningkatan diperlukan untuk penetapan limit risiko lainnya sesuai kebutuhan Bank.

9. Penyediaan Dana Kepada Pihak Terkait (*Related Parties*) dan Penyediaan Dana Besar (*Large Exposure*)
   Terhadap penyediaan dana kepada pihak terkait dan penyediaan dana dalam jumlah besar telah dilakukan pengelolaan yang baik dengan memperhatikan Batas Maksimum Pemberian Kredit (BMPK) internal Bank dan Ketentuan Peraturan Otoritas Jasa Keuangan serta diputuskan oleh Komite Kredit secara independen dan selama tahun 2023 tidak ada pelampauan maupun pelanggaran BMPK serta dilaporkan kepada Otoritas Jasa Keuangan secara tepat waktu.

10. Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal
    Transparansi kondisi keuangan dan non keuangan Bank telah dilakukan sesuai dengan peraturan perundang- undangan yang berlaku, demikian pula dengan pelaporan pelaksanaan Tata Kelola baik secara internal maupun eksternal kepada Otoritas Jasa Keuangan, Bank Indonesia, dan pihak-pihak lain sesuai ketentuan perundangan yang berlaku.

11. Rencana Strategis Bank
    Bank telah menyusun dan menyampaikan Rencana Bisnis Bank tahun 2024-2026 yang telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada pemegang saham dan seluruh jenjang organisasi Bank. Pemilik menunjukkan keseriusan dalam mengambil langkah-langkah yang diperlukan dalam rangka mendukung Rencana strategis bank termasuk upaya memperkuat permodalan Bank. Pada Triwulan IV Tahun 2023 Modal Inti *Tier* 1 Bank sebesar 3,49 Triliun

Berdasarkan analisis terhadap seluruh kriteria/indikator penilaian tersebut di atas, disimpulkan bahwa:

1. *Governance Structure*
   Faktor-faktor positif aspek *governance structure* Bank di antaranya adalah, sampai dengan Desember 2023 Komposisi Dewan Direksi dan Dewan Komisaris telah lengkap, yaitu 5 (lima) orang anggota Dewan Direksi dan 3 (tiga) orang anggota Dewan Komisaris. Komposisi anggota Komite dibawah Dewan Komisaris telah memperhatikan ketentuan tata kelola dan telah adanya keputusan Direksi terhadap penetapan anggota Komite di bawah Dewan Komisaris. Kebijakan dan prosedur operasional telah dan selalu dilakukan pengkinian sesuai ketentuan perundangan. Bank juga telah memiliki sistem *monitoring* APU PPT untuk meningkatkan pengendalian risiko kepatuhan.

5. Compliance Function Implementation
   The Compliance Work Unit has performed its duties and responsibilities to ensure compliance with applicable laws and regulations, including, carrying out dissemination, socialization, review of the Bank's internal policies and/or procedures, updating policies and procedures related to compliance including the Implementation Guidelines for the Implementation of the Anti-Corruption Program, Money Laundering and Terrorism Financing Prevention (APU and PPT), as well as holding internal training regarding APU and PPT, including exams and implementing monthly APU-PPT refreshment training in each branch.

6. Internal Audit Function Implementation
   The SKAI organizational structure is in accordance with the complexity of the Bank, which consists of 1 (one) Head of SKAI who oversees 6 (six) people who have experience in the audit field and have a background in banking operations and 1 (one) of them is an IT Auditor. SKAI is independent of the Bank's operational work units.

7. External Audit Function Implementation
   In Semester II 2023, the Bank has appointed Public Accounting Firm to audit the Bank's Financial Statements as of December 2023, namely Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners (PKF) who have been registered with the OJK.

8. Implementation of Risk Management Including Internal Control Systems
   The Bank has developed an adequate organizational structure to support the implementation of good risk management and internal control, including the Internal Audit Work Unit (SKAI), Risk Management Work Unit (SKMR) and Risk Management Committee and Compliance Work Unit. In addition, the Bank has established a risk management policy and set risk limits, especially for credit risk, liquidity risk and market risk. There is a need for improvement to determine other risk limits according to the Bank's needs.

9. Funding Provision to Related Parties and Large Exposure

   The proper management of large exposure provision has been performed by observing the Bank's internal Legal Lending Limit (BMPK) which is more stringent than the applicable Financial Services Authority regulations and decided by the Credit Committee independently and during 2023 there were no exceedances or violations of the Legal Lending Limit and reported to the Financial Services Authority in a timely manner.

10. Transparency of the Bank's Financial and Non-Financial Conditions, Governance Implementation Reports and Internal Reporting
    Transparency of the Bank's financial and non-financial conditions has been carried out in accordance with applicable laws and regulations, as well as reporting on the Corporate Governance implementation both internally and externally to the OJK, Bank Indonesia and other parties in accordance with applicable laws and regulations.

11. Bank Strategic Plan
    The Bank has prepared and submitted a Bank Business Plan for 2024-2026 which has been approved by the Board of Commissioners and has been communicated to shareholders and all levels of the Bank's organization. The owner shows seriousness in taking the necessary steps to support the Bank's strategic plan, including efforts to strengthen the Bank's. By the fourth quarter of 2023, the Bank's tier 1 core capital reached 3.49 trillion.

Based on the analysis of the above criteria/indicators assessment, it is concluded that:

1. Governance Structure
   Positive factors in the aspect of the Bank's governance structure, including, as of December 2023, the composition of the Board of Directors and the Board of Commissioners is complete, namely 5 (five) members of the Board of Directors and 3 (three) members of the Board of Commissioners. The composition of the committee members under the Board of Commissioners has considered the provisions of governance and the Decree of the Board of Directors regarding the determination of committee members under the Board of Commissioners. Operational policies and procedures have been and are always updated in accordance with the provisions of the law. The Bank also has a APU PPT monitoring system to improve compliance risk control.

Analisis | Analysis	
2. *Governance Process* Faktor-faktor positif aspek *governance process* Bank di antaranya adalah adanya upaya dari seluruh jenjang organisasi Bank mulai dari Dewan Komisaris, komite-komite, Direksi dan seluruh karyawan Bank untuk melaksanakan kebijakan dan prosedur yang berlaku serta melakukan proses pengkinian dan kaji ulang secara berkelanjutan sesuai perkembangan kegiatan usaha dan kompleksitas kegiatan operasional Bank. Selain itu, Bank telah melaksanakan diseminasi dan sosialisasi peraturan baru, melaksanakan beberapa pelatihan internal dan eksternal, mengikuti pelatihan dan sosialisasi yang diadakan oleh regulator maupun instansi pemerintah. Faktor-faktor negatif aspek *governance process* Bank di antaranya adalah tingkat pemahaman dan kesadaran pengendalian intern di setiap jenjang organisasi Bank masih perlu ditingkatkan dalam rangka mengendalikan risiko terkait operasional kegiatan usaha Bank. Namun, Bank telah melakukan upaya-upaya di antaranya peningkatan *dual control* dalam setiap unit kerja, sosialisasi, pelatihan, dan Kampanye Budaya Kepatuhan.	2. Governance Process Positive factors in the aspects of the Bank's governance process include efforts from all levels of the Bank's organization, starting from the Board of Commissioners, Committees, Directors and all employees of the Bank to implement applicable policies and procedures and carry out ongoing updating and review processes according to developments of business activities and the complexity of the Bank's operational activities. In addition, the Bank has carried out dissemination and socialization of new regulations, conducted several internal trainings, participated in training and socialization held by the regulator as well as government institutions. Negative factors in aspects of the Bank's governance process include the level of understanding and awareness of internal control at every level of the Bank's organization that still needs to be improved to control risks related to the Bank's business activities. However, the Bank has made efforts including increasing dual control in each work unit, socialization, training and a Compliance Culture Campaign.
3. *Governance Outcome* Faktor-faktor positif aspek *governance outcome* Bank di antaranya adalah ketersediaan, kelengkapan, dan ketepatan waktu serta akurasi data dan/atau informasi terkait transparansi kondisi keuangan Bank yang disampaikan kepada *stakeholders* sesuai ketentuan perundang-undangan yang berlaku. Bank juga telah memiliki unit khusus perlindungan konsumen untuk memastikan pelaksanaan operasional dan bisnis bank telah memenuhi nilai-nilai perlindungan konsumen. Sedangkan dari aspek kuantitatif, Modal Inti *Tier* 1 Bank pada Triwulan IV tahun 2023 mencapai 3,49 dan tidak terdapat pelanggaran terhadap ketentuan BMPK.	3. Governance Outcome Positive factors in the Bank's governance outcome aspects include the availability, completeness and timeliness and accuracy of data and/or information related to the transparency of the Bank's financial condition which is submitted to stakeholders following applicable laws and regulations. The Bank also has formed a special unit of consumer protection to ensure the operational and business implementation of the Bank has met consumer protection values. While from the quantitative aspect, the Bank's core capital of Tier 1 in the fourth quarter of 2023 reached 3.49 and there were no violations on BMPK provisions
Faktor-faktor negatif aspek *governance outcome* Bank pada tahun 2023 masih terdapat sanksi denda dari regulator yaitu sebagai berikut: · Sanksi Denda sebesar Rp47.550.000 atas kesalahan dalam Pelaporan Sistem Layanan Informasi Keuangan (SUK). · Denda sebesar Rp200.000 atas kesalahan informasi jumlah SDM pada form 7B untuk bidang tugas Pemasaran dan bidang tugas Perbankan Lainnya yang tidak sesuai dengan informasi pada form 1B (Denda Apolo). · Denda sebesar Rp150.000 atas pelanggaran koreksi diluar batas waktu penyampaian Kelompok Informasi (KI) Harian LBUT. · Denda sebesar Rp50.000 atas kesalahan pelaporan NPWP atas 1 (satu) debitur pada SLIK, berbeda dengan data NPWP dari DJP. · Denda sebesar Rp50.000 atas koreksi laporan 1 (satu) debitur periode Juni 2023, disampaikan pada tanggal 20 Juli 2023 yang seharusnya paling lambat disampaikan tanggal 19 Juli 2023. · Denda sebesar Rp2.000.000 atas kesalahan tidak menyampaikan laporan LBUT KI Keuangan Harian tanggal laporan 13 April 2023. · Denda sebesar Rp2.000.000 atas pelanggaran koreksi di luar batas waktu penyampaian Kelompok Informasi (KI) Harian LBUT. · Denda sebesar Rp5.000.000,- atas Sanksi koreksi di luar batas waktu penyampaian Laporan Bank Umum Terintegrasi (LBUT) PT Bank Oke Indonesia, Tbk. Hal ini terjadi karena terdapat kesalahan pada saat migrasi sistem Antasena baru milik Bank. · Denda maksimal sebesar Rp50.000.000,- yang diakibatkan karena kesalahan *logic* Pelaporan.	The negative factors in the aspects of the Bank's governance outcome in 2023 were still result in fines from the regulator, as follows: · Penalty of Rp47,550,000 for errors in reporting financial service system (SUK). · A fine of Rp200,000 for information error on total number of HR in form 7B for Marketing duties and other banking duties that were not in accordance with information in Form 1B (Apolo Fine). · A fine of Rp150,000 for a correction violation passing the deadline for the delivery of the LBUT Daily Information Group (KI). · A fine of Rp50,000 for NPWP reporting errors over 1 (one) debtor on SLIK, in contrast to NPWP (Tax Identification Number) data from the Directorate General of Taxes. · A fine of Rp50,000 for the correction of report 1 (one) debtor for the June 2023 period, delivered on July 20, 2023 which should have been submitted at the latest on July 19, 2023. · A fine of Rp2,000,000 for the mistake of not submitting the Information Group's (KI) Daily LBUT Report on April 13, 2023. · A fine of Rp2,000,000 for correction violations passing the time limit for the delivery of LBUT Daily Information Group (KI). · A fine of Rp5,000,000 for correction sanctions passing the deadline for submitting the Integrated Commercial Bank Report (LBUT) of PT Bank Oke Indonesia, Tbk. This happened because there were errors during the new Antasena system migration owned by the Bank. · A maximum fine of Rp50,000,000 due to reporting logic errors.
Untuk memperbaiki hal ini, Bank secara berkelanjutan mengintensifkan sosialisasi peraturan-peraturan yang berlaku untuk meningkatkan kesadaran setiap karyawan akan kewajibannya untuk mengirimkan laporan tepat waktu dan pengisian laporan secara benar sesuai ketentuan yang berlaku. Selain itu, dilakukan penerapan *double check* dalam *team* untuk saling mengingatkan. Dan penerapan *double check* pada setiap tahapan *development system* dan melaksanakan prosedur *production trial run* setelah melakukan migrasi sistem. Selain itu, Bank juga telah menganalisa *rootcause* penyebab terjadinya kesalahan data Pelaporan dan memperbaikinya pada sistem pelaporan yang digunakan oleh Bank.	In order to improve these negative factors, the Bank continuously intensifies the dissemination of applicable regulations to increase awareness of every employee of their obligation to submit reports on time and fill out reports correctly according to applicable regulations. In addition, the Bank continues to implement double checks approach in each team to remind each other. The Bank also applies double checks approach at each stage of the development system and implements the production trial run procedure after migrating the system. Furthermore, the Bank has also analyzed the root cause on the reporting data errors and have the system fixed.

Penerapan Sistem Manajemen Risiko

Implementation Of Risk Management System

PT Bank Oke Indonesia, Tbk. menerapkan prinsip pengelolaan risiko secara berkesinambungan dengan menjaga keseimbangan antara pertumbuhan keuangan dan bisnis dengan risk appetite yang ditetapkan oleh Bank. Penerapan Sistem Manajemen Risiko OK BANK mengacu kepada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum tanggal 16 Maret 2016 dan Surat Edaran (SE) Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum tanggal 17 Maret 2017.

Beberapa perkembangan penting yang mempengaruhi profil Risiko Bank pada periode tahun 2023, antara lain:

1. Restrukturisasi Kredit terdampak pandemi COVID-19.
2. Perkembangan Kualitas Portofolio kredit Bank.
3. Penerapan Penyediaan Dana untuk Kegiatan Ekonomi tertentu dan Inklusif.
4. Penerapan Strategi *Contingency Plan* layanan Operasional dan Teknologi Informasi.
5. Perubahan Komposisi Dewan Komisaris.

EKSPOSUR RISIKO OK BANK

Sepanjang tahun 2023 terdapat beberapa eksposur risiko utama pada Bank, antara lain:

1. Risiko Kredit khususnya yang bersumber dari kualitas portofolio kredit akibat tunggakan pembayaran debitur, kemudian bank juga terpapar potensi kondisi keuangan debitur yang belum kembali membaik bahkan potensi kondisi usaha debitur yang sudah tidak aktif setelah pandemi terjadi.
2. Risiko Operasional dan Reputasi, dengan meningkatnya bisnis Bank maka sejalan juga dengan meningkatnya Risiko Reputasi yang berkaitan dengan keluhan nasabah dan potensi denda finansial pada aktivitas Bank.

KERANGKA MANAJEMEN RISIKO

Kerangka Manajemen Risiko pada OK BANK terdiri dari aspek-aspek tujuan dan strategi pengelolaan, infrastruktur, lingkungan dan proses yang digunakan Bank untuk mengelola risiko. Manajemen Bank khususnya Dewan Direksi dan Komisaris, bertanggung jawab untuk memastikan bahwa pengelolaan lingkungan risiko Bank, termasuk proses, tata kelola, budaya risiko dan komunikasi yang transparan mengikuti proses pengelolaan yang memadai.

PT Bank Oke Indonesia, Tbk. applies the principle of sustainable risk management by maintaining a balance between financial and business growth and the risk appetite set by the Bank. The implementation of the OK BANK Risk Management System refers to Financial Services Authority Regulation (POJK) Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks dated March 16, 2016 and Financial Services Authority Circular Letter (SE) Number 14/SEOJK.03/2017 concerning Assessment of the Soundness Level of Commercial Banks dated March 17, 2017.

Several important developments that affected the Bank's Risk profile in 2023 include:

1. Credit restructuring related to the COVID-19 pandemic.
2. Development of the Bank's Credit Portfolio Quality.
3. Implementation of Fund Provisions for Certain and Inclusive Economic Activities.
4. Implementation of Contingency Plan Strategy for Operational Services and Information Technology.
5. Changes in the Composition of the Board of Commissioners.

OK BANK RISK EXPOSURE

Throughout 2023, there were several main risk exposures for the Bank, including:

1. Credit risk, particularly originating from the quality of the credit portfolio as a result of debtors' payment arrears, exposes banks to the possibility of debtors' financial conditions not yet improving, as well as debtors' business conditions becoming inactive following the pandemic.
2. Operational and Reputational Risk: As bank business grows, so does reputational risk associated with customer complaints and potential financial fines in Bank activities.

RISK MANAGEMENT FRAMEWORK

The Risk Management Framework at OK BANK consists of aspects of management objectives and strategies, infrastructure, environment, and processes used by the Bank to manage risk. Bank management, especially the Board of Directors and the Board of Commissioners, is responsible for ensuring that the management of the Bank's risk environment, including processes, governance, risk culture, and transparent communication, follows adequate management processes.

TUJUAN DAN STRATEGI MANAJEMEN RISIKO

Pada periode 2023, tujuan utama manajemen risiko Bank adalah untuk mendukung pencapaian tujuan bisnis Bank dengan:

1. Memberdayakan *early warning system* atas kondisi debitur sehingga Bank dapat secara tepat dan cepat melakukan antsipasi terhadap debitur lancar yang memiliki potensi penurunan kualitas kredit.
2. Meningkatkan *awareness* atas pengendalian internal yang harus dilakukan untuk memitigasi terjadinya risiko pada Bank termasuk risiko kredit dan risiko operasional.
3. Optimalisasi penggunaan sistem informasi (*core Banking*) Inoan untuk mencapai rencana bisnis Bank.

Strategi Bank untuk mengelola risiko kredit difokuskan, antara lain:

1. Mengoptimalkan *early warning system* yang telah disempurnakan sehingga Bank mampu secara efektif dan efisien menetapkan langkah-langkah dalam memiitigasi kerugian karena Risiko Kredit.
2. Penerapan *Stress Test* dan *monitoring* atas kualitas dan profil risiko debitur yang mengalami restrukturisasi kredit akibat situasi pandemi COVID-19
3. Melakukan penyempurnaan pada proses *review* kredit serta pengambilan putusan kredit.
4. Pemantauan kualitas pada setiap Segmen kredit yang ada pada Bank
5. Upaya penyelesaian kredit bermasalah untuk meningkatkan kualitas aset produktif.

Strategi Bank untuk mengelola risiko likuiditas dan pasar pada tahun 2023 antara lain

1. Meningkatkan Dana Pihak Ketiga (DPK) dengan jangka waktu panjang, serta mengoptimalkan peningkatan *Curret Account Saving Account* (CASA) melalui produk-produk layanan.
2. Melakukan penyesuaian suku bunga Dana Pihak Ketiga mengikuti perkembangan kebijakan suku bunga Bank Indonesia.
3. Terus Meningkatkan kerjasama antar Bank lain melalui pasar uang (*money market*) agar dapat memanfaatkan fasilitas *Call Money* maupun *Repo* Surat Berharga intern bank.

Strategi Bank untuk mengelola risiko operasional dan risiko lainnya pada tahun 2023, antara lain:

1. Melakukan proses otomasi proses pelaporan guna mendukung operasional Bank.
2. Menyesuaikan dan menyempurnakan prosedur operasional agar sesuai dengan proses kerja pada *Core Banking System* maupun produk yang digunakan Bank.
3. Melakukan sosialisasi dan pelatihan terkait pengendalian internal atas proses kerja.
4. Melakukan *monitoring* terhadap seluruh kinerja bisnis terhadap rencana bisnis yang telah ditetapkan.

RISK MANAGEMENT OBJECTIVES AND STRATEGIES

In 2023, the main objective of the Bank's risk management is to support the achievement of the Bank's business objectives by:

1. Empowering an early warning system for debtors' condition, allowing the Bank to appropriately and quickly anticipate performing debtors who have the potential for loan quality decline.
2. Increase awareness of internal controls that must be implemented to mitigate risks at the Bank, including loan risk and operational risk.
3. Optimizing the use of Inoan information system (core banking) to achieve the Bank's business plan.

The Bank's strategy for managing credit risk focuses on, among others:

1. Optimize the improved early warning system, allowing the Bank to effectively and efficiently determine steps to mitigate losses due to Loan Risk.
2. Implementation of Stress Tests and monitoring of the quality and risk profile of debtors' undergoing loan restructuring due to the COVID-19 pandemic situation.
3. Make improvements to the loan review process and loan decision making.
4. Quality monitoring in each of the Bank's loan segment
5. Efforts to resolve non-performing loans to improve the quality of productive assets.

The Bank's strategy for managing liquidity and market risks in 2023 includes:

1. Increasing Third Party Funds (TPF) over a long period of time, as well as optimizing the improvement in Curret Account Saving Accounts (CASA) through service products.
2. Adjusting interest rates on Third Party Funds following developments in Bank Indonesia's interest rate policy.
3. Continue to enhance cooperation between other Banks through the money market in order to capitalize on the Bank's Call Money and Internal Securities Repo facilities.

The Bank's strategy for managing operational and other risks in 2023 includes:

1. Automate the reporting process to support Bank operations.
2. Adjust and refine operational procedures to suit the work processes at the Core Banking System and the products used by the Bank.
3. Conduct socialization and training related to internal control of work processes.
4. Monitor all business performance against the established business plan.

5. Meningkatkan strategi pemasaran dan *brand awareness* produk dan layanan bank kepada masyarakat luas lewat berbagai media termasuk media sosial.
6. Meningkatkan pengendalian keamanan dan tata kelola pada sistem Teknologi Informasi Bank.

5. Improve marketing strategies and brand awareness of Bank products and services to the wider community through various media, including social media.
6. Improve security and governance controls in the Bank's Information Technology system.

Tipe Risiko Risk Type	PT Bank Oke Indonesia, Tbk.					
	Triwulan III/2023 Quarter III/2023			Triwulan IV/2023 Quarter IV/2023		
	IR	KPMR	Composite	IR	KPMR	Composite
Kredit Loan	3	2	Peringkat 3 Rank 3	3	2	Peringkat 3 Rank 3
Pasar Market	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2
Likuiditas Liquidity	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2
Operasional Operational	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2
Hukum Legal	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2
Stratejik Strategic	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2
Kepatuhan Compliance	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2
Reputasi Reputational	2	2	Peringkat 2 Rank 2	2	2	Peringkat 2 Rank 2

PENERAPAN MANAJEMEN RISIKO OK BANK

Penerapan manajemen risiko di OK BANK mengacu pada peraturan yang berlaku yaitu Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum yaitu mencakup 4 (empat) pilar, yaitu:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur dan penetapan limit;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian intern yang menyeluruh.

INFRASTRUKTUR MANAJEMEN RISIKO

Struktur tata kelola dan pengawasan Bank terdiri dari Dewan Komisaris, Dewan Direksi dan Komite-Komite.

Dewan Komisaris bertanggung jawab untuk mempertimbangkan dan menyetujui kerangka manajemen risiko dan kebijakan terkait serta melakukan evaluasi dan arahan atas pelaksanaan manajemen risiko Bank melalui forum-forum Komite Pemantau Risiko dan Komite Audit.

OK BANK RISK MANAGEMENT IMPLEMENTATION

The implementation of risk management at OK BANK refers to applicable regulations, namely Financial Services Authority Regulation Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and Financial Services Authority Circular Letter Number 34/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, which includes 4 (four) pillars, namely:

1. Active supervision of the Board of Commissioners and the Board of Directors;
2. Adequacy of policies, procedures, and limit determination;
3. Adequacy of the risk identification, measurement, monitoring, and control processes, as well as the risk management information system; and
4. Comprehensive internal control system.

RISK MANAGEMENT INFRASTRUCTURE

The Bank's governance and supervision structure consists of the Board of Commissioners, Board of Directors, and Committees.

The Board of Commissioners is responsible for considering and approving the risk management framework and related policies, as well as evaluating and providing guidance on the implementation of the Bank's risk management through the Risk Monitoring Committee and Audit Committee forums.

Direksi bertanggung jawab untuk menyusun kebijakan dan strategi risiko secara tertulis menetapkan dan mengkinikan prosedur dalam hal pelaksanaan kebijakan dan strategi risiko Bank. Pelaksanaan pengawasan aktif dilakukan baik langsung atau melalui forum Komite Manajemen Risiko, Komite Kredit dan Komite Asset & Liability (ALCO) serta IT Steering Committee.

The Board of Directors is responsible for developing written risk policies and strategies, as well as establishing and updating procedures for the implementation of the Bank's risk policies and strategies. Active supervision is carried out either directly or through the forums of the Risk Management Committee, Credit Committee, and Asset & Liability Committee (ALCO), as well as the IT Steering Committee.

Bank memiliki seperangkat aturan penerapan manajemen risiko yang terdiri dari Kebijakan dan Prosedur-prosedur pengelolaan manajemen risiko sesuai jenis risiko. Secara umum seperangkat aturan tersebut menjabarkan proses manajemen risiko yang terdiri dari proses identifikasi, pengukuran, pemantauan hingga pengendalian risiko. Penetapan limit-limit yang digunakan sebagai proses manajemen risiko harus mendapatkan persetujuan dari Direksi. Limit yang ditetapkan per jenis risiko dan sesuai aktivitas fungsional diselaraskan dengan *risk appetite* tingkat risiko yang akan diambil dan strategi bank dalam menyesuaikan kemampuan modal dalam menyerap eksposur risiko dan pengalaman kerugian di masa lalu, kemampuan sumber daya manusia serta kepatuhan terhadap ketentuan eksternal yang berlaku.

The Bank has a set of risk management implementation rules consisting of Risk Management Policies and Procedures according to the type of risk. In general, this set of rules describes the risk management process, which consists of the process of identifying, measuring, monitoring, and controlling risks. The determination of limits used as a risk management process must obtain approval from the Board of Directors. The limits set per type of risk and in accordance with the functional activities are aligned with the risk appetite for the level of risk to be taken, the bank's strategy in adjusting capital adequacy to absorb risk exposure and past loss experiences, human resource capabilities, and compliance with applicable external regulations.

Sistem pengendalian internal pada bank merupakan perwujudan dari mekanisme pengawasan yang ditetapkan oleh Direksi secara berkesinambungan dengan tujuan untuk menjaga dan mengamankan aset Bank, informasi yang terpercaya, mengurangi potensi kerugian dan meningkatkan efektivitas organisasi dan efisiensi biaya.

The Bank's internal control system is an embodiment of the supervisory mechanism established by the Board of Directors on an ongoing basis with the aim of safeguarding and securing the Bank's assets, providing reliable information, reducing potential losses, and increasing organizational effectiveness and cost efficiency.

Di bawah struktur tata kelola dan pengawasan, penerapan manajemen risiko di OK BANK terorganisir dalam tiga "lini pertahanan" Bank.

OK Bank's risk management implementation is organized into three "lines of defense" under its governance and supervision structure.

Lini pertama terletak pada masing-masing unit dimana setiap Risk Owner (RO) dan setiap orang di Bank bertanggung jawab atas pengelolaan risiko sesuai jenis risiko dan tanggung jawabnya. Lini kedua adalah Pengendalian Intern (yang menjadi bagian pada Divisi Operasional) dan Satuan Kerja Kepatuhan (SKK). Pengendalian Intern dan SKK akan memberikan rekomendasi tindakan yang harus dilakukan guna memastikan kepatuhan terhadap ketentuan internal dan eksternal.

The first line resides in each unit, where each Risk Owner (RO) and individual in the Bank is responsible for risk management based on the type of risk and responsibility. The second line includes Internal Control (part of the Operations Division) and the Compliance Work Unit (SKK). Internal Control and SKK will make recommendations on what actions should be taken to ensure compliance with internal and external regulations.

Divisi Manajemen Risiko juga merupakan bagian dari lini kedua dan bertindak secara profesional dan independen untuk membantu penerapan kebijakan dan strategi manajemen risiko Bank, melakukan analisa dan memberikan rekomendasi terutama kepada Dewan Direksi dan Komite Pemantau Risiko dan sampai kepada seluruh unit kerja yang ada di Bank. Divisi Manajemen Risiko bernaung di bawah Direktorat Kepatuhan Bank dengan struktur organisasi sebagai berikut:

The Risk Management Division is also on the second line, acting professionally and independently to assist in the implementation of the Bank's risk management policies and strategies, conducting analyses, and making recommendations, particularly to the Board of Directors and the Risk Monitoring Committee, as well as to all work units within the Bank. The Risk Management Division is under the Bank Compliance Directorate and has the following organizational structure:



Lini ketiga adalah Satuan Kerja Audit Internal (SKAI) yang melakukan audit berbasis risiko dengan mempertimbangkan hasil *self-assessment* dan hasil *review* Pengendalian Intern dan SKK.

PENERAPAN MANAJEMEN RISIKO

Dalam mengelola risiko terutama pada risiko kredit periode 2023, Bank lebih selektif dalam memilih debitur didasarkan pada pengalaman Bank atas debitur bermasalah yang muncul serta segmentasi kredit yang terpengaruh oleh kondisi pandemi. Bank juga terus melakukan upaya untuk melakukan penyempurnaan alat analisa kredit yang digunakan serta berupaya agar komposisi kredit diselaraskan dengan *business appetite* serta kondisi perkembangan perekonomian. Pada tahun 2023 Portofolio Bank pada segmen kredit korporasi meningkat pesat sejalan dengan rencana bisnis Bank.

RISIKO UTAMA DI TAHUN 2023

Pada tahun 2023, Bank menempatkan risiko kredit tetap menjadi risiko utama bagi Bank. Bank menyesuaikan dengan kondisi pasar dengan penyaluran kredit yang tetap meningkatkan prinsip kehati-hatian akibat naiknya suku bunga dan melemahnya pertumbuhan perekonomian nasional. Bank tetap melaksanakan prinsip selektif dalam memilih segmen debitur dan sektor yang akan dibiayai terutama pada segmen maupun sektor yang bertahan maupun meningkat pasca dicabutnya status pandemi, namun rentan terhadap perubahan suku bunga dan nilai tukar. Di sisi internal, Bank tetap memperkuat mekanisme pemantauan debitur agar debitur yang ada tidak menurun kualitas kreditnya.

Risiko Operasional menjadi risiko utama selain risiko kredit pada tahun 2023. Beberapa faktor yang harus diperhatikan Bank terkait risiko operasional pada tahun 2023, antara lain penyempurnaan dan pemantauan *core banking* sebagai sarana pendukung aktivitas bisnis serta persiapan kelengkapan infrastruktur sistem jasa pembayaran sesuai ketentuan terbaru dari regulator.

The third line is the Internal Audit Work Unit (SKAI), which conducts risk-based audits based on self-assessment results as well as Internal Control and SKK review results.

IMPLEMENTATION OF RISK MANAGEMENT

In managing risk, particularly loan risk for the 2023 period, the Bank is more selective in selecting debtors based on its experience with emerging problem debtors as well as credit segmentation impacted by pandemic conditions. The Bank also continues to improve its loan analysis tools and strives to align loan composition with business appetite and economic development conditions. In 2023, the Bank's portfolio in the corporate loan segment increased rapidly in line with the Bank's business plan.

KEY RISKS IN 2023

In 2023, loan risk is designated to remain the Bank's most significant risk in 2023. The Bank responds to market conditions by providing loan, which reinforces the precautionary principle as interest rates rise and national economic growth slows. The Bank continues to implement the selective principle in determining which debtor segments and sectors to finance, particularly those that will survive or grow after the pandemic is lifted but are vulnerable to changes in interest rates and exchange rates. Internally, the Bank is continuing to strengthen debtor monitoring mechanisms to ensure that existing debtors' loan quality does not decline.

In addition to loan risk, operational risk is the most significant risk in 2023. Several factors that the Bank must consider in terms of operational risk in 2023 include improving and monitoring core banking to support business activities, as well as preparing a complete payment service system infrastructure in accordance with the regulator's most recent regulations.

TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO PERUSAHAAN

Secara umum efektivitas Sistem Manajemen Risiko dalam pengelolaan aktivitas bisnis Bank telah cukup memadai. Bank telah memiliki seluruh perangkat Sistem Manajemen Risiko yang terdiri diri Struktur Organisanisi, Kebijakan dan Prosedur, Limit-limit risiko hingga Sistem Pengendalian Internal. Dalam mengelola aktivitas bisnis, bank menyesuaikan dengan *risk appetite* yang telah ditetapkan. Setiap pelampauan terhadap limit-limit risiko selalu dilaporkan kepada Manajemen Bank untuk dilakukan respon terhadap setiap potensi risiko yang dapat timbul dan menentukan langkah penyesuaian maupun perbaikan terhadap kondisi tersebut. Pernyataan Direksi dan/atau Dewan Komisaris Komite Pemantau Risiko atas kecukupan efektivitas Sistem Manajemen Risiko.

Secara umum Kecukupan Sistem Manajemen Risiko Bank telah berjalan cukup baik hal ini tercermin dari adanya review berkala pada Kebijakan dan Prosedur Bank serta limit-limit Risiko yang menjadi dasar *risk appetite* bagi aktivitas bisnis dan operasional Bank. Evaluasi berkala atas kondisi risiko Bank telah dilakukan melalui laporan monitoring posisi risiko secara teratur. Unit-unit kerja telah melakukan berbagai langkah mitigasi risiko dan perbaikan apabila dalam hasil evaluasinya terdapat hal-hal yang perlu dilakukan perbaikan maupun peningkatan. Direksi dan Komisaris senantiasa melakukan pemantauan kondisi potensi risiko yang timbul serta memberikan respons terhadap kondisi potensi risiko tersebut dan selanjutnya melakukan pemantauan atas pemenuhan langkah-langkah perbaikan secara tepat waktu.

KECUKUPAN INFRASTRUKTUR MANAJEMEN RISIKO BANK

Sampai akhir tahun 2023, analisa oleh Divisi Manajemen Risiko Bank (SKMR) menunjukkan bahwa Organisasi, Kebijakan dan Prosedur, Sumber Daya Manusia, Permodalan dan Sistem Bank cukup memadai dalam pengelolaan risiko yang terkait dengan pelaksanakan kegiatan usaha Bank.

PENERAPAN MANAJEMEN RISIKO UNTUK SETIAP JENIS RISIKO

Risiko Kredit

Rsiko kredit adalah risiko yang terjadi akibat kegagalan pihak lawan (*counterparty*) dalam memenuhi kewajibannya (*default*) dan tetap tidak dapat membayar kewajibannya baik pinjaman pokok maupun bunganya setelah melewati jumlah hari tertentu sesuai dengan perjanjian/ketentuan berlaku.

Infrastruktur/Organisasi

Unit bisnis Bank sebagai *risk owner* bertanggung jawab atas eksposur kredit Bank dan bertindak sebagai lini pertahanan pertama dalam mengelola risiko kredit Bank.

OVERVIEW OF THE EFFECTIVENESS OF THE COMPANY'S RISK MANAGEMENT SYSTEM

In general, the Risk Management System manages the Bank's business activities quite effectively. The Bank has all of the Risk Management System tools, which include the organizational structure, policies and procedures, risk limits, and internal control systems. Banks manage business activities in accordance with their predetermined risk appetite. Any exceedance of risk limits is always reported to Bank Management so that they can respond to any potential risks that may arise and take steps to adjust or improve the conditions. Statement of the Board of Directors and/or Board of Commissioners and the Risk Monitoring Committee regarding the adequacy of the effectiveness of the Risk Management System.

In general, the Bank's Risk Management System adequacy has performed admirably, as evidenced by periodic reviews of the Bank's Policies and Procedures and Risk Limits, which serve as the foundation for the Bank's risk appetite for its business and operational activities. The Bank's risk conditions have been evaluated on a regular basis through risk position monitoring reports. If the evaluation results indicate that something needs to be corrected or improved, work units have implemented a variety of risk mitigation and improvement measures. The Board of Directors and the Board of Commissioners continuously monitor potential risk conditions, respond to them, and then monitor the timely implementation of corrective actions.

ADEQUACY OF BANK RISK MANAGEMENT INFRASTRUCTURE

Until the end of 2023, the Bank Risk Management Division's (SKMR) analysis shows that the Bank's Organization, Policies and Procedures, Human Resources, Capital, and Systems are adequate in managing risks associated with the implementation of its business activities.

IMPLEMENTATION OF RISK MANAGEMENT FOR EACH TYPE OF RISKS

Loan Risk

Loan risk is the risk that arises as a result of the counterparty's failure to meet its obligations (default) and remaining unable to pay its obligations, both principal and interest, after a certain number of days have passed in accordance with the applicable agreement/stipulations.

IInfrastructure/Organization

The Bank's business units, as risk owners, are in charge of the Bank's loan exposure and serve as the first line of defense in managing the Bank's loan risk.

Dalam memenuhi *governance* yang baik, Bank juga memiliki unit pemantauan (*monitoring*) yang terpisah dari unit bisnis sehingga diharapkan dapat bekerja secara independen sebagai pelaksana pengawasan portofolio kredit Bank. Pemantauan atas Risiko Kredit dilakukan dengan menggunakan laporan pemantauan yang dihasilkan oleh Divisi Manajemen Risiko dan dilakukan secara periodik.

Berdasarkan laporan ini maka manajemen Bank melalui Komite Kredit akan menetapkan arah kebijakan dan melakukan langkah-langkah yang harus dilakukan Bank secara tepat dan cepat untuk memitigasi Risiko Kredit yang dapat timbul.

Strategi dan Penerapan Manajemen Risiko Kredit

Unit bisnis Bank sebagai risk owner bertanggung jawab atas eksposur kredit Bank dan bertindak sebagai lini pertahanan pertama dalam mengelola risiko kredit Bank.

Dalam memenuhi *governance* yang baik, Bank juga memiliki unit pemantauan (*monitoring*) yang terpisah dari unit bisnis sehingga diharapkan dapat bekerja secara independen sebagai pelaksana pengawasan portofolio kredit Bank.

Selama tahun 2023 risiko komposit kredit yang dimiliki Bank secara umum berada pada tingkat Moderat. Faktor utama yang mempengaruhi hasil penilaian ini, adalah:

1. Meningkatnya kredit kualitas rendah terutama akibat debitur-debitur yang mengalami restrukturisasi akibat terdampak kondisi pandemi COVID-19.
2. Meningkatnya konsentrasi pada segmen Komersial dan Korporasi. Peningkatan konsentrasi ini juga disebabkan adanya penyaluran kredit berjumlah besar kepada korporasi. Peningkatan segmentasi-segmentasi tersebut merupakan penyelarasan dengan *business appetite* Bank.
3. Meningkatkan konsentrasi debitur inti pada bank.

Pada tahun 2023, strategi Bank untuk mengelola risiko kredit, adalah

1. Melaksanakan prosedur *watchlist* yang telah disempurnakan agar pemantauan kinerja debitur dapat berjalan optimal dan Bank dapat melakukan langkah antisipasi apabila ditemukan kondisi-kondisi debitur yang dapat mempengaruhi kualitas kredit debitur;
2. Menetapkan dan mengawasi profil risiko debitur yang mengalami restrukturisasi kredit akibat situasi pandemi COVID-19 dan membentuk pencadangan kerugian;
3. Menetapkan dan melakukan *review* terhadap *Risk Acceptance Criteria* bagi seluruh segmen debitur sebagai panduan dalam pemilihan debitur;
4. Melakukan penyempurnaan seluruh kebijakan dan prosedur terkait proses kredit termasuk kertas kerja analisa yang digunakan dalam menilai kelayakan kredit;

In order to ensure good governance, the Bank also has a monitoring unit that is separate from the business units and is expected to operate independently as the supervisor of the Bank's loan portfolio. Loan risk is monitored on a regular basis using monitoring reports prepared by the Risk Management Division.

Based on this report, Bank management, through the Credit Committee, will determine policy direction and take appropriate and timely steps to mitigate potential loan risks.

Loan Risk Management Strategy and Implementation

The Bank's business units as risk owners, are responsible for the Bank's loan exposure and act as the first line of defense in managing the Bank's loan risk.

In order to ensure good governance, the Bank also has a monitoring unit that is separate from the business units and is expected to operate independently as the supervisor of the Bank's loan portfolio.

In 2023, the Bank's composite credit risk will generally be at a moderate level. The main factors that influence the results of this assessment are:

1. The increase in low quality loans is mainly due to debtors undergoing restructuring as a result of the impact of the COVID-19 pandemic.
2. The increase in concentration of the Commercial and Corporate segments. This increase in concentration is also due to the distribution of large amounts of loans to corporations. The increase in these segments is in line with the Bank's business appetite.
3. Increase the concentration of core debtors in banks.

In 2023, the Bank's strategy for managing loan risk is:

1. Implement refined watchlist procedures to ensure that debtor performance monitoring runs optimally and that the Bank can take anticipatory measures if debtor conditions are discovered that could affect the debtor's loan quality;
2. Determine and monitor the risk profile of debtors undergoing loan restructuring due to the COVID-19 pandemic situation, and establish provisions for losses.
3. Establish and review the Risk Acceptance Criteria for all debtor segments as a guide in selecting debtors;
4. Improve all policies and procedures related to the loan process, including analytical working papers used in assessing loan worthiness;

5. Mengoptimalkan tim/unit pemantauan kredit (*monitoring*) sehingga Bank dapat menetapkan langkah antsipasi secara tepat dan cepat apabila terdapat indikasi penurunan kualitas kredit debitur;
6. Meningkatkan kualitas pemantauan portofolio kredit Bank melalui laporan pemantauan kredit.

Kebijakan Pengelolaan Limit Risiko Kredit

Sepanjang tahun 2023, Bank secara periodik melakukan pemantauan terhadap kinerja portofolio kredit yang ada dan menetapkan beberapa limit terkait risiko kredit seperti limit tingkat pembiayaan bermasalah, limit konsentrasi kredit per sektor ekonomi dan per segmen debitur.

Proses Pengukuran dan Pengendalian Risiko Kredit

Pendekatan Bank untuk mengukur dan mengendalikan risiko kredit dimulai jauh sebelum pinjaman diberikan. Aktifitas analisa pasar dan segmentasi, pengembangan produk, standar untuk konsentrasi pinjaman dan kriteria penerimaan, dilakukan Bank secara hati-hati sehingga diharapkan pemilihan debitur pada tahap awal dilakukan secara tepat. Bank secara internal telah menetapkan beberapa limit untuk membantu Bank dalam memitigasi Risiko Kredit.

Secara rutin Bank membuat laporan pemantauan posisi Bank terhadap limit Risiko Kredit yang telah ditetapkan. Laporan dihasilkan dengan cara membandingkan angka neraca harian dengan limit Bank dan dikirimkan kepada unit bisnis dan unit terkait lainnya dengan setiap bulannya.
Hasil pantauan dibahas dalam rapat komite manajemen risiko dan dilanjutkan dengan melakukan pembahasan lebih detail pada Komite Kredit dan rekomendasi yang dihasilkan dari pembahasan pada Komite Kredit akan disampaikan kembali kepada Rapat Komite Manajemen Risiko untuk ditetapkan tindak lanjutnya.

Pendekatan untuk Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN)

Sesuai dengan peraturan OJK, Bank menentukan penyisihan kerugian penurunan nilai didasarkan bukti penurunan nilai atas aset keuangan secara individual dan kolektif. Evaluasi penurunan nilai terhadap aset keuangan yang memenui kriteria signifikan secara individu dilakukan secara individu (per nasabah). Semua aset keuangan yang mengalami penurunan nilai tetapi tidak signifikan secara individual, maka dievaluasi secara kolektif untuk menentukan penurunan nilainya dengan mengelompokkan aset keuangan tersebut berdasarkan karakteristik risiko yang serupa.

Dalam menentukan penurunan nilai secara kolektif, Bank menggunakan model statistik dari data historis atas kemungkinan gagal bayar, saat pemulihan dan jumlah kerugian yang terjadi, yang disesuaikan dengan pertimbangan manajemen mengenai apakah kondisi

5. Optimize the loan monitoring team/unit, allowing the Bank to take appropriate and quick anticipatory measures if there are indications of a decline in debtor loan quality;
6. Improve the quality of monitoring of the Bank's loan portfolio through loan monitoring reports.

Loan Risk Limit Management Policy

Throughout 2023, the Bank periodically monitored the performance of its existing loan portfolio and set a number of loan risk limits, including limits on the level of non-performing financing and loan concentration per economic sector and debtor segment.

Loan Risk Measurement and Control Process

The Bank's approach to measuring and controlling loan risk begins well before a loan is made. The Bank carefully conducts market analysis and segmentation activities, as well as product development, loan concentration standards, and acceptance criteria, in the hope that the initial debtor selection will be appropriate. The Bank has set several internal limits to help it mitigate Loan Risk.

The Bank routinely prepares reports to monitor its position in relation to the established Loan Risk limits. Every month, reports are generated by comparing daily balance figures to the Bank's limits and distributed to business units and other relevant units. The monitoring results are discussed at the risk management committee meeting, followed by more detailed discussions at the Credit Committee, and recommendations resulting from those discussions will be returned to the Risk Management Committee Meeting for follow-up actions.

Approach to the Establishment of Allowance for Impairment Loss (CKPN

According to OJK regulations, the Bank determines the allowance for impairment losses using evidence of individual and collective impairment of financial assets. Individual impairment evaluations of financial assets that meet significant criteria are conducted (per customer). All financial assets that experience impairment but are not significant individually are evaluated collectively to determine impairment by grouping them based on similar risk characteristics.

In determining collective impairment, the Bank employs statistical models based on historical data on the probability of default, the timing of recovery, and the amount of losses incurred, adjusted for management's assessment of whether current economic and

ekonomi dan kredit saat ini mungkin menyebabkan kerugian aktual lebih besar atau lebih kecil daripada yang dihasilkan oleh data historis dalam model statistik. Dalam menghitung CKPN kolektif, aset tertentu diklasifikasikan sebagai aset yang telah jatuh tempo (aset standar).

Untuk perhitungan penurunan nilai secara individual dilakukan berdasarkan perbedaan nilai sekarang (*present value*) dari proyeksi *cash flow* awal dengan proyeksi *cash flow* berdasarkan rencana restrukturisasi kredit. *Asset impairment* adalah penurunan nilai aset karena nilai tercatat aset (*carrying amount*) melebihi nilai yang akan dipulihkan (*recoverable amount*) melalui penggunaan atau penjualan aset.

Sehubungan dengan meningkatnya jumlah restrukturi kredit akibat situasi pandemi COVID-19, bank telah membentuk CKPN tambahan guna mengantisipasi memburuknya kualitas kredit yang diselaraskan dengan profil risiko debitur yang mengalami restrukturisasi tersebut.

Risiko Pasar

Risiko Pasar adalah risiko pada posisi neraca dan rekening administratif termasuk transaksi *derivative*, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*.

OK Bank hingga saat ini belum memasuki aktivitas *trading* dan tidak memiliki aset dan kewajiban dalam valuta asing, *structured product, derivatif* dan ekuitas, sehingga hanya risiko pasar akibat perubahan suku bunga yang diperhitungkan.

Komponen utama kewajiban OK BANK yang sensitif terhadap pergerakan tingkat suku bunga adalah simpanan nasabah, sedangkan aset OK BANK yang sensitif adalah Obligasi Pemerintah, surat berharga dan kredit yang diberikan. Bank secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit.

Strategi dan Penerapan Manajemen Risiko Pasar

Dalam rangka pengelolaan risiko akibat pergerakan suku bunga yang berpengaruh terhadap pendapatan dan permodalan (*Interest Rate Risk in Banking Book*/IRRBB). Sesuai dengan ketentuan OJK dalam SEOJK Nomor 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in The Banking Book*) bagi Bank Umum. OK BANK telah mengimplementasikan penerapan ketentuan IRRBB tersebut, meliputi perbaikan atas sistem yang dimiliki, penyesuaian kebijakan internal, *review* metodologi beserta limitnya, *review* asumsi dan model.

loan conditions are likely to cause actual losses to be greater or less than those generated by historical data in a statistical model. Certain assets are classified as mature (standard assets) when calculating the collective CKPN.

Individual impairment calculations are performed using the difference in present value between the initial cash flow projection and the cash flow projection based on the loan restructuring plan. Asset impairment is a decrease in the value of an asset caused by the carrying amount exceeding the value that can be recovered (recoverable amount) through the asset's use or sale.

In response to the rising number of loan restructurings caused by the COVID-19 pandemic, banks have established additional CKPNs to anticipate worsening loan quality, which is consistent with the risk profile of debtors undergoing such restructuring.

Market Risk

Market risk refers to the risk on the balance sheet and administrative account positions, including derivative transactions, caused by overall changes in market conditions, such as changes in option prices.

OK Bank has not yet entered into trading activities and has no assets or liabilities in foreign currency, structured products, derivatives, or equities, so only market risk from interest rate changes is considered.

Customer deposits are the primary components of OK BANK's interest rate-sensitive liabilities, while Government Bonds, securities, and loan provided are its sensitive assets. The Bank regularly monitors market developments and adjusts deposit and loan interest rates.

Market Risk Management Strategy and Implementation

In order to manage risks associated with interest rate movements that affect income and capital (Interest Rate Risk in Banking Book/IRRBB). In accordance with the provisions of OJK Number 12/SEOJK.03/2018 on the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. OK BANK has implemented the IRRBB provisions, which include system improvements, changes to internal policies, a review of methodology and its limitations, and a review of assumptions and models.

Hasil pengukuran IRRBB sesuai dengan ketentuan telah dilaporkan secara triwulanan kepada OJK.

Dalam rangka pemantantauan Bank menetapkan *Stop Loss Limit* dengan penerapan *Management Action Trigger* atas instrumen surat berharga yang dimiliki Bank sehingga Bank dapat secara tepat dan cepat menetapkan langkah-langkah yang akan diambil terkait risiko pasar yang dihadapi.

Divisi Manajemen Risiko bertanggung jawab dalam memonitor penggunaan limit risiko pasar. Unit kerja bisnis berkewajiban mematuhi limit risiko pasar dan setiap pelampauan limit harus dilaporkan dan dimintakan persetujuan kepada ALCO.

Tata Kelola dan Organisasi

Dalam rangka pengembangan organisasi yang independen dan objektif, pengelolaan risiko pasar dilakukan oleh unit kerja yang independen dengan menerapkan prinsip *segregation of duties* yaitu pemisahan fungsi dan tanggung jawab yang terdiri dari *Front Office, Middle Office* dan *Back Office*.

Front Office melakukan aktivitas bisnis dan berhubungan dengan transaksi. Dalam melakukan aktivitasnya, fungsi *Front Office* dijalankan oleh Divisi Tresuri. Fungsi ini dibatasi dengan limit risiko yang ditetapkan oleh Bank.

Middle Office merupakan satuan kerja yang melakukan fungsi manjemen risiko dalam bidang *treasury*. *Middle Office* melakukan fungsi kaji ulang risiko (*risk review function*) pada kegiatan *treasury* sehari-hari.

Back Office melaksanakan fungsi pengendalian terhadap penyelesaian transaksi *treasury* yang dilakukan Divisi Operasional. *Back Office* terpisah dari *Dealing Room* sebagai pemisahan tugas (*segregation of duty*) antara kegiatan yang dilakukan Staff *Dealing Room* dengan Staff *Back Office*.

Pengelolaan dan Pengukuran Risiko Pasar – *Banking Book*

Risiko pasar *Banking Book* merupakan risiko yang muncul karena terjadi perubahan suku bunga dan nilai tukar atas aktivitas *Banking Book* yang dapat berpengaruh pada profitabilitas Bank dan nilai ekonomis modal Bank. Pengelolaan risiko pasar *Banking Book* dilakukan dengan mengoptimalkan struktur neraca. OK BANK juga telah menetapkan limit internal sesuai dengan ketentuan regulator dan dimonitor secara berkala. Divisi Manajemen Risiko bertanggung jawab melakukan pemantauan atas kepatuhan limit risiko pasar yang telah ditetapkan. Setiap pelampauan limit harus dilakukan kajian serta dibahas pada Komite ALCO dan apabila dari hasil pembahasan terdapat rekomendasi tertentu maka rekomendasi disampaikan pada Komite Manajemen Risiko.

IRRBB measurement results in accordance with the provisions were reported to the OJK quarterly.

In order to monitor, the Bank establishes a Stop Loss Limit by implementing the Management Action Trigger on securities instruments owned by the Bank, allowing the Bank to accurately and quickly determine the next steps to take in response to market risks.

The Risk Management Division is in charge of monitoring the use of market risk limits. Business work units are required to comply with market risk limits, and any excess must be reported and approved by ALCO.

Governance and Organization

In order to develop an independent and objective organization, market risk management is carried out by independent work units by applying the principle of segregation of duties, namely the separation of functions and responsibilities consisting of the front Office, Middle Office and Back Office.

The Front Office carries out business activities and deals with transactions. In carrying out its activities, the Front Office function is carried out by the Treasury Division. This function is limited by the risk limit set by the Bank.

The Middle Office is a work unit that carries out risk management functions in the treasury sector. The Middle Office carries out a risk review function in daily treasury activities.

The Back Office controls the settlement of treasury transactions carried out by the Operations Division. The Back Office is separated from the Dealing Room to ensure a clear division of duties between Dealing Room and Back Office staff.

Management and Measurement of Market Risk -Banking Book

Banking Book market risk is a risk posed by changes in interest rates and exchange rates on Banking Book activities, which can have an impact on the bank's profitability and the economic value of its capital. Banking Book market risk management involves optimizing the balance sheet structure. OK BANK has also set internal limits in accordance with regulatory provisions, which are regularly monitored. The Risk Management Division is in charge of monitoring compliance with established market risk limits. Every limit exceedance must be studied and discussed by the ALCO Committee, and if the results of the discussion yield any recommendations, the recommendations must be submitted to the Risk Management Committee.

Laporan Penerapan Manajemen Risiko Suku Bunga dalam *Banking Book*

Report on the Implementation of Interest Rate Risk Management in the Banking Book

Laporan perhitungan IRRBB posisi Desember 202
IRRBB calculation report for December 2023 position

Dalam Juta Rupiah In Million Rupiah	ΔEVE		ΔNII	
Periode Period	**T**	**T-1**	**T**	**T-1**
Parallel up	140.385	151.012	127.299	105.442
Parallel down	-219.287	-229.547	-134.955	-113.367
Steepener	128.567	121.955		
Flattener	-115.049	-106.755		
Short rate up	2.826	13.820		
Short rate down	5.142	-6.591		
Nilai Maksimum Negatif (absolut) Negative Maximum Value (absolute)	219.287	229.547	134.955	113.367
Modal Tier 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII) Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	3.496.935	3.492.880	617.035	742.951
Nilai Maksimum dibagi Modal *Tier* 1 (untuk ΔEVE) atau *Project Income* (untuk ΔNII) Maximum Value divided by Tier 1 Capital (for ΔEVE) or Project Income (for ΔNII)	6,27%	6,57%	21,87%	15,26%

Pengungkapan Laporan Manajemen Risiko untuk Risiko Suku Bunga dalam *Banking Book* (IRRBB)
Disclosure of Risk Management Reports for Interest Rate Risk in the Banking Book (IRRBB)

	Analisis Kuantitatif | Quantitative Analysis
1	Penjelasan mengenai bagaimana Bank mendefinisikan IRRBB untuk pengukuran dan pengendalian Risiko. Explanation of how the Bank defines IRRBB for risk measurement and control.
	Risiko suku bunga dalam *Banking Book* atau *Interest Rate Risk in The Banking Book*, yang selanjutnya disingkat IRRBB, merupakan risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi *Banking Book*, yang berpotensi memberikan dampak terhadap permodalan dan rentabilitas (*earnings*) Bank baik untuk saat ini maupun pada masa mendatang. Bank melakukan pengukuran IRRBB menggunakan dua metode yakni pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*economic value of equity*) atau disingkat ΔEVE dan pengukuran berdasarkan perubahan pada pendapatan bunga bersih (*net interest income*) atau disingkat ΔNII. Simulasi ΔEVE dan ΔNII dilakukan sesuai scenario kenaikan dan penurunan suku bunga (*rate shock*) dalam SE OJK Nomor 12/SEOJK.03/2018. Interest rate risk in the Banking Book, or abbreviated as IRRBB, is a risk resulting from market movements in interest rates in the market that are opposite to the position of the Banking Book, and has the potential to have an impact on the Bank's capital and profitability (earnings) both now and in the future. The Bank measures IRRBB using two methods, namely measurements based on changes in the economic value of equity or abbreviated as ΔEVE and measurements based on changes in net interest income or abbreviated as ΔNII. The ΔEVE and ΔNII simulations were carried out according to the scenario of interest rates increase and decrease (rate shock) in OJK SE Number 12/SEOJK.03/2018.
2	Penjelasan mengenai strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB. Explanation of IRRBB's risk management and mitigation strategies.
	Bank mengelola eksposur IRRBB menggunakan pendekatan nilai ekonomis (*economic value*) serta pendekatan rentabilitas (*earning based measures*). Sebagai penerapan *segregation of duty*, Divisi Tresuri bertindak sebagai unit yang berfungsi mengelola risiko suku bunga dan Divisi Manajemen Risiko bertindak sebagai unit yang dalam memonitoring risiko suku bunga yang timbul. Untuk tujuan pengendalian dan mitigasi risiko suku bunga dalam Banking Book, Bank menetapkan pengendalian berupa penerapan limit dan *risk appetite*. The Bank manages its IRRBB exposure using both an economic value and a profitability approach (earning based measures). As an implementation of segregation of duties, the Treasury Division acts as a unit that manages interest rate risk, while the Risk Management Division acts as a unit that monitors interest rate risks that arise. In order to control and mitigate interest rate risk in the Banking Book, the Bank establishes controls in the form of implementing limits and risk appetite

Pengungkapan Laporan Manajemen Risiko untuk Risiko Suku Bunga dalam *Banking Book* (IRRBB)
Disclosure of Risk Management Reports for Interest Rate Risk in the Banking Book (IRRBB)

Analisis Kuantitatif | Quantitative Analysis

3	Periodisasi perhitungan IRRBB Bank dan penjelasan mengenai pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB. Periodization of the Bank's IRRBB calculations and explanation of the specific measurements used by the Bank to measure sensitivity to the IRRBB.
	Perhitungan IRRBB dilakukan secara triwulanan yang selanjutnya akan menjadi bagian dari Profil Risiko, bagian dari *Self-Assessment* Tingkat Kesehatan Bank, bagian dari Informasi Kuantitatif Eksposur Risiko, dan bagian dari Pengungkapan Praktik Manajemen Risiko. Dalam rangka pengukuran atas eksposur IRRBB, Bank menggunakan nilai ekonomis (*economic value*) serta rentabilitas (*earning*) sebagai dasar metode pengukuran. Pengukuran nilai ekonomis dari ekuitas (*economic value of equity*) yang selanjutnya disebut EVE mengukur perubahan nilai ekonomis atas *asset, liability* dan rekening administratif (*off balance sheet*) Bank yang disebabkan pergerakan suku bunga. Untuk saat ini, Bank mengukur perubahan EVE sebagai penurunan maksimum dari nilai ekonomis banking book dalam enam standar skenario bunga yang didefinisikan oleh Basel Committee on Banking Supervision (BCBS) dan OJK sebagaimana tercantum dalam SEOJK IRRBB no SEOJK/12/2018. IRRBB calculations are carried out on a quarterly basis and are then become part of the Risk Profile, part of the Self-Assessment of the Bank's Soundness Level, part of the Quantitative Information on Risk Exposure, and part of the Disclosure of Risk Management Practices. In order to measure IRRBB exposure, the Bank uses economic value and profitability as the basis for the measurement method. Measuring the economic value of equity, hereinafter referred to as EVE, measures changes in the economic value of the Bank's assets, liabilities and off-balance sheet accounts due to movements in interest rates. Currently, the Bank measures changes in EVE as the maximum decrease in the economic value of the banking book under six standard interest scenarios defined by the Basel Committee on Banking Supervision (BCBS) and OJK, as stated in SEOJK IRRBB no SEOJK/12/2018.
4	Penjelasan mengenai skenario *shock* suku bunga dan skenario *stress* yang digunakan Bank dalam perhitungan IRRBB dengan menggunakan metode EVE dan NII. Explanation of the interest rate shock scenario and stress scenario used by the Bank in calculating IRRBB using the EVE and NII methods.
	Pengukuran eksposur IRRBB dilakukan berdasarkan 6 (enam) skenario suku *shock* suku bunga sebagai berikut: IRRBB exposure measurement is carried out based on 6 (six) interest rate shock scenarios as follows:

Skenario Scenario	Penjelasan Explanation	Estimasi Perubahan Change Estimation	
		Economic Value	Earning
Parallel Up	Shock suku bunga yang paralel ke atas Parallel up interest rate shock	√	√
Parallel Down	Shock suku bunga yang paralel ke bawah. Parallel down interest rate shock.	√	√
Steepener	Shock suku bunga yang melandai suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (*short rates down and long rates up*). An interest rate shock causes short-term interest rates to decrease and long-term interest rates to increase (short rates down and long rates up).	√	
Flattener	*Shock* suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka panjang menurun. Flattening interest rate shock with a mix of rising short-term interest rates increases and long-term interest rates decreases	√	
Short Up	*Shock* suku bunga jangka pendek yang meningkat. Short-term interest rate shock increases	√	
Short Down	*Shock* suku bunga jangka pendek yang menurun. Short-term interest rate shock decreases.	√	

5	Asumsi permodelan yang digunakan secara signifikan dalam *Internal Measurement System* (IMS) – apabila ada. Modeling assumptions used significantly in the Internal Measurement System (IMS) – if any.
	Tidak terdapat perbedaan metodologi maupun asumsi-asumsi permodelan dalam rangka perhitungan yang digunakan dalam *Internal Measurement System* (IMS). Dengan kata lain, Bank menggunakan *Standardized Approach* sebagai acuan dalam peritungan IRRBB sebagai untuk keperluan pengelolaan internal. The Internal Measurement System's calculation framework contains no differences in methodology or modeling assumptions. In other words, the Bank uses the Standardized Approach as a reference to calculate IRRBB for internal management purposes.
6	Penjelasan mengenai bagaimana Bank melakukan lindung nilai (*hedging*) terhadap IRRBB (apabila ada) dan perlakuan akuntansi terkait. Explanation of how the Bank hedges the IRRBB (if any) and the related accounting treatment.
	Saat ini Bank belum menerapkan melakukan lindung nilai (*hedging*) terhadap IRRBB. Currently the Bank has not implemented hedging against IRRBB.
7	Penjelasan komprehensif mengenai asumsi utama pemodelan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII: Comprehensive explanation of the main modeling and parametric assumptions used in calculating ΔEVE and ΔNII:

Pengungkapan Laporan Manajemen Risiko untuk Risiko Suku Bunga dalam *Banking Book* (IRRBB)
Disclosure of Risk Management Reports for Interest Rate Risk in the Banking Book (IRRBB)

Analisis Kuantitatif | Quantitative Analysis	
a.	Untuk metode EVE, bank menghitung seluruh arus kas dimana tidak termasuk margin yang didiskonto dengan *risk free rate* pada saat tanggal pelaporan. For the EVE method, the bank calculates all cash flows which do not include margin discounted at the risk free rate at the reporting date.
b.	Bank mempunyai eksposur suku bunga dari posisi *Non-Maturity Deposits* (NMDs). Bank melakukan permodelan dua tahap sesuai dengan ketentuan SEOJK IRRBB. Di tahap pertama Bank melakukan analisa perubahan volume untuk menentukan porsi NMD yang stabil dalam arti mempunyai kemungkinan kecil untuk ditarik nasabah. Di tahap kedua Bank mengukur proporsi simpanan inti dari NMD stabil yang tidak akan ditarik nasabah berdasarkan sensitivitasnya terhadap perubahan suku bunga. Banks have interest rate exposure from Non-Maturity Deposits (NMDs) positions. The Bank carries out two-stage modeling in accordance with SEOJK IRRBB provisions. In the first stage, the Bank analyzes changes in volume to determine the portion of NMD that is stable in the sense that it has a small possibility of being withdrawn by customers. In the second stage the Bank measures the proportion of core savings from stable NMD that customers will not withdraw based on their sensitivity to changes in interest rates.
c.	Dalam mengestimasi *prepayment rate* dari pinjaman, Bank menggunakan metode statistik dengan berdasarkan data historis dalam menganalisa tingkat pelunasan kredit yang dipercepat. Sedangkan dalam mengestimasi *early withdrawal rate* untuk deposito berjangka, Bank menggunakan metode *Exponential Weighted Moving Average* (EWMA). Model ini mengasumsikan bahwa hasil proyeksi esok hari dipengaruhi oleh data aktual hari ini dan data lampau. Beberapa dimensi utama yang mempengaruhi tingkat penarikan nasabah antara lain: suku bunga deposito, nominal deposito, dan beberapa faktor lainnya In estimating the prepayment rate of loans, the Bank uses statistical methods based on historical data in analyzing accelerated loan repayment rates. Meanwhile, in estimating the early withdrawal rate for time deposits, the Bank uses the Exponential Weighted Moving Average (EWMA) method. This model assumes that tomorrow's projected results are influenced by today's actual data and past data. Several main dimensions that influence customer withdrawal rates include: deposit interest rates, deposit nominal, and several other factors
d.	Tidak terdapat asumsi lain yang digunakan oleh Bank di luar asumsi-asumsi yang ditetapkan oleh SEOJK IRRBB. There are no other assumptions used by the Bank apart from the assumptions set by the SEOJK IRRBB.
e.	Bank belum tergolong Bank Devisa, sehingga hanya memperhitungkan IRRBB untuk mata uang rupiah saja. The Bank is not yet classified as a foreign exchange bank, so it only takes into account the IRRBB for rupiah currency.

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.
	Rata-rata *Repricing Maturity* untuk Rupiah adalah 1,75 Tahun Average Repricing Maturity for the Rupiah is 1.75 Years
2	Jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk NMD. The longest interest rate adjustment period (repricing maturity) applied to NMD.
	Repricing Maturity terpanjang untuk Rupiah adalah 5,5 Tahun The longest repricing maturity for the Rupiah is 5.5 years

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Strategi dan Penerapan Manajemen Risiko Likuiditas

Pengelolaan risiko likuiditas ini bertujuan untuk meminimalkan risiko ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas dan membangun kekuatan likuiditas struktural neraca Bank untuk mendukung pertumbuhan jangka panjang yang berkesinambungan. Bank secara proaktif melakukan kajian tingkat suku bunga dana deposito yang tepat sesuai dengan kondisi likuiditas untuk menjaga posisi dana pihak ketiga secara keseluruhan.

Liquidity Risk

Liquidity risk is the risk resulting from the Bank's inability to meet maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be pledged as collateral without disrupting the Bank's activities and financial condition.

Strategy and Implementation of Liquidity Risk Management

This liquidity risk management aims to minimize the risk of the Bank's inability to obtain cash flow funding sources and build the structural liquidity strength of the Bank's balance sheet to support sustainable long-term growth. The Bank proactively reviews the appropriate interest rate for deposit funds in accordance with liquidity conditions to maintain the overall position of third-party funds.

Dalam rangka mengelola risiko likuiditas secara terukur dan komprehensif, Bank menerapkan strategi, antara lain sebagai berikut:

- Menetapkan limit rasio likuiditas yang mengacu kepada ketentuan regulator;
- Melakukan *Stress Testing* risiko likuiditas secara berkala untuk mengetahui efek perubahan faktor internal maupun faktor pasar pada kondisi krisis terhadap kondisi likuiditas Bank dalam 30 hari ke depan dan menambahkan skenario dampak memburuknya kualitas kredit terhadap likuiditas bank.
- Pemenuhan dan menjaga *Liquidity Coverage Ratio* (LCR) secara harian di atas 100% dan *Net Stable Funding Ratio* (NSFR) secara triwulanan di atas 100%.

Tata Kelola dan Organisasi

Divisi Manajemen Risiko secara rutin melakukan analisis dan siapkan laporan terhadap posisi likuiditas Bank, selanjutnya menyampaikan hasil tersebut secara mingguan dan bulanan kepada manajemen Bank.

Ketentuan mengenai kepatuhan terhadap limit, dilakukan oleh:

1. Divisi Tresuri dan dipantau oleh DIvisi Manajemen Risiko melalui laporan pemantauan posisi Bank terhadap limit Risiko likuiditas mingguan dan bulanan;

2. Hasil pantauan akan dibahas dalam Komite Manajemen Risiko dan Komite ALCO bila diperlukan.

Hasil pembahasan pada Komite ALCO akan diajukan kepada Komite Manajemen Risiko apabila terdapat rekomendasi yang perlu dibahas dan diputuskan.

Risiko Operasional

Risiko Operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan atau tidak berfungsinya sistem dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank.

Strategi dan Penerapan Manajemen Risiko

Tingkat risiko Operasional Bank sepanjang tahun 2023 banyak dipengaruhi oleh penerapan produk dan aktivitas baru termasuk diantaranya peningkatan infrastruktur teknologi informasi. Beberapa faktor penting yang mempengaruhi Risiko Operasional Bank tersebut, yaitu:

1. Pelaksanaan produk dan aktivitas baru;
2. Penerapan Sistem Pembayaran Baru BI-Fast;
3. Peningkatan pemahaman terkait pengendalian Risiko Operasional pada risk owner masing-masing;
4. Peningkatan jumlah dan komposisi karyawan alih daya untuk mendukung operasional Bank.

In order to manage liquidity risk in a measurable and comprehensive manner, the Bank implements strategies, including the following:

- Determine liquidity ratio limits that refer to regulatory provisions;
- Conduct regular liquidity risk stress testing to determine the effect of changes in internal factors and market factors during crises on the bank's liquidity condition in the next 30 days and add scenarios for the impact of declining loan quality on bank liquidity.

- Fulfilling and maintaining a daily Liquidity Coverage Ratio (LCR) above 100% and a quarterly Net Stable Funding Ratio (NSFR) above 100%.

Governance and Organization

The Risk Management Division routinely analyzes and prepares reports on the Bank's liquidity position, then submits these results on a weekly and monthly basis to Bank management.

Provisions regarding compliance with limits are carried out by:

1. Treasury Division and monitored by the Risk Management Division through monitoring reports on the Bank's position on weekly and monthly liquidity risk limits;
2. Monitoring results will be discussed in the Risk Management Committee and ALCO Committee if necessary.

If there are recommendations that need to be discussed and decided, the ALCO Committee's discussion results will be submitted to the Risk Management Committee for consideration.

Operational Risk

Operational Risk is the risk resulting from inadequacy and/or non-functioning of internal processes, human error, failure or non-functioning of systems, and/or external events that affect the Bank's operations.

Risk Management Strategy and Implementation

The level of Bank Operational risk throughout 2023 was heavily influenced by the implementation of new products and activities, including improvements to information technology infrastructure. Several important factors influence the Bank's Operational Risk, namely:

1. Implementation of new products and activities;
2. Implementation of the New BI-Fast Payment System;
3. Increased understanding regarding Operational Risk control for each risk owner;
4. Increasing the number and composition of outsourced employees to support Bank operations

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Beberapa penerapan manajemen risiko untuk memitigasi Risiko Operasional pada periode 2023, antara lain:

1. Penyempurnaan dan penyesuaian kebijakan, prosedur hingga sistem operasional Bank untuk mendukung pelaksanaan produk dan aktivitas baru pada Bank;
2. Melakukan sosialisasi dan diskusi kepada seluruh unit kerja atas implementasi Manajemen Risiko Operasional yang berlaku di internal Bank;
3. Melakukan uji coba *Disaster Recovery Planning* (DRP) pada server DRC Bank dan Uji coba BCP serta *call tree* guna memastikan langkah *Contingency Plan* dapat berjalan pada saat diperlukan dan Menyusun Prosedur *Business Impact Analysis* (BIA) guna memetakan dampak risiko dan gangguan operasional dalam pelaksanaan *Business Contingency Plan*.
4. Pemantauan keluhan dan pengaduan nasabah pengguna layanan Bank secara khusus melalui *customer care*;
5. Menghitung aset tertimbang menurut risiko untuk risiko operasional dengan menggunakan pendekatan standar bagi bank umum sesuai dengan ketentuan Surat Edaran Otoritas Jasa Keuangan Nomor 6/SEOJK.03/2020;
6. Meningkatkan pemahanan kepada karyawan terkait pengendalian internal pada proses kerja;
7. Pemeliharaan Sertifikasi ISO 27001:2013 dalam rangka penerapan standardisasi Sistem Manajemen Keamanan Informasi serta memenuhi Peraturan Bank Indonesia Nomor 23/06/21 tentang Penyedia Jasa Pembayaran;
8. Meningkatkan tata kelola dan audit keamanan sistem pada teknologi informasi Bank;
9. Membuka Kantor Cabang (KC) baru di Bandung.

Risiko Hukum

Risiko Hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Sepanjang tahun 2023 terdapat adanya beberapa kasus litigasi ataupun permasalahan hukum yang sebagian besar terkait dengan gugatan dari debitur gagal bayar, namun sebagian besar tuntutan tersebut tidak berpotensi mengakibatkan Bank mengalami kerugian.

Strategi dan Penerapan Manajemen Risiko Hukum

Bank melalui Divisi Hukum tetap melakukan dan mendokumentasikan pemantauan terhadap dokumen hukum yang masih tertunda khususnya untuk nasabah penerima kredit Bank, Kajian terhadap perjanjian-perjanjian dengan pihak lain terutama dalam kaitan pemberian kredit dan bentuk jaminan yang diterima oleh Bank dilakukan secara berkala oleh Bank agar posisi Bank dapat tetap terlindungi. Secara keseluruhan kualitas penerapan manajemen risiko hukum Bank telah dilaksanakan dengan baik.

Several risk management applications to mitigate Operational Risk in 2023 include:

1. Refinement and adjustment of Bank policies, procedures, and operational systems to support the implementation of new products and activities at the Bank;
2. Conduct socialization and discussions with all work units regarding the implementation of Operational Risk Management that applies internally to the Bank;
3. Conduct Disaster Recovery Planning (DRP) trials on the Bank's DRC server and BCP, as well as call tree trials, to ensure the contingency plan steps can run when needed. Develop Business Impact Analysis (BIA) procedures to map the impact of risks and operational disruptions during the implementation of the Business Contingency Plan.
4. Monitoring feedback and complaints from customers using Bank services, specifically through customer care;
5. Calculate risk-weighted assets for operational risk using a standard approach for commercial banks in accordance with the provisions of Financial Services Authority Circular Letter Number 6/SEOJK.03/2020;
6. Increase employees' understanding regarding internal control in work processes;
7. Maintaining ISO 27001:2013 Certification in order to implement standardization of the Information Security Management System and comply with Bank Indonesia Regulation Number 06/23/21 concerning Payment Service Providers;
8. Improve governance and system security audits in the Bank's information technology;
9. Opened a new Branch Office (KC) in Bandung.

Legal Risk

Legal Risk is the risk resulting from lawsuits and/or weaknesses in juridical aspects. Throughout 2023, there were several litigation cases or legal issues, most of which were related to lawsuits from defaulting debtors, but the majority of these lawsuits did not have the potential to result in the Bank experiencing losses.

Strategy and Implementation of Legal Risk Management

The Bank, through the Legal Division, continues to carry out and document monitoring of legal documents that are still pending, especially for customers who receive Bank loans. A review of agreements with other parties, especially in relation to the provision of loans and forms of collateral received by the Bank, is carried out periodically by the Bank so that the Bank's position can remain protected. Overall, the quality of the Bank's implementation of legal risk management has been properly implemented.

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Identifikasi risiko stratejik dilakukan secara berkala sesuai dengan pengalaman kerugian di masa lalu yang disebabkan oleh faktor stratejik.

Pada tahun 2023, Bank membukukan Laba sebesar Rp23,66 miliar dengan total aset yang meningkat menjadi Rp11,10 triliun. Bank masih didukung dengan permodalan yang kuat dengan nilai *Capital Adequacy Ratio* (CAR) sebesar 48,90%%.

Secara rasio Bank belum mengalami perbaikan kualitas kredit terhadap rasio NPL bruto dibandingkan dengan tahun sebelumnya. Pada akhir tahun 2023, rasio bruto NPL (termasuk pembiayaan ke BPR) sebesar 2,62% dan rasio bruto (non BPR) sebesar 2,69%. Sedangan rasio NPL bersih (*net*) mengalami penurunan dibandingkan dengan tahun sebelumnya dimana rasio net (termasuk BPR) sebesar 1,53% dan rasio *net* (non BPR) sebesar 1,58%.

Strategi dan Penerapan Manajemen Risiko Stratejik

Pencapaian kinerja Bank terutama beberapa rasio keuangan seperti pertumbuhan aset, portofolio pinjaman dan rasio gagal bayar dibahas secara teratur antara kepala divisi dan Direktur. Divisi manajemen risiko juga telah melakukan pemantauan dan pengukuran indikator risiko strategis dan secara berkala dilaporkan ke semua unit yang ada di Bank.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundangan dan ketentuan yang berlaku. Risiko inheren kepatuhan terdiri dari risiko inheren yang bersifat kuantitatif dan risiko inheren yang bersifat kualitatif.

Risiko inheren yang bersifat kuantitatif direpresentasikan melalui rasio-rasio Batas Maksimum Pemberian Kredit (BMPK), Giro Wajib Minimum (GWM) dan tingkat kecukupan modal berdasarkan risiko. Sedangkan risiko inheren yang bersifat kualitatif direpresentasikan dalam pelaksanaan *Good Corporate Governance* (GCG) yang mencakup *governance structure, governance process* dan *governance outcome* dari operasional Bank.

Strategi dan Penerapan Manajemen Risiko Kepatuhan

Secara aktif Bank melakukan sosialisasi ketentuan baru, baik yang berasal dari regulator ataupun instansi terkait lainnya secara periodik baik dengan menggunakan media *e-mail* ataupun pertemuan antar unit yang terkait. Pelaksanaan APU-PPT juga mengalami perbaikan yang cukup baik dengan adanya koordinasi aktif dan baik antara Unit Kerja Kepatuhan (UKK) yang ada di setiap kantor cabang Bank dengan team bisnis yang ada.

Strategic Risk

Strategic risk is the risk resulting from inaccuracy in making and/or implementing a strategic decision as well as failure to anticipate changes in the business environment. Strategic risk identification is carried out periodically in accordance with past experience of losses caused by strategic factors.

In 2023, the Bank posted an income of IRp 23.66 billion, and its total assets reached Rp 11.10 trillion. The bank is still supported by strong capital, with a Capital Adequacy Ratio (CAR) value of 48.90%%.

In terms of ratios, the Bank has not experienced an improvement in loan quality to gross NPL ratio compared to the previous year. At the end of 2023, the gross NPL ratio (including financing to BPR) was 2.62%, and the gross ratio (non-BPR) was 2.69%. Meanwhile, the net NPL ratio decreased compared to the previous year, where the net ratio (including BPR) was 1.53% and the net ratio (non-BPR) was 1.58%.

Strategy and Implementation of Strategic Risk Management

The Bank's performance achievements, especially several financial ratios such as asset growth, loan portfolio, and default ratio, are discussed regularly between division heads and Directors. The risk management division has also monitored and measured strategic risk indicators and regularly reported them to all units in the Bank.

Compliance Risk

Compliance risk is the risk resulting from the Bank non-compliance with and/or non-implementation of applicable laws and regulations. Compliance-inherent risks consist of quantitative inherent risks and qualitative inherent risks.

Quantitative inherent risk is represented through the ratios of the Legal Lending Limit (BMPK), Minimum Statutory Reserve (GWM) and risk-based capital adequacy levels. Meanwhile, inherent risks of a qualitative nature are represented in the implementation of Good Corporate Governance (GCG), which includes governance structure, governance process, and governance outcomes of Bank operations.

Strategy and Implementation of Compliance Risk Management

The Bank actively socializes new regulations, both from regulators and other related agencies, periodically using e-mail or meetings between related units. The implementation of AML-CTF has also experienced quite good improvements with active and good coordination between the Compliance Work Unit (UKK) in each Bank branch office and the existing business team.

Sebagai komitmen Bank dalam menjaga aspek governance process maka:

- Bank berupaya mulai dari Dewan Komisaris, komite-komite, Direksi dan seluruh karyawan Bank untuk melaksanakan kebijakan dan prosedur yang berlaku serta melakukan proses pengkinian dan kaji ulang secara berkelanjutan sesuai perkembangan kegiatan usaha dan kompleksitas kegiatan operasional Bank;

- Bank melaksanakan diseminasi dan sosialisasi peraturan baru, melaksanakan beberapa pelatihan internal, mengikuti pelatihan dan sosialisasi yang diadakan oleh regulator.

Pencapaian pemenuhan pengkinian data mencapai pada akhir tahun 2023 telah tercapai. Metode pengkinian data yang dilakukan Bank cukup membantu pencapaian pemenuhan pengkinian data. Bank juga terus melakukan perbaikan di sisi operasional Bank terutama terkait dengan pemenuhan komitmen penyelesaian temuan dari OJK sesuai dengan komitmen yang disepakati

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Bank. Dengan didukung permodalan yang kuat bank terus melakukan peningkatan usaha dengan melakukan pengembangan segmentasi penyaluran kredit. Selain itu bank juga menyalurkan produk-produk retail yang dapat dinikmati masyarakat luas. Dengan terus meningkatkan pengembangan usaha dan promosi usaha secara luas diharapkan akan semakin memperkokoh kinerja bank dan memperkuat reputasi Bank.

Strategi dan Penerapan Manajemen Risiko Reputasi

Bank terus melakukan pemantauan terhadap segala macam pemberitaan yang berkaitan dengan reputasi Bank. Upaya meminimalisasi risiko reputasi yang terjadi, seperti pemberitaan negatif terhadap Bank, dilakukan dengan kebijakan dan prosedur mekanisme pelaporan pengaduan nasabah dan juga melalui laporan pemantauan pemberitaan/publikasi Bank di media masa. Selain itu Bank juga memperluas *brand* perusahaan melalui pemasaran dan sosialisasi melalui media sosial.

Bank secara periodik melakukan pemantauan terhadap keluhan dan pengaduan nasabah melalui rapat manajemen risiko dan sampai saat ini strategi Bank dengan menggunakan *customer care* dan *customer service* untuk melayani keluhan dan pengaduan nasabah terlihat cukup efektif. Keluhan dan pengaduan nasabah yang ditangani dicatat dalam aplikasi khusus (aplikasi *ticketing*) sehingga data historis dari keluhan dan pelayanan nasabah tercatat secara baik termasuk proses penyelesaiannya.

As the Bank's commitment to maintaining aspects of the governance process, thus:

- The Bank makes efforts, starting with the Board of Commissioners, committees, the Board of Directors and all Bank employees, to implement applicable policies and procedures and carry out continuous updating and review processes in accordance with developments in business activities and the complexity of the Bank's operational activities;
- The Bank carries out the dissemination and socialization of new regulations, carries out several internal trainings, and participates in training and socialization held by regulators.

The completion of data updates by the end of 2023 has been achieved. The Bank's data updating method is quite useful in completing data updates. The Bank also continues to make improvements on the Bank's operational side, especially in relation to fulfilling the commitment to resolve findings from the OJK in accordance with the agreed commitments.

Reputational Risk

Reputation risk is a risk resulting from a decrease in the level of stakeholder trust originating from negative perceptions of the Bank. Supported by strong capital, the bank continues to improve its business by developing loan distribution segmentation. Apart from that, the Bank also distributes retail products that can be enjoyed by the wider community. By continuing to increase business development and broad business promotion, it is hoped that it will further strengthen the Bank's performance and reputation.

Reputational Risk Management Strategy and Implementation

The Bank continues to monitor all types of news concerning the Bank's reputation. Efforts to mitigate reputation risks, such as negative coverage of the Bank, are made through policies and procedures for customer complaint reporting mechanisms, as well as monitoring reports on the Bank's news/publications in the mass media. In addition, the Bank promotes its brand through social media marketing and socialization.

The Bank monitors customer complaints and grievances on a regular basis through risk management meetings, and to date, the Bank's strategy of using customer care and service to address customer complaints and grievances appears to be quite effective. Customer feedback and complaints are recorded in a special application (ticketing application), ensuring that historical data on customer complaints and services, including the resolution process, is properly recorded.

Pengungkapan Permodalan dan Manajemen Risiko

Disclosure of Capital and Risk Management

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Disclosure of Net Receivables by Region - Bank Only

No.	Kategori Portofolio Portfolio Category	31-Dec-23					
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region					
		Jawa Java	Kalimantan	Sumatera	Sulawesi dan sekitarnya Sulawesi and surroundings	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.972.426				1.972.426	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-				-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-				-	
4	Tagihan kepada Bank Receivables on Banks	638.435	59.560	-	43.126	741.121	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	30.513	-	-	-	30.513	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	1.687				1.687	
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1.705.522	-	-	-	1.705.522	
8	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-			-	
9	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	922.419	28.504	63.792	31.747	1.046.462	
10	Tagihan kepada Korporasi Receivables on Corporate	5.648.777	604	120.005	468.773	6.238.159	
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables	185.791	5.015	-	-	190.806	
12	Aset Lainnya | Other Assets	270.528	-	-	2.225	272.753	
	TOTAL	**11.376.098**	**93.683**	**183.797**	**545.871**	**12.199.449**	

(dalam jutaan Rupiah/in million Rupiah)

	31-Dec-22				
	Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				
	Jawa Java	**Kalimantan**	**Sumatera**	**Sulawesi dan sekitarnya** Sulawesi and surroundings	**Total**
	(8)	(9)	(10)	(11)	(12)
	1.519.967				1.519.967
	-				-
	-				-
	507.008	17.598	-	54.645	579.251
	63.149	-	-	-	63.149
	-				-
	-	-	-	-	
	-	-	-	-	-
	739.800	10.314	26.309	11.855	788.278
	6.557.635	5.186	32.991	137.815	6.733.627
	161.562	-	-	-	161.562
	305.005	-	-	2.389	307.394
	9.854.126	**33.098**	**59.300**	**206.704**	**10.153.228**

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Disclosure of Net Receivables by Contractual Maturity - Bank Only

No.	Kategori Portofolio Portfolio Category	31-Dec-23						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Invoice Based on Remaining Contract Term						
		< 1 tahun < 1 year	> 1 tahun s.d. 3 tahun > 1 years to 3 years	> 3 tahun s.d. 5 tahun > 3 years to 5 years	> 5 tahun 5 years	Non Kontraktual Non-Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.972.426	-	-	-	-	1.972.426	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-					-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-					-	
4	Tagihan kepada Bank Receivables on Banks	463.350	72.626	143.685	61.459		741.120	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	1.000	29.513		30.513	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	1.687	-		1.687	
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	65.000	379.289	1.224.202	37.032		1.705.523	
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-		-	
9	Tagihan kepada Korporasi Receivables on Corporate	426.387	198.914	275.314	145.849		1.046.464	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	522.055	2.092.472	564.571	3.059.059		6.238.157	
11	Aset Lainnya | Other Assets	79.539	31.772	10.831	68.664		190.806	
12	Aset Lainnya | Other Assets					272.753	272.753	
	TOTAL	**3.528.757**	**2.775.073**	**2.221.290**	**3.401.576**	**272.753**	**12.199.449**	

(dalam jutaan Rupiah/in million Rupiah)

	31-Dec-22					
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Invoice Based on Remaining Contract Term					
	< 1 tahun < 1 year	**> 1 tahun s.d. 3 tahun** > 1 years to 3 years	**> 3 tahun s.d. 5 tahun** > 3 years to 5 years	**> 5 tahun** 5 years	**Non Kontraktual** Non-Contractual	**Total**
	(9)	(10)	(11)	(12)	(13)	(14)
	612.485	221.307	21.507	664.668	-	1.519.967
	-	-	-	-	-	-
	-	-	-	-	-	-
	398.443	120.654	60.154	-	-	579.251
	228	8.804	13.968	40.149	-	63.149
	-	-	-	-	-	-
	-	-	-	-	-	
	-	-	-	-	-	-
	266.025	414.955	88.791	18.507	-	788.278
	1.901.756	1.653.689	1.634.020	1.544.162	-	6.733.627
	80.473	7.244	13.090	60.755	-	161.562
	-	-	-	-	307.394	307.394
	3.259.410	**2.426.653**	**1.831.530**	**2.328.241**	**307.394**	**10.153.228**

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	31-Dec-23						
1	Rumah Tangga | Household	-	-	-	-	30.514	
2	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	-	
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	
4	Industri Pengolahan Processing Industry	-	-	-	-	-	
5	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air"	-	-	-	-	-	
6	Konstruksi | Supervision	-	-	-	-	-	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	-	-	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-		-	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	1.972.426	-	-	741.121	-	
12	Real Estat | Real Estate	-	-	-	-	-	
13	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	
15	Pendidikan | Education Services	-	-	-	-	-	
16	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	

	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya** Receivables from Securities Companies and Other Financial Services Institutions	**Kredit Pegawai/ Pensiunan** Employee/ Retired Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables on Micro, Small Business & Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(8)		(9)	(10)	(11)	(12)	(13)
	1.686	-	-	1.008.378	23.909	6.793	-
	-	-	-	319	24.445	-	-
	-	-	-	-	52.375	-	-
	-	-	-	5.358	1.629.526	41.509	-
	-	-	-	-	604	-	-
	-	-	-	-	361.589	-	-
	-	-	-	31.296	917.353	42.642	-
	-	-	-	-	79.756	11.167	-
	-	-	-	298	1.008.520	9.213	-
	-	-	-	-	41.161	61.157	-
	-	1.705.522	-	-	17.492	-	-
	-	-	-	-	793.452	6.571	-
	-	-	-	-	257.134	-	-
	-	-	-	-	299.266	743	-
	-	-	-	-	18.599	-	-
	-	-	-	313	263.262	-	-

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
17	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	
18	Budidaya Ikan Air Tawar Freshwater Fish Cultivation						
19	Perkebunan Tanaman Rempah-Rempah, Aromatik/Penyegar, Narkotik, dan Obat Plantation of Spices, Aromatics/ Fresheners, Narcotics, and Medicinal Plants						
20	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	
	TOTAL	**1.972.426**	**-**	**-**	**741.121**	**30.514**	
	31-Dec-22						
1	Aktivitas Jasa Lainnya Other Service Activities						
2	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities					17.851	
3	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	1.519.967			579.251		
4	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support						
5	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities						
6	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing						
7	Industri Pengolahan Processing Industry						
8	Informasi dan Komunikasi Information and Communication						
9	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation						
10	Konstruksi | Supervision						
11	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing						
12	Pendidikan | Education Services						

	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya** Receivables from Securities Companies and Other Financial Services Institutions	**Kredit Pegawai/ Pensiunan** Employee/ Retired Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables on Micro, Small Business & Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(8)		(9)	(10)	(11)	(12)	(13)
	-	-	-	-	64.155	-	-
	-	-	-	501	385.561	11.010	272.753
	1.686	**1.705.522**	**-**	**1.046.463**	**6.238.159**	**190.805**	**272.753**
							307.394
				410	314.405		
					1.682.117		
				373	6.458		
				4.121	1.410.985	32.606	
				82	426.513	11.944	
					273.412	22.957	
					18.807		

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
13	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air						
14	Pengangkutan dan Pergudangan Transportation and Warehousing						
15	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages						
16	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle					3.187	
17	Perkebunan Tanaman Rempah-Rempah, Aromatik/Penyegar, Narkotik, dan Obat Plantation of Spices, Aromatics/ Fresheners, Narcotics, and Medicinal Plants						
18	Pertambangan dan Penggalian Mining and Quarrying						
19	Real Estat | Real Estate						
20	Rumah Tangga | Household					42.111	
	TOTAL	**1.519.967**	**-**	**-**	**579.251**	**63.149**	

	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	**Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya** Receivables from Securities Companies and Other Financial Services Institutions	**Kredit Pegawai/ Pensiunan** Employee/ Retired Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables on Micro, Small Business & Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
	(8)		(9)	(10)	(11)	(12)	(13)
					115.561	12.043	
				446	462.943		
				31.199	849.560	53.246	
					78.431	17.118	
					1.074.910	4.784	
				751.647	19.525	6.864	
	-	-	-	**788.278**	**6.733.627**	**161.562**	**307.394**

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Disclosure of Receivables and Provisioning by Region - Bank Only

No.	Keterangan Description	31-Dec-23					
		Wilayah | Region					
		Jawa Java	Kalimantan	Sumatera	Sulawesi dan sekitarnya Sulawesi and Surroundings	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan Gross Financial Assets	11.505.012	95.924	185.486	546.772	12.333.194	
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Impaired Receivables (Stage 2 and Stage 3)					-	
	a. Belum jatuh tempo Non Past Due	332.675	1.291	2.773	5.765	342.504	
	b. Telah jatuh tempo Past Due	306.448	7.144	1.460	362	315.414	
3	CKPN - Stage 1	77.207	836	2.002	3.531	83.576	
4	CKPN - Stage 2	7.717	111	227	1.081	9.136	
5	CKPN - Stage 3	120.657	2.130	1.460	362	124.609	
6	Tagihan yang dihapus buku Written-off Receivables	317.351	-	-	5.688	323.039	
	TOTAL	12.667.067	107.436	193.408	563.561	13.531.472	

(dalam jutaan rupiah | in milllion Rupiah)

	31-Dec-22				
	Wilayah | Region				
	Jawa Java	**Kalimantan**	**Sumatera**	**Sulawesi dan sekitarnya** Sulawesi and Surroundings	**Total**
	(8)	(9)	(10)	(11)	(12)
	9.963.963	34.963	60.320	210.292	10.269.538
					-
	288.199	6.732	691	203	295.825
	214.926	36	153	19	215.134
	57.610	317	834	3.582	62.343
	17.086	1.514	43	6	18.649
	53.424	34	19	-	53.477
	181.385	-	-	25.171	206.556
	10.776.593	43.596	62.060	239.273	11.121.522

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Receivables and Provisioning Based on Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
	31/12/23				
1	Rumah Tangga | Household	1.125.284	100.840	53.410	
2	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	24.763	-	-	
3	Pertambangan dan Penggalian Mining and Quarrying	52.375	-	-	
4	Industri Pengolahan Processing Industry	1.686.464	25.158	51.581	
5	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	604	-	-	
6	Konstruksi | Supervision	361.699	27.092	-	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle"	1.017.890	119.817	69.113	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	91.234	-	11.478	
9	Penyediaan Akomodasi dan Penyediaan Makan dan Minum Provision of Accommodation, Food, and Beverages	1.024.533	7.826	14.716	
10	Informasi dan Komunikasi Information and Communication	133.377	6.299	92.157	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	4.436.560	-	-	
12	Real Estat | Real Estate	802.860	54.095	8.952	
13	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	257.134	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	300.028	-	762	
15	Pendidikan | Education Services	18.599	-	-	
16	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	263.574	-	-	
17	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	64.155	-	-	
18	Aktivitas Jasa Lainnya Other Service Activities	672.061	1.377	13.245	
	Total	**12.333.194**	**342.504**	**315.414**	

(dalam jutaan rupiah | in milllion Rupiah)

	Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1	**Cadangan kerugian penurunan nilai (CKPN) - Stage 2** Allowance for Impairment Losses - Stage 2	**Cadangan kerugian penurunan nilai (CKPN) - Stage 3** Allowance for Impairment Losses - Stage 3	**Tagihan yang dihapus buku** Written-off Claims
	(6)	(7)		(8)
	31.014	7.384	46.617	245.343
	-	-	-	
	32	-	-	
	1.748	-	10.071	
	-	-	-	
	5.324	110	-	
	16.956	127	26.471	
	77	-	311	
	1.007	1.000	5.503	
	14	59	31.000	
	19.187	-	-	
	282	456	2.381	
	1	-	-	
	237	-	18	
	20	-	-	
	6.626	-	-	
	-	-	-	
	1.051	-	2.237	77.696
	83.576	**9.136**	**124.609**	**323.039**

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Receivables and Provisioning Based on Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
	31/12/22				
1	Aktivitas Jasa Lainnya Other Service Activities	307.394	-	-	
2	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	336.808	19.147	-	
3	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	3.571.088	-	-	
4	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support				
5	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities				
6	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishing	6.831	-	-	
7	Industri Pengolahan | Processing Industry	1.466.636	16.135	46.976	
8	Informasi dan Komunikasi Information and Communication				
9	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	440.236	-	13.246	
10	Konstruksi | Supervision	308.940	27.350	30.150	
11	Penangkapan Crustacea Di Laut Crustacean Catch at Sea				
12	Penangkapan Ikan Di Perairan Umum Public Waters Fishing				
13	Pendidikan | Education Services	18.822	-	-	
14	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air				

(dalam jutaan rupiah | in milllion Rupiah)

	Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1	**Cadangan kerugian penurunan nilai (CKPN) - Stage 2** Allowance for Impairment Losses - Stage 2	**Cadangan kerugian penurunan nilai (CKPN) - Stage 3** Allowance for Impairment Losses - Stage 3	**Tagihan yang dihapus buku** Written-off Claims
	(6)	(7)		(8)
	-	-	-	-
	1.798	3.875	-	-
	1.356	1.986	16.226	-
				-
				-
	13.188			-
	5.378	2.756	14.370	-
				119.801
	-	-	7.193	
	22.426			
	266			

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Receivables and Provisioning Based on Economic Sectors - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
15	Pengangkutan dan Pergudangan Transportation and Warehousing	355.170	1.400	12.043	
16	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	464.968	12.247	-	
17	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	968.076	64.487	69.471	
18	Perkebunan Tanaman Rempah-Rempah, Aromatik/ Penyegar, Narkotik dan Obat Plantation of Spices, Aromatics/Fresheners, Narcotics and Medicinal Plants				
19	Pertambangan dan Penggalian Mining and Quarrying	100.488	41.024	17.118	
20	Real Estat | Real Estate	1.082.218	48.743	4.967	
21	Rumah Tangga | Household	860.022	65.292	21.163	
	Total	**10.287.697**	**295.825**	**215.134**	

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
Disclosure of Movements of Allowance for Impairment Losses - Bank Only

No.	Keterangan Description	31-Dec-23			
		Stage 1	Stage 2	Stage 3	
(1)	(2)	(3)	(4)	(5)	
1	Saldo awal CKPN Beginning Balance - Allowance for Impairment Losses	62.343	18.650	53.397	
2	Pembentukan (pemulihan) CKPN pada periode berjalan (*Net*) Additional/Reversal Allowance for Impairment Losses during the Year (Net)	21.234	(9.513)	71.210	
	2.a Pembentukan CKPN pada periode berjalan Additional Allowance for Impairment Losses during the Year	21.234	(9.513)	71.210	
	2.b Pemulihan CKPN pada periode berjalan Reversal Allowance for Impairment Losses during the Year	-	-	-	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for Impairment Losses Used for Written-off Receivables during the Year	-	-	-	
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other Additional (Reversal) of Allowance during the Year	-	-	-	
Saldo akhir CKPN / Ending Balance - Allowance for Impairment Loss		**83.577**	**9.137**	**124.607**	

(dalam jutaan rupiah | in milllion Rupiah)

	Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang dihapus buku Written-off Claims
	(6)	(7)		(8)
	-	-	1.302	
	12.675	3.246	14.203	
	4.152	223	-	
	16	4.915		
	693			
	395	1.648	183	86.755
	62.343	**18.649**	**53.477**	**206.556**

(dalam jutaan rupiah | in milllion Rupiah)

	31-Dec-22		
	Stage 1	Stage 2	Stage 3
	(6)	(8)	(9)
	20.052	17.295	49.405
	42.291	1.355	8.266
	42.291	1.355	8.266
	-	-	-
	-	-	4.274
	-	-	-
	62.343	**18.650**	**53.397**

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

Kategori Portofolio Portofolio Category		31/12/23					
		Lembaga Pemeringkat Rating Company	Tagihan Bersih | Net Receivable				
			Peringkat Jangka panjang Long-term Ratings				
		Standard and Poor's	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
		Fitch Ratings	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
		Moody's	Aaa	Aa1 - Aa3	A1 - A3	Baa1 - Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) - AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) - BBB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ - idAA-	idA+ - id A-	id BBB+ - id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns						
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities						
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions						
4	Tagihan kepada Bank Receivables on Banks		2.723			350.555	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property						
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate						
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions		390.023	365.783	647.173		
8	Kredit Pegawai/Pensiunan Employee/Retired Loans						
9	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio						
10	Tagihan kepada Korporasi Receivables on Corporate						
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables						
12	Aset Lainnya | Other Assets						
	TOTAL						

(dalam jutaan rupiah | in milllion Rupiah)

	31/12/23								
	Tagihan Bersih | Net Receivable								
	Peringkat Jangka panjang Long-term Ratings			**Peringkat Jangka Pendek** Short-term Ratings				**Tanpa Peringkat** Unrated	**Total**
	BB+ - BB-	**B+ - B-**	**Kurang dari B- /** Below B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3 /** Below A-3		
	BB+ - BB-	**B+ - B-**	**Kurang dari B- /** Below B-	**F1+ - F1**	**F2**	**F3**	**Kurang dari F3 /** Below F3		
	Ba1 - Ba3	**B1 - B3**	**Kurang dari B- /** Below B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3 /** Below P-3		
	BB+(idn) - BB-(idn)	**B+(idn) - B-(idn)**	**Kurang dari B- /** Below B-(idn)	**F1+(idn) - F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn) /** Below F3(idn)		
	id BB+ - id BB-	**id B+ - id B-**	**Kurang dari B- /** Below B-(idn)	**idA1**	**idA2**	**idA3 - id A4**	**Kurang dari idA4 /** Below idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
								1.972.426	1.972.426
								-	-
								-	-
								387.843	741.121
								30.513	30.513
								1.687	1.687
								302.543	1.705.522
								-	-
								1.046.462	1.046.462
								6.238.159	6.238.159
								190.806	190.806
								272.753	272.753
								10.443.192	**12.199.449**

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

Kategori Portofolio Portofolio Category		31/12/22				
	Lembaga Pemeringkat Rating Company	Tagihan Bersih | Net Receivable				
		Peringkat Jangka panjang Long-term Ratings				
	Standard and Poor's	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
	Fitch Ratings	AAA	AA+ - AA-	A+ - A-	BBB+ - BBB-	
	Moody's	Aaa	Aa1 - Aa3	A1 - A3	Baa1 - Baa3	
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) - AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) - BBB-(idn)	
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ - idAA-	idA+ - id A-	id BBB+ - id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan kepada Pemerintah Receivables on Sovereigns					
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities					
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions					
4	Tagihan Kepada Bank Receivables on Banks					
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property					
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate					
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions					
8	Kredit Pegawai/Pensiunan Employee/Retired Loans					
9	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio					
10	Tagihan kepada Korporasi Receivables on Corporate			421.989	831.134	281.149
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables					
12	Aset Lainnya | Other Assets					
	TOTAL					

(dalam jutaan rupiah/ in milllion Rupiah)

	31/12/22								
	Tagihan Bersih | Net Receivable								
	Peringkat Jangka panjang Long-term Ratings			**Peringkat Jangka Pendek** Short-term Ratings				**Tanpa Peringkat** Unrated	**Total**
	BB+ - BB-	**B+ - B-**	**Kurang dari B- /** Below B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3 /** Below A-3		
	BB+ - BB-	**B+ - B-**	**Kurang dari B- /** Below B-	**F1+ - F1**	**F2**	**F3**	**Kurang dari F3 /** Below F3		
	Ba1 - Ba3	**B1 - B3**	**Kurang dari B- /** Below B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3 /** Below P-3		
	BB+(idn) - BB-(idn)	**B+(idn) - B-(idn)**	**Kurang dari B- /** Below B-(idn)	**F1+(idn) - F1(idn)**	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn) /** Below F3(idn)		
	id BB+ - id BB-	**id B+ - id B-**	**Kurang dari B- /** Below B-(idn)	**idA1**	**idA2**	**idA3 - id A4**	**Kurang dari idA4 /** Below idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
								1.519.967	1.519.967
								-	-
								-	-
								579.251	579.251
								63.149	63.149
								-	-
								-	
								-	-
								788.278	788.278
								5.199.355	6.733.627
								161.562	161.562
								307.394	307.394
								8.618.956	**10.153.228**

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Disclosure of Net Receivables by Risk Weight After Taking into Account the Impact of Credit Risk Mitigation - Bank Only

No.	Kategori Portofolio Portofolio Category	31/12/23											
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
		0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)
A	Eksposur Laporan Posisi Keuangan | Balance Sheet Exposures												
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.972.426	-	-	-	-	-	-	-		-	-	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-		-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-		-	-	
4	Tagihan kepada Bank Receivables on Banks	41.246	-	453.335	-	191.180	-	-	-		-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	117	30.397	-	-	-	-		-	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	1.686	-	-	
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	755.807	647.173	237.085	-	-	-		-	-	
8	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-		-	-	
9	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	552	-	-	-	-	-	-	1.040.937		-	-	
10	Tagihan kepada Korporasi Receivables on Corporate	349.016	-	-	-	-	-	-	-		4.950.061	-	
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	445	-		153.635	36.725	
12	Aset Lainnya | Other Assets	17.164	-	-	-	-	-	-	-		189.873	65.716	
	Total Eksposur Laporan Posisi Keuangan **Total Exposure - Balance Sheet**	**2.380.404**	**-**	**1.209.259**	**677.570**	**428.265**	**-**	**445**	**1.040.937**	**1.686**	**5.293.569**	**102.441**	**-**

	ATMR RWA	Beban Modal / Capital Expenses	31/12/22										ATMR RWA	Beban Modal / Capital Expenses
			Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	-	-	1.519.967	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-	-	-		-	-
	167.139	15.043	-	355.837	-	-	-	180.036	-	-	-		161.185	14.507
	9.143	823	-	37.961	25.187	-	-	-	-	-	-		16.652	1.499
	1.517	137	-	-	-	-	-	-	-	-	-		-	-
	440.147	39.613												
	-	-	-	-	-	-	-	-	-	-	-		-	-
	780.703	70.263	-	-	-	-	-	-	787.278	-	-		590.459	53.141
	4.950.061	445.505	-	1.036.636	-	-	-	281.149	-	5.113.108			5.461.010	491.491
	208.945	18.805	-	-	-	-	-	-	-	6.777	154.785		238.955	21.506
	288.447	25.960	26.413	-	-	-	-	-	-	204.576	76.405		319.184	28.727
	6.846.102	**616.149**	**1.546.380**	**1.430.434**	**25.187**	**-**	**-**	**461.185**	**787.278**	**5.324.461**	**231.190**	**-**	**6.787.445**	**610.871**

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Disclosure of Net Receivables by Risk Weight After Taking into Account the Impact of Credit Risk Mitigation - Bank Only

No.	Kategori Portofolio Portofolio Category	31/12/23											
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
		0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)
B	Eksposur Kewajiban Komitmen Kontinjensi pada Transaksi Rekening Administratif Contingent Commitment Liability Exposure on Administrative Account Transactions												
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	5.536	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-	
8	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	6.546	-	-	-	-	-	-	
9	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	731	-	-	-	
10	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	100.823	-	
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif **Total Exposures - Administrative Account Transactions (TRA)**	**-**	**-**	**-**	**-**	**12.082**	**-**	**-**	**731**	**-**	**100.823**	**-**	**-**

	ATMR RWA	Beban Modal / Capital Expenses	31/12/22										ATMR RWA	Beban Modal / Capital Expenses
			Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	-	-	-											
	-	-	-											
	-	-	-											
	2.214	199	-											
	-	-	-											
	-	-	-											
	-													
	2.618	236	-											
	548	49	-											
	100.823	9.074	-											
	-	-	-											
	106.203	**9.558**	**-**											

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Disclosure of Net Receivables by Risk Weight After Taking into Account the Impact of Credit Risk Mitigation - Bank Only

No.	Kategori Portofolio Portofolio Category	31/12/23												
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation												
		0%	10%	20%	30%	40%	45%	50%	75%	90%	100%	150%	Lainnya	
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) | Counterparty Credit Risk Exposures													
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-		-	-	-	-	-	-	-	-	-		
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-		-	-	-	-	-	-	-	-	-		
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-		-	-	-	-	-	-	-	-	-		
4	Tagihan kepada Bank Receivables on Banks	-		-	-	-	-	-	-	-	-	-		
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-		-	-	-	-	-	-	-	-	-		
6	Tagihan kepada Korporasi Receivables on Corporate	-		-	-	-	-	-	-	-	-	-		
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-		-	-	-	-	-	-	-	-	-		
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) **Total Exposures Counterparty Credit Risk**	-		-	-	-	-	-	-	-	-	-	-	

	ATMR RWA	Beban Modal / Capital Expenses	31/12/22										ATMR RWA	Beban Modal / Capital Expenses
			Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Taking into Account the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	-	-	-											
	-	-	-											
	-	-	-											
	-	-	-											
	-	-	-											
	-	-	-											
	-													
	-	-	-											

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

No.	Kategori Portofolio Portofolio Category	31/12/23						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan | Secured Portion with				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	
A	Eksposur Laporan Posisi Keuangan | Balance Sheet Exposures							
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.972.426	-	-	-		1.972.426	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-		-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-		-	
4	Tagihan kepada Bank Receivables on Banks	685.761	41.246	-	-		644.515	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	30.514	-	-	-		30.514	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	1.686	-	-	-		1.686	
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1.640.065	-				1.640.065	
8	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-		-	
9	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	1.041.489	552	-	-		1.040.937	
10	Tagihan kepada Korporasi Receivables on Corporate	5.299.077	349.016	-	-		4.950.061	
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables	190.805	-	-	-		190.805	
12	Aset Lainnya | Other Assets	272.753	-	-	-		272.753	
	Total Eksposur Laporan Posisi Keuangan **Total Exposure - Balance Sheet**	**11.134.576**	**390.814**	**-**	**-**	**-**	**10.743.762**	
B	Eksposur Transaksi Rekening Adminsitratif | Administrative Account Transaction Exposure							
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-		-	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-		-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-		-	
4	Tagihan kepada Bank Receivables on Banks	5.536	-	-	-		5.536	

(dalam jutaan rupiah/ in milllion Rupiah)

	31/12/22					
	Tagihan Bersih Net Receivables	**Bagian Yang Dijamin Dengan |** Secured Portion with				**Bagian Yang Tidak Dijamin** Unsecured Portion
		Agunan Collateral	**Garansi** Guarantee	**Asuransi Kredit** Credit Insurance	**Lainnya** Others	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
	1.519.967	-	-	-		1.519.967
	-	-	-	-		-
	-	-	-	-		-
	579.251	43.378	-	-		535.873
	63.149	-	-	-		63.149
	-	-	-	-		-
	-	-	-	-		-
	788.278	1.000	-	-		787.278
	6.733.627	302.734	-	-		6.430.893
	161.562	-	-	-		161.562
	307.394	-	-	-		307.394
	10.153.228	**347.112**	**-**	**-**	**-**	**9.806.116**
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

No.	Kategori Portofolio Portofolio Category	31/12/23						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan | Secured Portion with				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-		-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-		-	
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	6.546					6.546	
8	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-		-	
9	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	731	-	-	-		731	
10	Tagihan kepada Korporasi Receivables on Corporate	100.822	-	-	-		100.822	
11	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-		-	
	Total Eksposur Transaksi Rekening Administratif **Total Exposures - Administrative Account Transactions (TRA)**	**113.634**	**-**	**-**	**-**	**-**	**113.634**	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) | Counterparty Credit Risk Exposures							
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-		-	
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-		-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-		-	
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-		-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-		-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-		-	
7	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions							
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) **Total Exposures - Counterparty Credit Risk**	**-**	**-**	**-**	**-**	**-**	**-**	
	TOTAL (A+B+C)	**11.248.210**	**390.814**	**-**	**-**	**-**	**9.217.331**	

(dalam jutaan rupiah/ in milllion Rupiah)

	31/12/22					
	Tagihan Bersih Net Receivables	**Bagian Yang Dijamin Dengan |** Secured Portion with				**Bagian Yang Tidak Dijamin** Unsecured Portion
		Agunan Collateral	**Garansi** Guarantee	**Asuransi Kredit** Credit Insurance	**Lainnya** Others	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
	-	-	-	-	-	
	-	-	-	-	-	
	-					
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	**-**	**-**	**-**	**-**	
	-					
	-	-	-	-	-	-
	10.153.228	**347.112**	**-**	**-**	**-**	**9.806.116**

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Konsolidasi dengan Perusahaan Anak*

Disclosure of Credit Risk RWA Calculation Using Standardized Approach - Bank on a Consolidated Basis with Subsidiaries*

Eksposur Aset di Laporan Posisi Keuangan, kecuali Eksposur Sekuritisasi

Disclosure of Balance Sheets, except Securitization Exposure

No	Kategori Portofolio Portofolio Category	31/12/23		
		Tagihan Bersih Net Receivables	**ATMR Sebelum MRK** RWA Before CRM	**ATMR Setelah MRK** RWA After CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan kepada Pemerintah | Receivables on Sovereigns	1.972.426	-	-
	a. Tagihan Kepada Pemerintah Indonesia Receivables on the Government of Indonesia	1.972.426	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Receivables on Governments of Other Countries		-	-
2.	Tagihan kepada Entitas Sektor | Publik Receivables on Public Sector Entities	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-
4.	Tagihan kepada Bank | Receivables on Banks	685.761	183.637	167.139
	a. Tagihan Jangka Pendek | Short Term Receivables	453.335	90.667	90.667
	b. Tagihan Jangka Panjang | Long Term Receivables	232.426	92.970	76.472
5.	Kredit Beragun Rumah Tinggal | Loans Secured by Residential Property	30.514	9.143	9.143
6.	Kredit Beragun Properti Komersial | Loans Secured by Commercial Real Estate	1.686	1.517	1.517
7.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1.640.065	440.147	440.147
8.	Kredit Pegawai/Pensiunan | Employee/Retired Loans			
9.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	1.041.489	781.117	780.703
10.	Tagihan kepada Korporasi | Receivables on Corporate	5.299.077	5.299.077	4.950.061
11.	Tagihan yang Telah Jatuh Tempo | Past Due Receivables	190.805	208.945	208.945
	a. Kredit Beragun Rumah Tinggal | Loans Secured by Residential Property	122.633	68.172	68.172
	b. Selain Kredit Beragun Rumah Tinggal Loans Not Secured by Residential Property	68.172	140.773	140.773
12	Aset Lainnya / Other Assets	272.753	-	288.447
	a. Uang tunai, emas, dan *commemorative coin* Cash, Gold, and Commemorative Coins	17.164		
	b. Penyertaan (selain yang menjadi faktor pengurang modal) Investments (other than those reduced by capital)			
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary Capital Investment in the Context of Credit Restructuring			
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investments in Financial Companies Not Listed on Exchanges			
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investments in Exchange-Listed Financial Companies			
	c. Aset tetap dan inventaris neto Fixed Assets and Inventory	150.653		150.653
	d. Agunan Yang Diambil Alih (AYDA) Foreclosed Collateral	65.716		98.574
	e. Antar kantor neto Inter-Office Net	-		-
	f. Lainnya Others	39.220		39.220
TOTAL		11.134.576	6.923.583	6.846.102

* OK Bank tidak memiliki perusahaan anak, sehingga data yang disajikan adalah data individual bank | * OK Bank does not have subsidiaries, so the data presented is individual bar

(dalam jutaan rupiah)

	31/12/22		
	Tagihan Bersih | Net Receivables	**ATMR Sebelum MRK** RWA Before CRM	**ATMR Setelah MRK** RWA After CRM
	(6)	(7)	(8)
	1.519.967		
	1.519.967	-	-
	-	-	-
	-	-	-
	-	-	-
	579.251	182.874	161.185
	355.837	71.167	71.167
	223.414	111.707	90.018
	63.149	16.654	16.654
	-	-	-
	-	-	-
	788.278	591.209	590.459
	6.733.627	5.763.744	5.461.010
	161.562	238.955	238.955
	6.777	6.777	6.777
	154.785	232.178	232.178
	307.394	-	319.184
	26.413		-
	-		-
	-		-
	-		-
	-		-
	129.473		129.473
	76.405		114.608
	-		-
	75.103		75.103
	10.153.228	6.793.435	6.787.445

nk data.



Laporan Keberlanjutan

Sustainability Report

OK BANK bertekad untuk turut berpartisipasi mendukung pencapaian tujuan pembangunan skala global t dan mulai menyusun serta menerbitkan Laporan Keberlanjutan secara berkala dengan merujuk pada berbagai ketentuan yang terdapat dalam POJK 51/2017.

OK BANK is determined to participate in supporting the achievement of global scale development goals and has begun to prepare and publish Sustainability Reports on a regular basis with reference to the various provisions contained in POJK 51/2017.

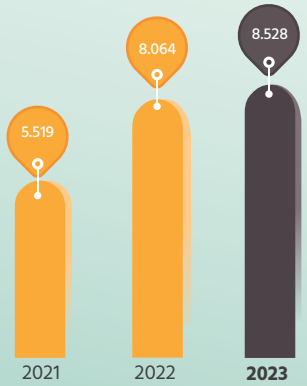
Ihktisar Kinerja Keberlanjutan

Sustainability Performance Highlights

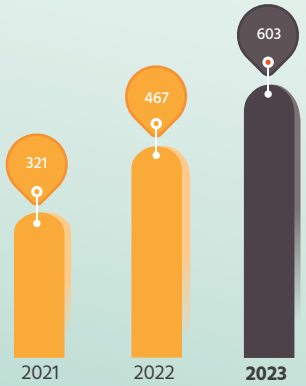
KINERJA EKONOMI [OJK B.1]

ECONOMIC PERFORMANCE [OJK B.1]

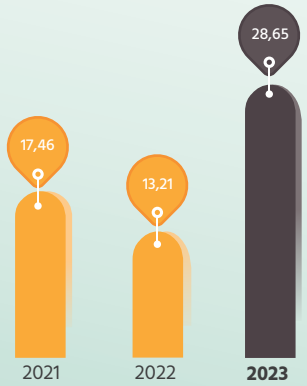
Kredit Diberikan (Rp Miliar)
Loans (Rp Billion)



Pendapatan Bunga Bersih (Rp Miliar)
Net Interest Income (Rp Billion)



Laba Bersih Tahun Berjalan (Rp Miliar)
Net Profit for the Year (Rp Billion)



Eksposur Kredit Ramah Lingkungan
Eco-Credit Exposure

Rp Juta | Rp Million

Uraian Description	Realisasi Realization		
	2021	2022	2023
Pengelolaan Sumber Gaya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Living Natural Resources and Sustainable Land Use	0	236.576	524.765
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	0	375.038	564.725
Kegiatan Usaha yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities	6.981	1.604	2.396
Total Pembiayaan Ramah Lingkungan Total Eco-Financing	6.981	613.220	1.091.885

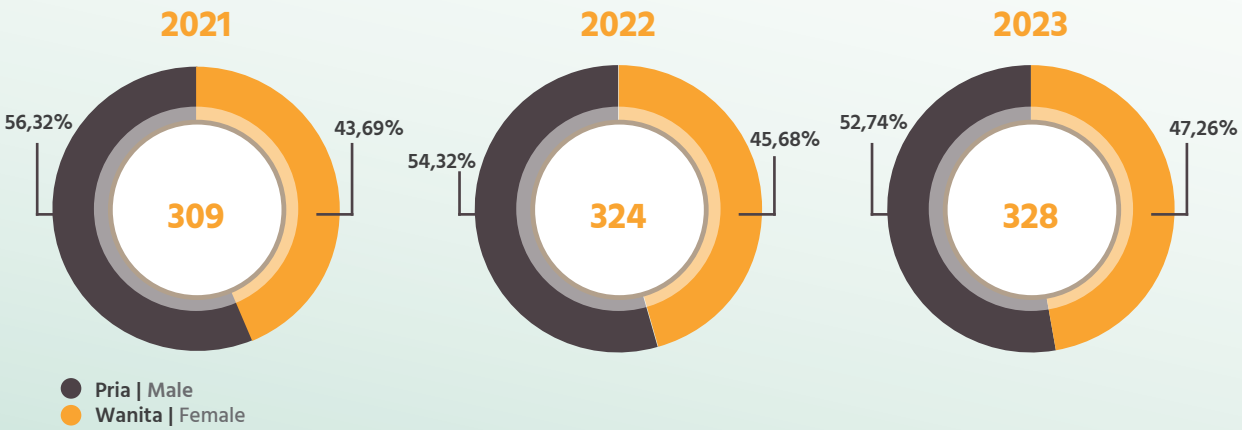
Portofolio Kredit UMKM
MSME Loans Portfolio

(Rp Miliar | Rp Billion)

Deskripsi Description	2021	2022	2023
Portofolio Kredit UMKM MSME Loans Portfolio	1.912.999	779.197	739,026
% Portofolio UMKM terhadap Total Kredit % MSME Portfolio to Total Loans	22,43 %	9,66 %	8,67 %

KINERJA SOSIAL [OJK B.3]
SOCIAL PERFORMANCE [OJK B.3]

Komposisi Karyawan menurut Gender
Employee Composition by Gender

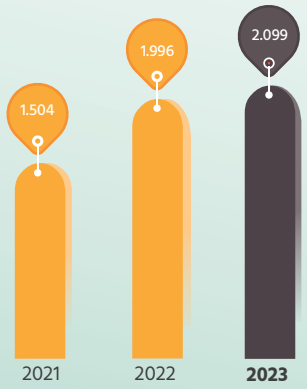


Realisasi Investasi Sosial Kemasyarakatan
Realization of Social Community Investment

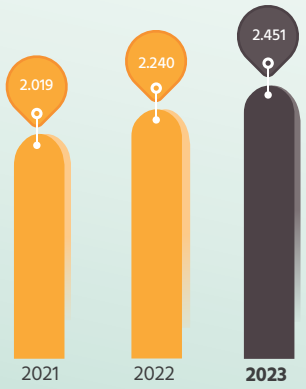
Uraian Description	Satuan Unit	2021	2022	2023
Bantuan Sosial/Kesehatan Social/Health Assistance	Rp Juta Rp Million	25,00	20,00	21,65
Pembangunan Sarana/Prasarana Construction of Facilities/Infrastructure	Rp Juta Rp Million	0	30,00	
Pendidikan/Beasiswa Education/Scholarship	Rp Juta Rp Million	499,00	0	220,00
Bantuan Untuk Korban Bencana Assistance for Disaster Victims	Rp Juta Rp Million	25,00	0	0

KINERJA LINGKUNGAN [B. 2]
ENVIRONMENTAL PERFORMANCE [B. 2]

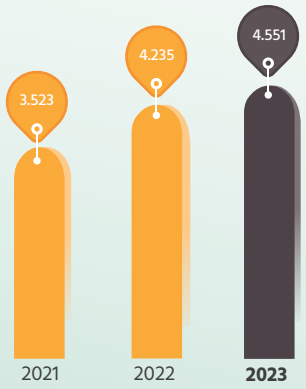
Konsumsi Bahan Bakar
Fuel Consumption
(Gigajoules)



Pemakaian Listrik
Electricity Usage
(Gigajoules)



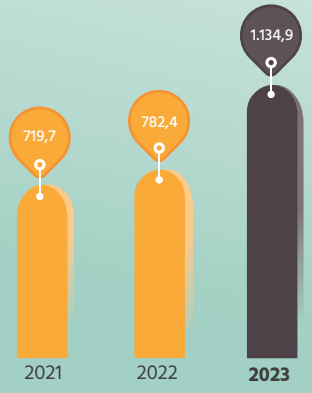
Total Konsumsi Energi
Total Energy Consumption
(Gigajoules)



Cakupan 1 – Emisi (Ton CO^2 eq)
Scope 1 – Emissions (Ton CO^2 eq)



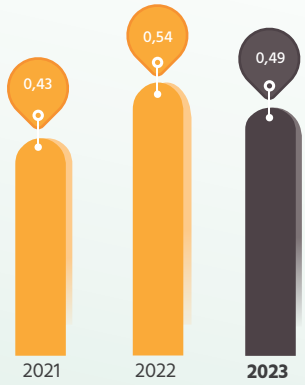
Cakupan 2 – Emisi (Ton CO^2 eq)
Scope 2 – Emissions (Ton CO^2 eq)



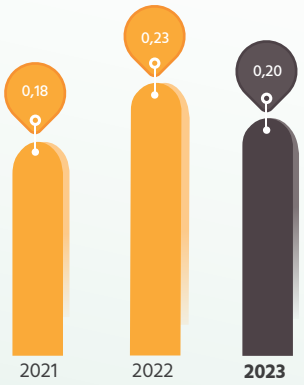
Total Emisi (Ton CO^2 eq)
Total Emissions (Ton CO^2 eq)



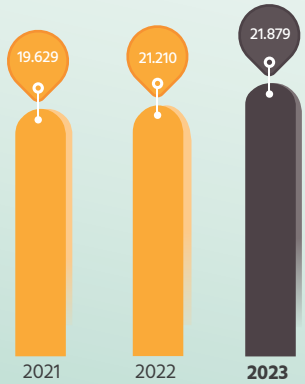
Intensitas Konsumsi Energi (Gigajoule/M²)
Energy Consumption Intensity (Gigajoule/M²)



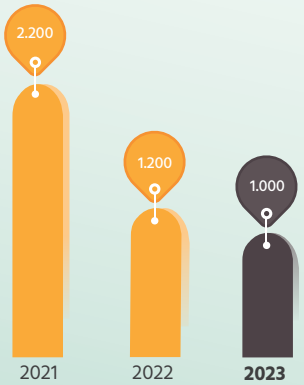
Intensitas Emisi (Ton CO_2eq/M²)
Emissions Intensity (Ton CO_2eq/M²)



Pemakaian Air (M³)
Water Usage (M³)



Penggunaan Kertas (Rim)
Paper Usage (Ream)



Strategi Pencapaian Tujuan Keberlanjutan

Strategies to Achieve Sustainability Goals

SASARAN PEMBANGUNAN BERKELANJUTAN SKALA GLOBAL

Saat ini seluruh negara yang bergabung dalam Perserikatan Bangsa-Bangsa telah menyepakati untuk menerapkan konsep pembangunan berkelanjutan *Sustainanble Development Goals* (SDGs) dalam merancang dan menjalankan program-program pembangunan di masing-masing negaranya. SDGs terdiri atas 17 rumusan tujuan pembangunan berkelanjutan skala global yang akan diterapkan dalam kurun waktu 2016-2030, sebagaimana diilustrasikan pada gambar berikut.

GLOBAL-SCALE SUSTAINABLE DEVELOPMENT GOALS

Currently, all countries that join the United Nations have agreed to employ the concept of Sustainable Development Goals (SDGs) when designing and implementing development programs in their respective countries. The SDGs consist of 17 global-scale sustainable development goals that will be implemented in the period 2016-2030, as shown in the figure below.



Untuk memastikan pencapaian beragam rumusan tujuan dalam SDGs tersebut, dilakukan pertemuan reguler melalui forum *Cooperation of Parties* (COP) yang dikoordinasikan oleh The United Nations Framework Convention on Climate Change (UNFCCC). Pertemuan COP terakhir, yakni COP-28 diselenggarakan mulai 28 November – 12 Desember 2023, di Dubai – Uni Emirat Arab, dengan hasil utama dicapainya kesepakatan untuk mempercepat implementasi penggantian sumber energi fosil yang ditengarai menjadi penyebab utama semakin intensifnya gejala cuaca ekstrem di berbagai kawasan.

Pemerintah Indonesia telah mencanangkan Rencana Aksi Nasional (RAN), di bawah koordinasi Badan Perencanaan Pembangunan Nasional (Bappenas), untuk memastikan keberhasilan program penurunan emisi GRK hingga sebesar 29% dengan usaha sendiri dan 41% jika mendapatkan dukungan masyarakat global, di akhir tahun 2030

Regular meetings are held through the Cooperation of Parties (COP) forum coordinated by the United Nations Framework Convention on Climate Change (UNFCCC) to ensure the achievement of various formulations of goals in the SDGs. The last COP meeting, COP-28, was held from November 28–December 12, 2023, in Dubai, United Arab Emirates, with the main result of reaching an agreement to accelerate the implementation of replacing fossil energy sources suspected to be the main cause of the intensification of extreme weather symptoms in various regions.

The Government of Indonesia has launched a National Action Plan (NAP), under the coordination of the National Development Planning Agency (Bappenas), to ensure the success of the GHG emission reduction program by 29% with its efforts and 41% if it gets the support of the global community, by the end of 2030, compared to

mendatang, dibandingkan dengan kondisi bisnis seperti biasanya sebagai salah satu wujud dukungan pencapaian tujuan SDGs. Terbitnya Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, merupakan salah satu upaya yang ditempuh untuk memastikan pencapaian target tersebut.

OK Bank bertekad untuk turut berpartisipasi mendukung pencapaian tujuan pembangunan skala global tersebut dan mulai menyusun serta menerbitkan Laporan Keberlanjutan secara berkala dengan merujuk pada berbagai ketentuan yang terdapat dalam POJK 51/2017. OK BANK juga berupaya maksimal untuk memenuhi harapan para pemangku kepentingan melalui realisasi beragam kegiatan tanggung jawab sosial yang relevan, mengingat pemenuhan harapan dimaksud, berarti juga menjalankan berbagai program untuk meningkatkan kesejahteraan seluruh warga masyarakat, yang juga berarti menjamin pertumbuhan usaha yang berkesinambungan, sekaligus menjaga kelestarian lingkungan.

STRATEGI PENCAPAIAN TUJUAN KEBERLANJUTAN [OJK A.1]

OKB mewujudkan tekad mendukung pencapaian tujuan keberlanjutan tersebut dengan merancang dan menjalankan program-program keberlanjutan yang dirangkum dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) Lima tahunan dan RAKB Tahunan yang realisasinya disampaikan secara berkala kepada OJK, dan menjadi bagian dari konten Laporan Keberlanjutan ini.

VISI DAN MISI KEBERLANJUTAN OK BANK [OJK C.1]

Visi Keuangan Berkelanjutan OK BANK:
"Menjadi Bank pilihan utama dalam keunggulan pelayanan dalam keuangan berkelanjutan"

Misi Keuangan Berkelanjutan OK BANK:
Misi PT Bank Oke Indonesia, Tbk. dalam implementasi keuangan berkelanjutan:

- Memberikan manfaat yang besar bagi para pelaku usaha Mikro, Kecil, dan Menengah (UMKM)
- Meningkatkan efisiensi aktivitas operasional serta mendukung pemberdayaan lingkungan.
- Menciptakan produk dan/atau jasa perbankan dalam keuangan berkelanjutan

the usual business conditions as a form of support for achieving the SDGs goals. The issuance of Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies is one of the efforts taken to ensure the achievement of these targets.

OK Bank is determined to participate in supporting the achievement of these global-scale development goals and has begun to prepare and publish Sustainability Report regularly by referring to the various provisions contained in POJK 51/2017. OK BANK also strives to meet the stakeholders' expectations through the realization of various relevant social responsibility activities, considering that meeting these expectations also means carrying out various programs to improve the welfare of all citizens, which also means ensuring sustainable business growth while preserving the environment.

STRATEGIES TO ACHIEVE SUSTAINABILITY GOALS [OJK A.1]

OKB manifests its determination to support the achievement of these sustainability goals by designing and implementing sustainability programs summarized in the five-year Sustainable Finance Action Plan (RAKB) and the annual RAKB, whose realization is submitted regularly to the OJK and is part of the content of this Sustainability Report.

SUSTAINABILITY VISION AND MISSION OF OK BANK [OJK C.1]

Sustainable Finance Vision of OK BANK:
"To become the Bank of choice for service excellence in sustainable finance"

Sustainable Finance Mission of OK BANK:
PT Bank Oke Indonesia, Tbk. mission in implementing sustainable finance:

- Providing great benefits for Micro, Small, and Medium Enterprises (MSMEs).
- Improving the efficiency of operational activities and supporting environmental empowerment.
- Creating banking products and/or services in sustainable finance

ROADMAP RENCANA AKSI KEUANGAN BERKELANJUTAN

OK Bank membagi penerapan Aksi Keuangan Berkelanjutan menjadi empat tahap yaitu:

SUSTAINABLE FINANCE ACTION PLAN ROADMAP

OK Bank divides the implementation of Sustainable Finance Actions into four stages:



Tahapan Implementasi Keuangan Berkelanjutan 2023-2028

Implementation Stage of Sustainable Finance in 2023-2028

No	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
1	2023	Peningkatan portfolio UMKM sebagai dukungan kepada pemulihan ekonomi rakyat setelah pandemi. Increasing the MSME portfolio as support for people's economic recovery after the pandemic.	Portfolio UMKM memenuhi ketentuan minimal regulator seiring pertumbuhan kredit Bank MSME portfolio meets the minimum regulatory requirement in line with the Bank's credit growth.
		Pelaksanaan edukasi internal bekerjasama dengan berbagai pihak eksternal seperti Regulator dan Lembaga/Instansi terkait lainnya. Implementation of internal education in collaboration with various external parties such as Regulators and other related Institutions/Agencies.	· Sebanyak 80% dari total pengurus dan pejabat eksekutif Bank telah mengikuti training lingkungan hidup tingkat dasar atau pelatihan sejenis lainnya. · Peningkatan kompetensi Karyawan Satuan Kerja Aksi Keuangan Berkelanjutan. · Melakukan pelatihan kepada karyawan analis kredit tentang penyaluran kredit berkelanjutan. · Pelatihan Penyusunan Laporan Keberlanjutan kepada Divisi Risk Management, Compliance dan Corporate Secretary, masing-masing 1 orang. · Pelatihan Taksonomi Hijau kepada Divisi Corporate Planning, Compliance, Corporate Secretary dan Risk Management. · Terlaksananya kampanye efisiensi dan peduli lingkungan kepada karyawan. · Terbitnya 1 *newsletter* kepada seluruh karyawan tentang aksi keuangan keberlanjutan. · As much as 80% of total management and executive officers of the Bank have attended basic level environmental training or other similar training. · Improving the competence of the Employees of the Sustainable Finance Action Unit. · Conduct training for credit analyst employees on sustainable credit distribution. · Sustainability Report Preparation Training for the Risk Management, Compliance, and Corporate Secretary divisions, one person each. · Green Taxonomy training for Corporate Planning, Compliance, Corporate Secretary, and Risk Management divisions. · Implementation of the campaign for efficiency and care for the environment for employees. · Issuance of 1 newsletter to all employees regarding sustainable financial action.
		Implementasi target dan Alokasi Dana Tanggung Jawab Sosial dan Lingkungan Hidup (TJSL). Implementation of targets and Allocation of Social and Environmental Responsibility Funds (TJSL).	Realisasi tanggung Jawab Sosial dan Lingkungan (TJSL) kepada Kategori Usaha Keuangan Berkelanjutan sebanyak 20% dari total realisasi dana CSR Bank. Realization of Social and Environmental Responsibility (TJSL) for Sustainable Finance Business Category as much as 20% of total realization of the Bank's CSR funds.

No	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
1	2023	Pengembangan Sumber Daya Manusia (SDM) untuk mengelola fungsi keuangan berkelanjutan. Development of Human Resources (HR) to manage the sustainable finance function.	· Peningkatan kompetensi (lanjutan) Karyawan Satuan Kerja Keuangan Berkelanjutan. · Melakukan pelatihan kepada analis kredit tentang penyaluran kredit berkelanjutan. · Competence improvement (advanced) of Sustainable Finance Work Unit Employees. · Conducting training for credit analyst on sustainable credit distribution.
		Penyusunan Standar Operasional dan Prosedur keuangan berkelanjutan. Preparation of Operational Standards and Sustainable Finance Procedures.	Standar Operasional dan Prosedur keuangan berkelanjutan telah disetujui Direksi. Operational Standards and Procedures for sustainable finance have been approved by the Board of Directors.
		Pelaksanaan *review* dan penyesuaian PP terkait. Implementation of related PP review and adjustment.	a. *Review* dan penyesuaian PP Risk Management. b. *Review* dan Penyesuaian PP unit lainnya. a. Review and adjustment of PP Risk Management. b. Review and Adjustment of PP of other units.
		Implementasi *Pilot Project* THI dan Pengembangan Sistem MIS. THI Pilot Project Implementation and MIS System Development.	· Sudah terdapat kolom Kategori Hijau pada data MIS. · 100 Debitur terbesar dapat di klasifikasi menurut kategori Hijau (*yellow, green* dan *red*). · There is already a Green Category column in the MIS data. · The 100 largest debtors can be classified according to the Green category (yellow, green and red).
2	2024	Peningkatan portfolio UMKM sebagai dukungan kepada pemulihan ekonomi rakyat setelah pandemi Increasing the MSME portfolio as support for the people's economic recovery after the pandemic	Portfolio UMKM memenuhi ketentuan minimal regulator seiring pertumbuhan kredit Bank MSME portfolio meets minimum regulatory requirements in line with the Bank's loan growth
		Mempertahankan dan meningkatkan Penyaluran Dana kepada perusahaan yang memiliki sertifikat dalam Pengolahan maupun Konservasi Lingkungan Maintaining and increasing Fund Disbursement to companies that have certificates in Environmental Management and Conservation	Pertumbuhan portofolio penyaluran dana pada perusahaan yang memiliki kategori kegiatan usaha berkelanjutan Growth in lending portfolio to companies categorized as sustainable business activities
		Meningkatkan portofolio Penyimpanan Dana yang memiliki kriteria kegiatan usaha berkelanjutan Increasing the portfolio of Fund Deposits that have criteria for sustainable business activities	Pertumbuhan portofolio penghimpunan dana Growth of fund raising portfolio
		Pelaksanaan edukasi internal bekerja sama dengan berbagai pihak eksternal seperti Regulator dan Lembaga/Instansi terkait lainnya. Implementation of internal education in collaboration with various external parties such as Regulators and other related Institutions/Agencies.	· Sebanyak minimal 25% dari total pengurus dan pejabat eksekutif Bank telah mengikuti *training* lingkungan hidup tingkat dasar atau pelatihan sejenis lainnya. · Peningkatan kompetensi Karyawan Satuan Kerja Aksi Keuangan Berkelanjutan. · Melakukan pelatihan kepada minimal 20% dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. · Pelatihan Penyusunan Laporan Keberlanjutan kepada Divisi Corporate Planning, Compliance, Risk Management dan Corporate Secretary masing-masing 1 orang. · Pelatihan Taksonomi Hijau kepada Divisi Corporate Planning, Compliance, Corporate Secretary dan Risk Management. · Terlaksananya kampanye efisiensi dan peduli lingkungan kepada karyawan. · Terbitnya 1 *newsletter* kepada seluruh karyawan tentang aksi keuangan keberlanjutan · At least 25% of the total management and executive officers of the Bank have participated in basic environmental training or other similar training. · Increased competency of Sustainable Finance Action Unit employees. · Conducting training to at least 20% of the total employees of credit analysts and business teams on sustainable lending. · Training on Sustainability Report Preparation to one person each from the Corporate Planning, Compliance, Risk Management, and Corporate Secretary Divisions. · Green Taxonomy Training to the Corporate Planning, Compliance, Corporate Secretary, and Risk Management Divisions. · Implementation of efficiency and environmental awareness campaigns for employees. · Issuance of one newsletter to all employees on sustainability financial actions.

No	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
2	2024	Implementasi target dan Alokasi Dana Tanggung Jawab Sosial dan Lingkungan Hidup (TJSL) Implementation of targets and Allocation of Social and Environmental Responsibility (TJSL) Funds	Realisasi tanggung Jawab Sosial dan Lingkungan (TJSL) kepada Kategori Usaha Keuangan Berkelanjutan sebanyak 20% dari total realisasi dana CSR Bank Realization of Social and Environmental Responsibility (TJSL) to the Sustainable Finance Business Category as much as 20% of the total realization of the Bank's CSR funds
		Pengembangan Sumber Daya Manusia (SDM) untuk mengelola fungsi keuangan berkelanjutan Development of Human Resources (HR) to manage the sustainable finance function	· Peningkatan kompetensi (lanjutan) Karyawan Satuan Kerja Keuangan Berkelanjutan. · Melakukan pelatihan kepada analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan. · Competency improvement (advanced) of Sustainable Finance Work Unit Employees. · Training for credit analysts and business teams on sustainable lending.
		Pelaksanaan *review* dan penyesuaian PP terkait Implementation of review and adjustment of related PP	· *Review* dan penyesuaian PP Risk Management · *Review* dan Penyesuaian PP unit lainnya · Review and adjustment of PP Risk Management · Review and Adjustment of PP of other units
		Implementasi *Pilot Project* THI dan Pengembangan Sistem MIS Implementation of THI Pilot Project and MIS System Development	· Pemantauan dan Pembaharuan lanjutan kolom Kategori Hijau pada MIS · Seluruh debitur dapat di klasifikasi menurut kategori Hijau (*yellow, green,* dan *red*) · Advanced Monitoring and Updating of the Green Category column in the MIS · All debtors can be classified according to Green category (yellow, green, and red)
		Peningkatan kerjasama dengan UMKM dalam kegiatan operasional Bank Increased cooperation with MSMEs in the Bank's operational activities	Terdapat minimal 1 vendor kategori UMKM yang bekerja sama dalam bentuk kegiatan operasional maupun kegiatan bisnis Bank lainnya. At least one vendor in the MSME category that cooperates with the Bank's operations and other business activities.
		Persiapan pedoman internal yang mendukung praktik ramah lingkungan dalam seluruh kegiatan operasional Bank Preparation of internal guidelines that support environmentally friendly practices in all operational activities of the Bank	Terbentuknya kerangka pedoman Establishment of guideline framework
3	2025	Penyusunan pedoman internal yang mendukung praktik ramah lingkungan dalam kegiatan operasional Bank Preparation of internal guidelines that support environmentally friendly practices in the Bank's operational activities	Disusunnya 1 pedoman internal terkait praktik ramah lingkungan dalam kegiatan operasional Bank Compilation of one internal guideline related to environmentally friendly practices in the Bank's operational activities
		Penyesuaian klasifikasi kegiatan usaha Bank Adjustment of the classification of the Bank's business activities	Disesuaikannya klasifikasi kegiatan usaha Bank sesuai keuangan berkelanjutan Classification adjustment of the Bank's business activities according to sustainable finance
		Desain, pengembangan dan inovasi produk dan/atau jasa keuangan berkelanjutan Design, development and innovation of sustainable financial products and/or services	Diluncurkannya 1 produk dan/atau jasa keuangan berkelanjutan Launch of one sustainable financial product and/or service
		Implementasi *Pilot Project* THI secara menyeluruh Thorough implementation of the THI Pilot Project	Seluruh debitur Bank sudah bisa di klasifikasi menurut kategori Hijau (*yellow, green,* dan *red*) All bank debtors can be classified according to Green category (yellow, green and red)
		Pengembangan Sumber Daya Manusia (SDM) Human Resource (HR) Development	Melakukan pelatihan kepada minimal 40% dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan Training to at least 40% of total credit analyst employees and business teams on sustainable lending
4	2026	Desain, pengembangan dan inovasi produk dan/atau jasa keuangan berkelanjutan Design, development and innovation of sustainable financial products and/or services	Diluncurkannya 1-2 produk dan/atau jasa keuangan berkelanjutan Launch of one-two sustainable financial products and/or services
		Inisiasi portofolio produk dan/atau jasa keuangan berkelanjutan Initiate a portfolio of sustainable financial products and/or services	Pertumbuhan kinerja produk keuangan berkelanjutan sebesar 20% Sustainable financial product performance growth of 20%

No	Tahun Year	Target Kegiatan Prioritas Priority Activity Target	Indikator Keberhasilan Success Indicator
4	2026	Pengembangan Sumber Daya Manusia (SDM) tingkat lanjutan Advanced Human Resource (HR) Development	· Peningkatan kompetensi (lanjutan) Karyawan Satuan Kerja Keuangan Berkelanjutan. · Melakukan pelatihan kepada minimal 60% dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan · Competency improvement (advanced) of Sustainable Finance Work Unit Employees. · Training of at least 60% of total credit analysts and business team employees on sustainable lending.
		Pelaksanaan edukasi nasabah terkait produk dan/atau jasa keuangan berkelanjutan Implementation of customer education regarding sustainable financial products and/or services	Pembuatan media komunikasi produk dan/atau jasa keuangan berkelanjutan Making communication media for sustainable financial products and/or services
		Menumbuhkan Taksonomi Hijau Growing Green Taxonomy	Portofolio THI meningkat Increase in THI portfolio
5	2027	Pengembangan portofolio produk dan/atau jasa keuangan berkelanjutan Development of a portfolio of sustainable financial products and/or services	Dilakukannya pengembangan produk dan/atau jasa keuangan berkelanjutan Developing sustainable financial products and/or services
		Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan Preparation of a monitoring and reporting system for the implementation of sustainable finance	Diluncurkannya sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan Launch of monitoring and reporting system for the implementation of sustainable finance
		Penyusunan sistem pengelolaan bisnis yang terintegrasi antara komponen lingkungan hidup, sosial dan tata kelola dalam pengelolaan risiko Developing an integrated business management system between environmental, social, and governance components in risk management	Diluncurkannya sistem pengelolaan bisnis yang terintegrasi antara komponen lingkungan hidup, social dan tata kelola dalam pengelolaan risiko Launch of an integrated business management system between environmental, social and governance components in risk management
		Pengembangan Sumber Daya Manusia (SDM) tingkat lanjutan Advanced Human Resource (HR) Development	· Peningkatan kompetensi (lanjutan) Karyawan Satuan Kerja Keuangan Berkelanjutan. · Melakukan pelatihan kepada minimal 80% dari total karyawan analis kredit dan tim bisnis tentang penyaluran kredit berkelanjutan · Competency improvement (advanced) of Sustainable Finance Work Unit Employees. · Training of at least 80% of total credit analysts and business team employees on sustainable lending.
6	2028	Melanjutkan dan mengembangkan pelaksanaan dan kegiatan keuangan berkelanjutan Continuing and developing sustainable finance implementation and activities	Seluruh kegiatan bisnis dan operasional Bank telah memenuhi prinsip berkelanjutan All business activities and operations of the Bank have complied with the principles of sustainability

REALISASI RAKB 2023

Kegiatan usaha berkelanjutan Bank difokuskan pada sektor UMKM dalam hal penyaluran maupun penghimpunan dana. Sektor UMKM merupakan sektor prioritas pemerintah dalam program Pemulihan Ekonomi Nasional pasca pandemi.

2023 RAKB REALIZATION

The Bank's sustainable business activities are focused on the MSME sector in terms of channeling and raising funds. The MSME sector is the government's priority sector in the post-pandemic National Economic Recovery program.

No.	Uraian Description	Kategori Kegiatan Usaha Berkelanjutan Category of Sustainable Business Activities	REALISASI REALIZATION Desember 2023 December 2023	Keterangan Description
1	Penghimpunan Dana yang memenuhi kriteria kegiatan usaha berkelanjutan Fund Raising that meets the criteria of sustainable business activities		274.315,52	Rencana tabungan dan tabungan bisnis yang diperuntukan bagi pelaku UMKM serta perorangan untuk pengelolaan keuangan yang lebih baik Savings and business savings plans for SMEs and individuals for better financial management

No.	Uraian Description	Kategori Kegiatan Usaha Berkelanjutan Category of Sustainable Business Activities	REALISASI REALIZATION Desember 2023 December 2023	Keterangan Description
2		Energi Terbarukan Renewable Energy		
3		Efisiensi Energi Energy Efficiency		
4		Pencegahan dan Pengendalian Polusi Pollution Prevention and Control		
5		Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Sustainable Management of Living Natural Resources and Land Use	524.764,65	Penyaluran kredit kepada perusahaan yang memiliki penghargaan dan/atau sertifikasi pengelolaan lahan berkelanjutan Lending to companies that have sustainable land management awards and/or certifications
6		Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	564.725,00	Penyaluran kredit kepada perusahaan yang memiliki pengharagaan dan/atau sertifikasi konservasi lingkungan Lending to companies that have environmental conservation awards and/or certifications
7	Penyaluran Dana: Kredit/ Pembiayaan kegiatan usaha berkelanjutan Fund Disbursement: Loans/ Financing of sustainable business activities	Transportasi Ramah Lingkungan Eco-friendly Transportation		
8		Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management		
9		Adaptasi Perubahan Iklim Climate Change Adaptation		
10		Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Ecofficient*) Products that Use Less Resources and Pollute Less (Ecofficient)		
11		Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Environmentally Sound Buildings that Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications		
12		Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Business Activities and/or Other Environmentally Sound Activities	2.395,91	
13		Kegiatan UMKM MSME Activities	739.026,04	Penyaluran kredit kepada pelaku bisnis UMKM Lending to MSME businesses
14	Penyaluran Dana: Non Kredit/ Non Pembiayaan kegiatan usaha berkelanjutan Fund Disbursement: Non-credit/Non-financing of sustainable business activities			
15	Total Kredit/Pembiayaan Bank Total Bank Loans/Financing		8.527.881,28	Keseluruhan total penyaluran kredit Bank Overall total lending of the Bank

Implementasi kegiatan berkelanjutan PT Bank Oke Indonesia Tbk tercermin dalam Realisasi Rencana Keuangan Berkelanjutan Bank dimana Bank secara aktif melakukan penambahan penyaluran kredit kepada segmen/kegiatan pengelolaan Sumber Daya dan Konservasi Lingkungan serta kegiatan lain yang berwawasan lingkungan juga penyaluran kredit pada UMKM. Target pertumbuhan penyaluran kredit kepada UMKM Bank di tahun 2024 naik 107%-108% dari target Desember 2023 dan Realisasi September 2023.

The implementation of PT Bank Oke Indonesia Tbk's sustainable activities is reflected in the realization of the Bank's Sustainable Financial Plan where the Bank actively increases its lending to the segments/activities of resource management, environmental conservation, and other environmentally sound activities, as well as lending to MSMEs. The Bank's target growth in lending to MSMEs in 2024 increased by 107%–108% from the December 2023 target and the September 2023 realization.

KEGIATAN MEMBANGUN BUDAYA KEBERLANJUTAN [OJK E.2, F.1]

Berbagai program yang dijalankan OK BANK dalam rangka membangun budaya keberlanjutan disampaikan pada uraian berikut.

ACTIVITY IN BUILDING SUSTAINABILITY CULTURE [OJK E.2, F.1]

Various programs run by OK BANK in order to build a culture of sustainability are presented in the following description.

Pelaksanaan Pelatihan dan Pengembangan Kompetensi Berkelanjutan

Implementation of Sustainable Competency Training and Development

OK Bank mengirimkan beberapa orang staf yang bertanggung jawab terhadap pelaksanaan program-program keuangan berkelanjutan, atau program-program keberlanjutan, sebagai berikut;

OK Bank sends some staff who are responsible for the implementation of sustainable finance programs, or sustainability programs, as follows:

Judul *Training* Training Title	Provider	Lokasi Location	Tanggal Date	Peserta OK BANK Participant of OK BANK
Unpacking Sustainability Reporting in Indonesia: Challenges, Best Practices, and Future Directions	Karisman Learning	Jakarta	17 Mei 2023 May 17, 2023	2 Orang 2 people
Training Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik Training of OJK Regulation Number 51/POJK.03/2017 concerning the Application of Sustainable Finance for Financial Services Institutions (FSIs), Issuers, and Public Companies	Johnson Indonesia	Jakarta	22 – 23 Mei 2023 May 22 -23, 2023	5 orang 5 people
Webinar "The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia"	BEI/IDX	Jakarta	Juni 2023 June, 2023	2 orang 2 people

Aktivitas Implementasi Keuangan Berkelanjutan

Adapun kegiatan yang dijalankan OK BANK dalam rangka Implementasi Program-program Keuangan Berkelanjutan sepanjang tahun 2023 adalah sebagai berikut:

- Pembentukan unit khusus pengelola keuangan berkelanjutan.
  Pedoman Teknis POJK Nomor 51/POJK.03/2017 menyebutkan bahwa dalam rangka penyesuaian struktur organisasi dapat dilakukan dengan menambah tupoksi Keuangan Berkelanjutan pada unit yang sudah ada atau menambah unit khusus yang menjalankan program-program Keuangan Berkelanjutan.
  Bank memutuskan untuk menambah tupoksi program pada unit *Corporate Planning* sebagai unit kerja yang akan berkoordinasi dengan seluruh unit kerja lainnya.

Sustainable Finance Implementation Activities

The activities carried out by OK BANK in the context of the Implementation of Sustainable Finance Programs throughout 2023 are as follows:

- Establishment of a special unit for sustainable finance management.
  POJK Technical Guidelines Number 51/POJK.03/2017 states that in order to adjust the organizational structure, Sustainable Finance's main duties and functions can be carried out by adding to existing units or special units that run Sustainable Finance programs.
  The Bank decided to add the program's main duties and functions to the Corporate Planning unit as a work unit that will coordinate with all other work units.

- Penyusunan Pedoman Keuangan Berkelanjutan.
  Dalam rangka memastikan penerapan Aksi Keuangan Berkelanjutan selaras dengan berbagai ketentuan dan peraturan yang berlaku mengenai Keuangan Berkelanjutan dan ketentuan yang berlaku mengenai isu sosial dan lingkungan hidup, dibutuhkan suatu pedoman sebagai panduan bagi unit pengelola keuangan berkelanjutan.
- Pelaksanaan edukasi internal bekerjasama dengan pihak eksternal seperti regulator dan lembaga/instansi lainnya.
- Peningkatan kapasitas pengurus terkait Penerapan Aksi Keuangan Berkelanjutan
- Peningkatan kompetensi karyawan satuan kerja Aksi Keuangan Berkelanjutan
- Melakukan pelatihan kepada kredit analis
- Peningkatan pengetahuan tim bisnis terkait produk dan kegiatan Keuangan Berkelanjutan
- Pelatihan penyusunan Laporan Keberlanjutan
- Kampanye peduli lingkungan kepada karyawan Bank

- Penerbitan *newsletter* mengenai Aksi Keuangan Berkelanjutan.
- Implementasi target dan alokasi dana Tanggung Jawab Sosial dan Lingkungan (TJSL)
  Sebagai bagian yang tidak tepisahkan dari Aksi Keuangan Berkelanjutan, Bank melaksanakan program TJSL yang menekankan pada UMKM, kepedulian sosial dan pendidikan. Bank telah menetapkan beberapa program TJSL yang selaras dengan dukungan pencapaian tujuan keberlanjutan dalam beberapa tahun ke depan.

- Preparation of Sustainable Finance Guidelines.
  In order to ensure that the implementation of Sustainable Finance Actions is in line with various applicable provisions and regulations regarding Sustainable Finance and applicable provisions regarding social and environmental issues, a guideline is needed as a guide for sustainable finance management units.

- Implementation of internal education in collaboration with external parties such as regulators and other institutions/agencies.
- Capacity building of the management regarding the Implementation of Sustainable Finance Action
- Increased competency of Sustainable Finance Action work unit employees
- Training for credit analysts
- Increased knowledge of business teams related to Sustainable Finance products and activities
- Training on Sustainability Report preparation
- Environment awareness campaign to the Bank's employees
- Issuance of newsletter on Sustainable Finance Action.

- Implementation of targets and allocation of Social and Environmental Responsibility (TJSL) funds
  As an integral part of the Sustainable Finance Action, the Bank implements TJSL programs emphasizing MSMEs, social care, and education. The Bank has established several TJSL programs aligned with supporting the achievement of sustainability goals in the next few years.

PENGELOLAAN HUBUNGAN DAN PELIBATAN PEMANGKU KEPENTINGAN [OJK E.4]

OK Bank menyadari bahwa elemen utama keberhasilan penerapan program-program keberlanjutan adalah hubungan jangka panjang berasaskan saling percaya dan saling menghormati dengan para pemangku kepentingan. Oleh karena itu, Bank telah mengidentifikasi tujuh kelompok pemangku kepentingan berdasarkan kesepakatan internal dan hasil *benchmarking* dengan perusahaan-perusahaan lain di sektor industri perbankan Indonesia. Bank berupaya memenuhi harapan para pemangku kepentingan melalui komunikasi yang efektif dan pembinaan hubungan yang harmonis.

Bank kemudian mengelola hubungan dengan para pemangku kepentingan dan melibatkan mereka dalam menjalankan program-program keberlanjutan secara proporsional, sebagai berikut.

MANAGEMENT OF STAKEHOLDER ENGAGEMENT AND RELATIONSHIPS [OJK E.4]

OK Bank recognizes that a key element of the successful implementation of sustainability programs is long-term relationships based on mutual trust and respect with stakeholders. Therefore, the Bank has identified seven stakeholder groups based on internal agreements and benchmarking results with other companies in the Indonesian banking industry. The Bank strives to meet stakeholders' expectations through effective communication and harmonious relationship building.

The Bank then manages relationships with stakeholders and involves them in carrying out sustainability programs proportionally, as follows.

Rekapitulasi pengelolaan hubungan dengan para pemangku kepentingan [OJK E.4]

Recapitulation of relationship management with stakeholders. [OJK E.4]

Pemangku Kepentingan Stakeholders	Topik dan Isu Utama Topic and Main Issue	Pendekatan Approach	Frekuensi Pelibatan Engagement Frequency
Pemegang saham dan Investor Shareholders and Investors	Peningkatan Kinerja Perusahaan Company Performance Improvement	Rapat Umum Pemegang Saham (RUPS) General Meeting of Shareholders (GMS)	Minimal setahun sekali At least once a year
Nasabah Customers	Pelayanan jasa terbaik Best services	Rapat Koordinasi Coordination Meeting	Sesuai kebutuhan According to the needs
	Harga jasa yang bersaing dan efisien Competitive and efficient service price	Komunikasi melalui media yang tersedia Communication through available media	Sesuai kebutuhan According to the needs
Pegawai Employees	Terjamin kesejahteraan pekerja beserta keluarganya Guaranteed wellbeing of employees and their families	Serikat pekerja dan Perjanjian Kerja Bersama Trade unions and Collective Labor Agreement	Setahun sekali Once a year
	Suasana kerja yang kondusif, sehat dan aman Conducive, healthy and safe working atmosphere	Forum tatap muka Face-to-face forum	Setahun sekali Once a year
	Jenjang karier dan penilaian kinerja yang jelas, setara dan tidak ada praktik diskriminasi. Career path and performance assessment are clear, equal, and there is no discriminatory practice.	Knowledge sharing	Minimal 1 kali setahun At least once a year
Pemasok Suppliers	Kepatuhan terhadap peraturan Compliance with regulations	Kontrak dan perjanjian Contract and agreement	Sesuai Kebutuhan According to the needs
	Pembayaran tepat waktu Timely payment	Suppliers	1 kali setahun Once a year
	Proses evaluasi yang objektif Objective evaluation process	Penilaian kinerja pemasok Supplier performance assessment	Minimal 1 kali per proyek At least once per project
	Kepatuhan terhadap peraturan Compliance with regulations	Kepatuhan terhadap peraturan Compliance with regulations	Setiap saat Anytime
	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to government (tax and use of subsidies)	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to government (tax and use of subsidies)	Sesuai ketentuan perpajakan In accordance with tax provisions
Pemerintah Government	Kepatuhan terhadap peraturan Compliance with regulations	Kepatuhan terhadap peraturan Compliance with regulations	Setiap saat Anytime
	Kesehatan perusahaan Soundness of the Company	Kesehatan perusahaan Soundness of the Company	Setiap saat Anytime
	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to government (tax and use of subsidies)	Kontribusi ekonomi pada pemerintah (pajak dan penggunaan subsidi) Economic contribution to government (tax and use of subsidies)	Sesuai ketentuan perpajakan In accordance with tax provisions
Masyarakat Community	Hubungan yang harmonis tanpa ada konflik Harmonious relationship without any conflict	Kegiatan *Corporate Social Responsibility* Corporate Social Responsibility Activities	Sesuai kebutuhan/ mengikuti ketentuan Pemegang Saham According to the needs/ provisions of the Shareholders
	Memperoleh akses informasi yang luas Gaining access to a wide range of information	Forum tatap muka Face-to-face forum	Sesuai kebutuhan According to the needs
Media Massa Mass Media	Hubungan yang harmonis Harmonious Relationship	Konferensi pers Press Conference	Sesuai kebutuhan According to the needs

Tata Kelola Keberlanjutan

Governance of Sustainability

Sesuai dengan statusnya sebagai lembaga jasa keuangan dan perusahaan publik, OK BANK diwajibkan memiliki pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan. OK BANK menugaskan *Corporate Planning* sebagai *unit in charge* Pengelola Program Aksi Keuangan Berkelanjutan dengan didukung oleh Divisi Finance dan Risk Management sebagai counter part untuk melakukan *monitoring* realisasi penyaluran Kredit kepada Kegiatan Usaha Berkelanjutan.

Dalam merealisasikan program dan aktivitas aksi keuangan berkelanjutan, Bank menunjuk pengelola aksi keuangan berkelanjutan, yang merupakan tim gabungan dari Corporate Planning, Finance, Risk Management, Compliance Human Capital, General Affairs, Marcomm dan Corporate Secretary, dengan uraian tugas dan tanggung jawab sebagaimana disampaikan berikut.

PENANGGUNG JAWAB PELAKSANAAN PELAKSANAAN PROGRAM KEUANGAN BERKELANJUTAN [OJK E.1]

Secara keseluruhan Aksi Keuangan Berkelanjutan dikelola oleh tim Sustainability PT Bank Oke Indonesia, Tbk. yang terdiri dari Corporate Planning dengan didukung oleh Divisi Finance, Risk Management, Compliance, Corporate Secretary, Marcomm, General Affairs, Bisnis, dan Human Capital. Adapun uraian rincian unit kerja dan pejabat yang bertanggung jawab terhadap Penerapan Aksi Keuangan Berkelanjutan adalah sebagai berikut:

In accordance with its status as a financial institution and a public company, OK BANK is obliged to have employees, officials, and/or units responsible for implementing Sustainable Finance. OK BANK assigns Corporate Planning as the unit in charge of managing the Sustainable Finance Action Program, supported by the Finance and Risk Management Division as counterparts to monitor the realization of credit allocation to sustainable business activities.

In realizing the Sustainable Finance action program and activities, the Bank appoints a Sustainable Finance action manager, which is a combined team from Corporate Planning, Finance, Risk Management, Compliance, Human Capital, General Affairs, Marcomm, and Corporate Secretary, with the description of tasks and responsibilities as follows.

RESPONSIBLE FOR THE IMPLEMENTATION OF THE SUSTAINABLE FINANCE PROGRAM [OJK E.1]

Overall, Sustainable Finance Actions are managed by the Sustainability team of PT Bank Oke Indonesia, Tbk., consisting of Corporate Planning supported by the Finance, Risk Management, Compliance, Corporate Secretary, Marcomm, General Affairs, Business, and Human Capital divisions. The detailed description of units and officials responsible for the Implementation of Sustainable Finance Actions is as follows:

Pejabat Directorate	**Tugas dan Wewenang** Duties and Authorities
Direksi Bank BOD of the Bank	Bertanggung jawab terhadap Pengelolaan Program Aksi Keuangan Berkelanjutan Bank secara keseluruhan. Responsible for the overall management of the Bank's Sustainable Financial Action Program.
Corporate Planning	a. Bertanggung jawab terhadap Direksi terhadap Pengelolaan Program Aksi Keuangan Berkelanjutan Bank secara keseluruhan. b. Mengelola Program Aksi Keuangan Berkelanjutan di Bank c. Menyusun Rencana Aksi Keuangan Berkelanjutan Bank d. Memproyeksikan Pertumbuhan Penyaluran Kredit kepada Kegiatan Usaha Berkelanjutan e. Menyusun Laporan Keberlanjutan Bank a. Responsible to the BOD for the management of the Bank's Sustainable Financial Action Program overall. b. Managing the Sustainable Financial Action Program at the Bank. c. Developing the Bank's Sustainable Financial Action Plan. d. Projecting the Growth of Credit Disbursement to Sustainable Business Activities. e. Preparing the Bank's Sustainability Report.
Finance	a. Support Penyusunan Rencana Aksi Keuangan Berkelanjutan Bank b. Memonitor Pelaksanaan Aksi Keuangan Berkelanjutan di Bank c. Pelaporan Bulanan Realisasi Penyaluran Kredit kepada Kegiatan Usaha Kategori Berkelanjutan a. Supporting the Preparation of the Bank's Sustainable Financial Action Plan. b. Monitoring the Implementation of Sustainable Financial Actions at the Bank. c. Monthly Reporting on the Realization of Credit Disbursement to Sustainable Business Activities Categories.
Compliance	a. Menyusun Pedoman Perusahaan Aksi Keuangan Berkelanjutan Bank b. Melakukan *review* dan rekomendasi terkait aspek kepatuhan terhadap Program Aksi Keuangan Berkelanjutan Bank a. Developing the Company's Guidelines for the Bank's Sustainable Financial Action Program. b. Reviewing and recommending compliance aspects related to the Bank's Sustainable Financial Action Program.

Pejabat Directorate	Tugas dan Wewenang Duties and Authorities
Risk Management	a. Menyusun Pedoman Perusahaan Aksi Keuangan Berkelanjutan Bank b. Melakukan *monitoring* risiko kredit dan risiko lainnya terkait penerapan Aksi Keuangan Berkelanjutan Bank a. Developing the Company's Guidelines for the Bank's Sustainable Financial Action Program. b. Monitoring credit and other risk-related risks associated with the implementation of the Bank's Sustainable Financial Action Program.
Human Capital	a. Melakukan rekruitmen untuk unit khusus pengelola keuangan berkelanjutan (apabila diperlukan) b. Melakukan pelatihan peningkatan kompetensi terkait Program Aksi Keuangan Berkelanjutan Bank a. Recruiting for a special unit managing sustainable finance (if needed). b. Conducting training to improve competencies related to the Bank's Sustainable Financial Action Program.
Bisnis Business	a. Penyaluran kredit kepada Kegiatan Usaha Berkelanjutan b. Penerbitan produk/jasa keuangan berkelanjutan a. Credit disbursement to Sustainable Business Activities. b. Issuance of sustainable financial products/services.
Marketing Communication	a. Melakukan Publikasi via e-mail, *banner, social media.* b. Mengadakan program terkait CSR. c. Koordinasi penyusunan SR (*Sustainable Report*). a. Conducting Publication via email, banners, social media. b. Holding CSR-related programs. c. Coordinating the preparation of SR (Sustainability Report).
General Affairs	a. Mengoptimalkan kerjasama dengan Vendor UMKM dalam pelaksanaan kegiatan operasional. b. Menyediakan kebutuhan kegiatan bisnis dan operasional sesuai berdasarkan prinsip ramah lingkungan. a. Optimizing cooperation with MSME vendors in operational activities. b. Providing business and operational needs based on environmental-friendly principles.
Corporate Secretary	Memastikan semua aktivitas terinformasikan kepada semua jajaran pemegang saham, komisaris, BOD dan pegawai bank, dan masyarakat (aspek keterbukaan). Ensuring all activities are communicated to all shareholders, commissioners, BOD, and bank employees, and the public (transparency aspect).

MONITORING, EVALUASI DAN MITIGASI PROGRAM KEBERLANJUTAN [OJK E.3]

Sistem *Monitoring*

Dalam rangka melakukan *monitoring* terhadap pelaksanaan program kerja seluruh unit kerja, Bank telah memiliki sejumlah mekanisme monitoring, antara lain:

1. Rapat Dewan Komisaris dan Rapat Dewan Direksi
   Dalam rangka memonitoring perkembangan terkini terhadap berbagai program kerja dari seluruh unit kerja serta memonitor kinerja keuangan dan non keuangan, Bank menyelenggarakan Rapat Dewan Komisaris dan Direksi serta Rapat Direksi.
2. *Performance Management System*
   Dalam memastikan target bisnis maupun program kerja selaras dengan visi dan misi Bank, telah terdapat unit *Performance* dan *Management* untuk mengukur dan memonitor kinerja bisnis serta memberikan evaluasi yang lebih objektif dan terukur sebagai dasar pemberian *reward* dan *punishment* sehingga karyawan lebih termotivasi dalam bekerja.
3. *Business Meeting*
   Bank melaksanakan pertemuan bisnis secara rutin dalam rangka memonitor kinerja unit bisnis dan juga cabang.
4. *Division meeting*
   Bank melaksanakan pertemuan antar divisi secara rutin dalam rangka memonitor kinerja seluruh unit kerja Bank dan juga membahas permasalahan terkait bisnis dan juga operasional.

MONITORING, EVALUATION, AND MITIGATION OF SUSTAINABILITY PROGRAMS [OJK E.3]

Monitoring System

In order to monitor the implementation of work programs across all units, the Bank has established several monitoring mechanisms, including:

1. Board of Commissioners and Board of Directors Meetings
   To monitor the latest developments regarding various work programs from all units and monitor financial and non-financial performance, the Bank organizes Board of Commissioners and Directors Meetings as well as Board Meetings.
2. Performance Management System
   To ensure that business targets and work programs are aligned with the Bank's vision and mission, there is a Performance and Management unit to measure and monitor business performance and provide more objective and measurable evaluations as the basis for rewarding and punishing, thus motivating employees to work more effectively.
3. Business Meetings
   The Bank holds regular business meetings to monitor the performance of business units and branches.
4. Division Meetings
   The Bank holds regular inter-division meetings to monitor the performance of all Bank units and discuss business-related issues as well as operational matters.

Mitigasi

Mitigasi yang dilakukan oleh Bank sebagai berikut:

1. *Three Lines of Defense*
   Bank telah menerapkan system pengendalian internal yang merujuk kepada konsep *Three Lines of Defense* yang sesuai dengan *Internal Control Framework* yang melibatkan seluruh satuan kerja.
   a. *First Line of Defense*
      First Line of Defense dikelola oleh masing-masing unit atau satuan kerja sesuai dengan fungsi dan tugas masing-masing, sebagai berikut:
      - Meningkatkan kompetensi keuangan Berkelanjutan dengan edukasi terkait Sustainability.
      - Melakukan identifikasi dan pengukuran kembali terhadap risiko operasional utama yang berkaitan dengan tugas dan tanggung jawab sehari-hari.
      - Peningkatan kontrol dan pelaksanaan tindakan preventif yang diperlukan agar dampak dan frekuensi risiko dapat diminimalisir.
   b. *Second Line of Defense*
      Second Line of Defense dikelola oleh Risk Manajemen dan Compliance sebagai berikut:
      - Peningkatan fungsi *check & balance* guna mendukung operasi bisnis yang *prudent*.
      - Sosialisasi program pengembangan budaya risiko dan kepatuhan kepada semua jenjang/ tingkatan organisasi.
      - Implementasi *Enterprise Risk Management* untuk mengelola risiko secara menyeluruh dan terintegrasi.
      - Penyempurnaan kebijakan, pedoman, prosedur, dan kerangka manajemen risiko yang komprehensif.
   c. *Third Line of Defense*
      Third Line of Defense dikelola oleh Internal Audit sebagai berikut:
      - Pelaksanaan mekanisme *Whistleblowing System* serta kebijakannya.
      - Pelaksanaan *review* dan sosialisasi/ *refreshment/role play* secara berkala untuk meningkatkan budaya sadar risiko (*Risk Awareness*) dan budaya *anti-fraud* (*Zero Fraud & Tolerance*).
      - Pelaksanaan *surprise audit* secara berkala terhadap *auditee* yang tidak termasuk dalam Rencana Kerja Audit Tahunan.

2. Manajemen Risiko
   Bank secara konsisten menerapkan manajemen risiko dalam setiap aktivitas usaha termasuk pada aktivitas operasional dan non operasional.

Mitigation

The mitigation measures undertaken by the Bank are as follows:

1. Three Lines of Defense
   The Bank has implemented an internal control system that refers to the concept of Three Lines of Defense in line with the Internal Control Framework involving all units.
   a. First Line of Defense
      The First Line of Defense is managed by each unit or work unit according to their respective functions and duties, as follows:
      - Enhancing Sustainable Financial competencies through related Sustainability education.
      - Identifying and re-evaluating key operational risks related to daily tasks and responsibilities.
      - Improve controls and implement necessary preventive actions to minimize the impact and frequency of risks.
   b. Second Line of Defense
      The Second Line of Defense is managed by Risk Management and Compliance as follows:
      - Enhancing the check & balance function to support prudent business operations.
      - Socializing risk and compliance culture development programs at all organizational levels.
      - Implementing Enterprise Risk Management to manage risks comprehensively and in an integrated manner.
      - Enhancing policies, guidelines, procedures, and comprehensive risk management frameworks.
   c. Third Line of Defense
      The Third Line of Defense is managed by Internal Audit as follows:
      - Implementing Whistleblowing System mechanisms and policies.
      - Conducting regular reviews and socialization/ refreshment/role plays to enhance risk awareness culture and anti-fraud culture.
      - Conducting surprise audits periodically on auditees not included in the Annual Audit Work Plan.

2. Risk Management
   The Bank consistently applies risk management in every business activity, including operational and non-operational activities.

Pengelolaan risiko Bank mencakup 8 (delapan) jenis risiko sesuai dengan ketentuan Otoritas Jasa Keuangan sebagai berikut:

The Bank's risk management covers 8 (eight) types of risks as stipulated by the Financial Services Authority as follows:

Perkembangan Profil Risiko berdasarkan Jenis Risiko Bank
Development of Risk Profile by Bank Risk Type

Profil Risiko Risk Profile	2021	2022	September 2023	December 2023
Risiko Kredit Credit Risk	Moderate	Moderate	Moderate	Moderate
Risiko Pasar Market Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Risiko Likuiditas Liquidity Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Risiko Operasional Operational Risk	Low Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Risiko Hukum Legal Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Risiko Stratejik Strategic Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Risiko Kepatuhan Compliance Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Risiko Reputasi Reputation Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate

3. Mitigasi Risiko
   a. Pemetaan Risiko
      Tidak berjalannya Aksi Keuangan Berkelanjutan dapat berdampak pada sejumlah risiko yang dikelola Bank. Adapun pemetaan risiko terhadap penerapan Aksi Keuangan Berkelanjutan sebagai berikut:

3. Risk Mitigation
   a. Risk Mapping
      The failure to implement Sustainable Financial Actions can have implications for several risks managed by the Bank. The risk mapping related to the implementation of Sustainable Financial Actions is as follows:

Jenis Risiko Risk Type	Potensi Risiko Risk Potential
Risiko Kredit Credit Risk	Potensi Kegagalan Portofolio Keuangan Berkelanjutan dalam memenuhi kewajibannya pada Bank. Potential failure of Sustainable Finance Portfolio to fulfill its obligations to the Bank.
Risiko Kepatuhan Compliance Risk	· Sanksi administratif berupa teguran atau peringatan tertulis bagi Bank yang tidak menerapkan Aksi Keuangan Berkelanjutan. · Berpotensi mempengaruhi nilai Tingkat Kesehatan Bank · Administrative sanctions in the form of reprimands or written warnings for Banks that do not implement Sustainable Finance Actions. · Potentially affecting the Bank's Health Level score
Risiko Stratejik Strategic Risk	· Pencapaian kinerja Rencana Aksi Keuangan Berkelanjutan · Pencapain kinerja penyaluran kredit kepada kegiatan Usaha Kategori Berkelanjutan · Achievement of Sustainable Finance Action Plan performance · Achievement of lending performance to Sustainable Category Business activities
Risiko Reputasi Reputation Risk	· Opini tidak memiliki kepedulian terhadap isu ekonomi berkelanjutan dan isu lingkungan hidup jika Bank tidak menerapkan Aksi Keuangan Berkelanjutan · Reputasi yang menurun di mata Otoritas dikarenakan Bank yang tidak menerapkan Aksi Keuangan Berkelanjutan akan diberikan sanksi administratif berupa teguran dan peringatan tertulis. · Opinion does not have a concern for sustainable economic issues and environmental issues if the Bank does not implement Sustainable Finance Actions · Decreased reputation in the eyes of the Authority because Banks that do not implement Sustainable Finance Actions will be given administrative sanctions in the form of warnings and written warnings.

b. Manajemen Risiko atas Program Aksi Keuangan Berkelanjutan
Untuk memitigasi potensi risiko Keuangan Berkelanjutan tersebut, Bank melakukan:

1. Pembentuan Unit Kerja Pengelola Keuangan Berkelanjutan.
2. Mengidentifikasi dan memonitor portofolio pembiayaan Bank yang menunjang keuangan berkelanjutan.
3. Meningkatkan *awareness* mengenai keuangan berkelanjutan (untuk karyawan dan nasabah), implementasi keuangan berkelanjutan pada sektor-sektor industri yang menjadi fokus Bank.
4. Penyusunan Kebijakan berupa Pedoman Pengelolaan Keuangan Berkelanjutan
5. Penerapan *risk appetite* dan *risk tolerance* penyaluran kredit kepada Kegiatan Usaha Kategori Berkelanjutan.
6. Pengawasan aktif Dewan Komisaris dan Direksi terhadap penerapa Aksi Keuangan Berkelanjutan termasuk penyaluran kredit kepada Kegiatan Usaha Kategori Berkelanjutan.
   a. Pemberian kredit harus disetujui oleh komite kredit
   b. Pemberian kredit kepada pihak terkait harus disetujui oleh Komisaris
7. Dewan Komisaris dan Direksi memiliki awareness dan pemahaman yang baik mengenai manajemen Risiko Reputasi. Pengurus melakukan peran dan tanggung jawab menjadi *role model* dalam rangka meningkatkan citra Bank di hadapan *stakeholder*.
8. Penanganan setiap berita yang terkait dengan Bank dan selalu dilakukan klarifikasi agar berita (yang bersifat negatif) tidak membahayakan bisnis Bank.
9. Penetapan RKA dan RBB untuk mencapai target yang telah ditentukan.
10. Penerapan konsistensi dalam menerapkan strategi bisnis, program bisnis, dan produk bisnis yang lebih komprehensif untuk mewujudkan kinerja yang baik.

PERMASALAHAN PENERAPAN PROGAM-PROGRAM KEBERLANJUTAN [OJK E.5]

OK BANK berkomitmen untuk berpartisipasi aktif baik dalam kegiatan pencapaian pembangunan berkelanjutan (SDGs) maupun keuangan berkelanjutan. Namun demikian dalam memenuhi komitmen tersebut terdapat beberapa permasalahan yang harus diatasi bersama dengan seluruh pemangku kepentingan. Berdasarkan hasil identifikasi yang

b. Risk Management of Sustainable Financial Action Programs
To mitigate the potential risks associated with Sustainable Finance, the Bank undertakes the following measures:

1. Establishment of a Sustainable Finance Management Unit.
2. Identification and monitoring of the Bank's financing portfolio that supports sustainable finance.
3. Increase awareness of sustainable finance (for employees and customers) and implement sustainable finance in the sectors focused on by the Bank.
4. Formulation of Policies in the form of Sustainable Financial Management Guidelines.
5. Implementation of risk appetite and risk tolerance in the allocation of credit to Sustainable Business Activities.
6. Active oversight by the Board of Commissioners and Directors regarding the implementation of Sustainable Financial Actions, including credit allocation to Sustainable Business Activities.
   a. Credit approval must be granted by the credit committee.
   b. Credit granted to related parties must be approved by the Commissioners.
7. The Board of Commissioners and Directors have a good awareness of and understanding of reputation risk management. Management plays a role and responsibility as a role model to enhance the Bank's image in front of stakeholders.
8. Handling any news related to the Bank and always providing clarification so that (negative) news does not harm the Bank's business.
9. Establishment of RKA and RBB to achieve predetermined targets.
10. Consistent application of business strategies, business programs, and more comprehensive business products to achieve good performance.

ISSUES IN THE IMPLEMENTATION OF SUSTAINABILITY PROGRAMS [OJK E.5]

OK BANK is committed to actively participating in both sustainable development goals (SDGs) and sustainable finance activities. However, in fulfilling this commitment, there are several issues that need to be addressed together with all stakeholders. Based on the identification

dijalankan, terdapat permasalahan yang dihadapi dalam penerapan kegiatan berkelanjutan antara lain:

1. Sulitnya UMKM untuk bersaing dengan industri besar menjadikan industri ini memiliki biaya operasi dan tingkat risiko cukup tinggi sehingga sulit bagi Bank untuk menyalurkan pembiayaan tanpa mitigasi risiko yang memadai.
2. Industri menengah dan besar yang dibiayai Bank belum banyak yang memiliki sertifikasi ramah lingkungan dan konservasi untuk dapat dikategorikan sebagai industri berkelanjutan.
3. Regulasi dan birokrasi pemerintah untuk dukungan terhadap ekonomi berkelanjutan belum cukup optimal.

results, there are problems faced in the implementation of sustainable activities, including:

1. The difficulty for SMEs to compete with large industries causes this industry to have high operating costs and risks, making it difficult for the Bank to provide financing without adequate risk mitigation.
2. Medium and large industries financed by the Bank have not yet obtained many environmental-friendly and conservation certifications to be categorized as sustainable industries.
3. Government regulations and bureaucracy to support a sustainable economy have not been optimal enough.

Kinerja Aspek Ekonomi dan Inklusi Keuangan

Economic Performance and Financial Inclusion

OK Bank mendukung pencapaian tujuan keberlanjutan pada aspek ekonomi melalui perannya dalam meningkatkan portofolio pembiayaan pada sektor-sektor yang menjadi target pasar dan kompetensinya. Bank telah menetapkan sektor UMKM menjadi salah satu fokus pembiayaan dalam meraih kinerja terbaiknya, selain sektor-sektor lainnya.

Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB). Dalam RAKB tersebut, Bank berupaya menyelaraskan kinerja tiga aspek keberlanjutan, yakni *triple bottom line*, yang terdiri dari *profit* (ekonomi), *people* (sosial), dan *planet* (lingkungan) sebagai landasan komitmen berkelanjutan yang akan diterapkan Bank dalam berkontribusi nyata bagi tercapainya berbagai tujuan pembangunan berkelanjutan. Pada aspek ekonomi, Bank berkontribusi dengan meningkatkan portofolio pembiayaan, menjaga kualitas portofolio pembiayaan/kredit yang diberikan, meraih pendapatan terbaik dan mendistribusikan perolehan nilai ekonomi kepada para pemangku kepentingan.

Pada tahun 2023, OK BANK membukukan penyaluran kredit sebesar Rp8.527,88 miliar, naik 5,75% dibandingkan tahun 2022 yang sebesar Rp8.064,12 miliar. Total aset Bank pada tahun 2023 tercatat sebesar Rp11.075,15 miliar, meningkat 8,76% dari tahun sebelumnya yang sebesar Rp10.183,41 miliar. Adapun untuk Dana Pihak Ketiga (DPK), Bank mampu menghimpun dana nasabah mencapai nilai sebesar Rp6.069,75 miliar, naik 13,06% dari Rp5,368.61 miliar di tahun 2022.

OK Bank supports the achievement of sustainability goals in the economic aspect through its role in increasing the financing portfolio in sectors that are target markets and competencies. The Bank determined the MSME sector to be one of its financing focuses in achieving the best performance, apart from other sectors.

The Bank prepared a Sustainable Financial Action Plan (RAKB). In the e Sustainable Finance Action Plan, the Bank seeks to harmonize the three sustainability aspects performance, namely the triple bottom line, which consists of profit (economic), people (social) and planet (environment) as the basis for a sustainable commitment to be applied in actualizing the real contribution to achieving various development in sustainable goals. In the economic aspect, the Bank contributes by increasing the financing portfolio, maintaining the quality of the financing/credit portfolio provided, achieving the best income and distributing economic value achievement to the stakeholders.

In 2023, OK BANK recorded credit distribution of Rp8,527.88 billion, increased by 5.75% compared to 2022 which were Rp8,064.12 billion. The Bank recorded total assets in 2023 at Rp11,075.15 billion, increased by 8.76% from the previous year which amounted to Rp10,183.41 billion. As for Third Party Funds (DPK), the Bank was able to collect customer funds reaching Rp6,069.75 billion, increased by 13.06% from Rp5,368.61 billion in 2022.

Bank juga mampu mencatatkan Laba Bersih setelah Pajak sebesar Rp28,65 miliar pada tahun 2023 naik 116,89% dibandingkan tahun sebelumnya 2022 yang mencatatkan Laba setelah Pajak sebesar Rp13,21 miliar. Laba bersih setelah pajak tersebut meningkat terutama dikontribusikan oleh naiknya nilai pendapatan bunga yang jauh lebih besar dari kenaikan beban bunga, sehingga Bank mencatatkan nilai pendapatan bunga bersih yang meningkat cukup besar. Bank juga meningkatkan jumlah nilai pencadangan hingga sebesar Rp217,32 miliar.

The Bank was also able to record the Net Profit after Tax of Rp28.65 billion in 2023, an increase of 116.89% compared to 2022 which recorded Profit after Tax of Rp13.21 billion. Net profit after tax was increased mainly contributed by the increase in the value of interest income which was much greater than the increase in interest expense, so that the Bank recorded a quite large increase in the value of net interest margin. The bank also increased total reserves to Rp217.32 billion.

Bank akan tetap berkomitmen untuk berupaya meningkatkan profitabilitas ke depannya dan juga berkontribusi terhadap program keuangan berkelanjutan. Rasio Kecukupan Modal (CAR) Bank mengalami sedikit penurunan di tahun 2023 sebesar 49,22% dibandingkan rasio CAR di tahun 2022 yang sebesar 47,67%, disebabkan ekspansi kredit Bank yang terbatas, sedangkan untuk rasio Net Interest Margin (NIM) tercatat sebesar 5,87% pada akhir tahun 2023 meningkat dari posisi akhir tahun 2022, yang sebesar 5,68%.

The Bank is going to remain committed to improving profitability in the future and also contributing to the sustainable financial programs. The Bank's Capital Adequacy Ratio (CAR) slightly decreased in 2023 amounting to 49.22% compared to the CAR ratio in 2022 which was 47.67%, due to limited bank credit expansion, while the Net Interest Margin (NIM) ratio was recorded at 5 .87% at the end of 2023, an increase from the position at the end of 2022, which was 5.68%.

NILAI EKONOMI YANG DITERIMA DAN DIDISTRIBUSIKAN

Perbaikan kinerja keuangan tersebut membuat Bank mencatatkan kenaikan nilai ekonomi yang diterima, selain juga mencatatkan kenaikan nilai ekonomi yang didistribusikan kepada para pemangku kepentingan. Hal ini juga berarti Bank telah mewujudkan komitmennya untuk turut mensejahterakan kehidupan sosial ekonomi para pemangku kepentingan, sebagai salah satu wujud tujuan keberlanjutan.

ECONOMIC VALUE RECEIVED AND DISTRIBUTED

Financial performance improvement brought the Bank managed to record increase in the economic value received as well as in the economic value distributed to the stakeholders. This also means that the Bank has realized its commitment to contributing to the socio-economic life welfare of its stakeholders, as manifestation of the sustainability goals.

Tabel Perolehan Nilai Ekonomi dan Distribusi Nilai Ekonomi
Table of Economic Value Acquisition and Economic Value Distribution

Uraian Description	Periode Pelaporan Reporting Period		
	2023	2022	2021
I. Nilai Ekonomi Langung yang Diterima Direct Economic Value Received			
Pendapatan Bunga Interest Income	1.000.383	701.980	526.345
Pendapatan Operasional Lainnya Other Operating Income	16.948	10.436	13.191
Jumlah Nilai Ekonomi yang Diterima Total Economic Value Received	1.017.331	712.416	539.536

Uraian Description	Periode Pelaporan Reporting Period		
	2023	2022	2021
II. Nilai Ekonomi yang Didistribusikan Distributed Economic Value			
Beban Bunga Interest Expense	(397.023)	(234.938)	(205.176)
Beban Operasional Lainnya Other Operating Expenses	(583.140)	(458.020)	(309.005)
Pembayaran kepada penyandang dana (pembayaran dividen) Payment to the Funders (dividend payment)	-	-	-
Pembayaran kepada Pemerintah (pajak, retribusi dan lain-lain) Payment to the Government (tax, retribution, and others)	(8.420)	(6.076)	(8.368)
Jumlah Nilai Ekonomi yang Didistribusikan Total Distributed Economic Value	(988.583)	(699.034)	(522.549)
III. Nilai Ekonomi yang Ditahan Detained Economic Value			
Jumlah Nilai Ekonomi yang Ditahan **Total Detained Economic Value**	**28.748**	**13.382**	**16.988**

PORTOFOLIO KREDIT DAN KUALITAS PINJAMAN

Portofolio usaha Bank meliputi kegiatan pinjaman dan simpanan. Bank berupaya untuk terus meningkatkan pertumbuhan portofolio dan menjaga kualitas pinjaman sebagai dasar bagi pengembangan skala usahanya. Untuk mencapai pertumbuhan skala usaha yang berkualitas Bank menerapkan strategi dan kebijakan yang prudent dalam mengatasi tantangan yang berkembang di lingkup industri perbankan, serta senantiasa mempastikan mampu memberikan pelayanan yang terbaik kepada para nasabahnya. Bank menjalankan evaluasi kinerja pemberian kredit dan memastikan penjaggan kualitas aktiva produktif yang dimilikan menjadi tanggung jawab unit-unit kerja terkait seperti unit bisnis, unit kredit dan unit manajemen risiko. Bank juga memastikan bahwan masing masing unit kerja bekerja dengan dedikasi yang tinggi, dan bertanggung jawab kepada Direksi.

CREDIT PORTFOLIO AND LOAN QUALITY

The Bank's business portfolio includes loan and savings activities. The Bank strives to keep increasing the portfolio growth and maintaining the loan quality as a basis for business scale development. To achieve quality business scale growth, the Bank implements prudent strategies and policies in overcoming growing challenges in the banking industry, and always ensures the capability to provide the best services for the customers. The Bank evaluates the credit performance and ensures that quality maintenance of its productive assets is the responsibility of related work units such as the business unit, credit unit and risk management unit. The Bank also ensures that each work unit works with high dedication and is accountable to the Board of Directors.

PEMBERIAN KREDIT BERDASARKAN SEKTOR EKONOMI [OJK F.3]

Portofolio Kredit Berdasarkan Sektor dan Kategori

Bank turut mendukung pencapaian tujuan pembangunan nasional sekaligus mendukung pencapaian tujuan keberlanjutan pada aspek ekonomi, antara lain melalui penyaluran kredit produktif bagi debitur-debitur di berbagai segmen usaha dan sektor ekonomi. Penyaluran kredit untuk debitur non- individual dimulai dari segmen Usaha Mikro Kecil dan Menengah (UMKM) hingga korporasi yang merupakan salah satu fokus layanan Bank. Nilai jangka panjang dari kegiatan penyaluran kredit tersebut adalah pertumbuhan kredit yang berkesinambungan pada segmen-segmen utama Bank.

GRANTING CREDIT BASED ON ECONOMIC SECTOR [OJK F.3]

Credit Portfolio Based on Sector and Category

The Bank also supports the achievement of national development goals while supporting the achievement of sustainability goals in the economic aspect, including through the distribution of productive credit to the debtors in various business segments and economic sectors. Credit distribution to non-individual debtors starts from the Micro, Small and Medium Enterprises (MSME) segment to corporations, which is one of the Bank's service focuses. The long-term value of these credit distribution activities is sustainable credit growth in the Bank's main segments.

Tabel Pemberian Kredit Berdasarkan Sektor Ekonomi [OJK F.3]

Table of Loan by Economic Sector (Rp million)

Uraian Description	2023	2022	2021	Pertumbuhan 2023 Growth 2023	
	Nominal	Nominal	Nominal	Nominal	Persentase Persentage
Perdagangan besar dan eceran, reparasi dan perawatan mobil, dan sepeda motor Wholesale and retail trade, repair and maintenance of cars, and motorcycles	1.948.510	962.012	959.839	986.498	102,55%
Rumah tangga Household	974.342	850.118	304.499	124.224	14,61%
Industri pengolahan Processing industry	1.582.777	1.451.836	842.577	130.941	9,02%
Pengangkutan dan pergudangan Transportation and warehousing	86.611	44.868	103.384	41.743	93,04%
Konstruksi Construction	277.644	307.476	412.650	(29.832)	-9,70%
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan, dan penunjang usaha lainnya Rental and leasing activities without option rights, employment, travel agencies, and other business supports	178.634	358.335	318.263	(179.701)	-50,15%
Real estate	272.069	476.623	778.229	(204.554)	-42,92%
Aktivitas keuangan dan asuransi Financial and insurance activities	1.482.846	1.918.603	686.657	(435.757)	-22,71%
Aktivitas kesehatan manusia dan aktivitas sosial Human health and social activities	214.008	330.826	271.482	(116.818)	-35,31%
Pendidikan Education	13.440	23.419	26.680	(9.979)	-42,61%
Aktivitas profesional, ilmiah, dan teknis Professional, scientific, and technical activities	254.636	261.927	51.764	(7.291)	-2,78%
Pertambangan dan penggalian Mining and quarrying	28.368	62.245	124.831	(33.877)	-54,43%
Penyediaan akomodasi dan penyediaan makan minum Accommodation and food and beverage services	747.301	462.608	308.888	284.693	61,54%
Informasi dan komunikasi Information and communication	113.624	62.299	123.981	51.325	82,38%
Aktivitas jasa lainnya Other service activities	321.979	436.656	171.977	(114.677)	-26,26%
Pertanian, kehutanan, dan perikanan Agriculture, forestry, and fishing	17.508	6.775	30.399	10.733	158,42%
Kesenian, Hiburan, dan Rekreasi Arts, entertainment, and recreation	13.586	2.674	3.088	10.912	408,08%
Pengadaan listrik, gas, uap/air panas dan udara dingin Procurement of electricity, gas, steam/hot water and cold air	-	44.822	-	(44.822)	-100,00%
Total Outstanding Kredit **Total Outstanding Loans**	**8.527.883**	**8.064.122**	**5.519.188**	**463.761**	**5,75%**

Tabel Pemberian Kredit Berdasarkan Segmen Penggunaan
Table of Loan by Usage Segment (Rp million)

Uraian Description	2023	2022	2021	Pertumbuhan 2023 Growth 2023	
	Nominal	Nominal	Nominal	Nominal	Persentase Persentage
Modal Kerja Working Capital	5.422.468	5.216.865	3.648.759	205.603	3,94%
Investasi Investment	1.785.956	1.760.564	1.565.931	25.392	1,44%
Konsumsi Consumption	1.099.042	839.290	304.361	259.752	30,95%
Sindikasi Syndication	207.537	236.576	0	(29.039)	-12,27%
Karyawan Employee	12.878	10.828	138	2.050	18,93%
Jumlah Bruto | Gross Amount	**8.527.881**	**8.064.123**	**5.519.189**	**463.758**	**5,75%**

NON-PERFORMING LOAN (NPL)

Tingginya suku bunga dan pelemahan pertumbuhan perekonomian nasional akibat berkepanjangannya konflik geopolitik memberi dampak terhadap rasio pinjaman bermasalah. Posisi *Non-Performing Loan* (NPL) OK BANK periode 31 Desember 2023, tercatat sebesar 3,80% (*gross*) dan 2,30% (*net*) sedangkan pada periode 31 Desember 2022 adalah sebesar 2,75% (*gross*) dan 2,06% (*net*), mencerminkan kehati-hatian OK BANK dalam menyalurkan kredit. Adapun *Capital Adequacy Ratio* (CAR) masih sangat mencukupi untuk meminimalisir risiko dari pinjaman bermasalah.

RANTAI PASOKAN DAN PRAKTIK PENGADAAN

Kegiatan operasional OK BANK tidak akan berjalan dengan baik, apabila tidak didukung oleh keberadaan para mitra pemasok barang maupun jasa yang handal, yang senantiasa mensupplai kebutuhan barang dan jasa pendukung dengan kualitas prima dan tepat waktu. Para pemasok ini bahkan dapat mempengaruhi naba baik Bank, jika kualitas barang maupun jasa yang disediakan kurang berkualitas. Oleh karenanya, Bank menilai rantai pasokan dan praktik pengadaan menjadi topik yang perlu diungkapkan dalam laporan keberlanjutan ini karena berpengaruh nyata pada proses operasional OK BANK.

Dalam merespons kepentingan dan harapan dari para pemasok, OK BANK menjalankan pendekatan melalui survei kepuasan pemasok. Bank juga memproses pemilihan pemasok secara transparan serta adil, serta melakukan evaluasi secara berkala dengan bertanggung jawab berdasarkan butir-butir perjanjian pemasokan yang telah disepakati bersama. OK BANK mengharapkan terciptanya hubungan kerja sama dalam jangka panjang yang bersih dan berkualitas. Oleh karenanya dalam proses pengadaan barang dan jasa, Bank mengedepankan prinsip serta etika pengadaan, yaitu Efisien, Efektif, Kompetitif, Transparan, Adil, dan Wajar. Berikut adalah tabel-tabel data pemasok OK BANK dalam tiga tahun terakhir.

NON-PERFORMING LOANS (NPL)

High interest rates and weakening national economic growth due to the prolonged geopolitical conflict brought impacts on the non-performing loan ratio. OK BANK's Non-Performing Loan (NPL) position for the period December 31, 2023 was recorded at 3.80% (gross) and 2.30% (net) while for the period December 31, 2022 it was 2.75% (gross) and 2.06% (net), reflecting OK BANK's prudence in distributing loan. The Capital Adequacy Ratio (CAR) is still highly sufficient to minimize the risk of non-performing loans.

SUPPLY CHAIN AND PROCUREMENT PRACTICES

OK Bank's operational activities are not going to run well without supports by the existence of reliable partners supplying goods and services, who always supply the needs for goods and supporting services with excellent quality and on time. These suppliers can even affect the Bank's good profits, in the event the quality of the goods and services provided are poor quality. Therefore, the Bank considers supply chain and procurement practices to be topics needed to be disclosed in this sustainability report due to its real influence on OK BANK's operational processes.

In responding to the suppliers interests and expectations, OK BANK implements an approach through supplier satisfaction surveys. The Bank also processes supplier selection in a transparent and fair manner, as well as carries out periodic evaluations responsibly based on the points of the mutually agreed supply agreement. OK BANK expects to create a clean and high quality long-term cooperative relationship. Therefore, in the process of procuring goods and services, the Bank prioritizes procurement principles and ethics, namely Efficient, Effective, Competitive, Transparent, Fair, and Reasonable. The following are tables of OK BANK's supplier data in the last three years.

Jumlah Pemasok dan Nilai Pasokan menurut Lokasi Geografis
Number of Suppliers and Value of Supply by Geographic Location

Lokasi Geografis Pemasok Supplier Geographic Location	Jumlah Pemasok Barang dan Jasa Number of Suppliers of Goods and Services			Nilai Kontrak Pekerjaan (Juta Rupiah) Work Contract Value (Million Rupiah)		
	2023	2022	2021	2023	2022	2021
Nasional National	16	9	17	767.169.635	921.407.941	1.650.833.303
Internasional International	N/A	N/A	N/A	N/A	N/A	N/A
Jumlah Total	16	9	17	767.169.635	921.407.941	1.650.833.303

Jumlah Pemasok Barang dan Nilai Pasokan Barang
Number of Goods Suppliers and Value of Goods Supply

Lokasi Geografis Pemasok Supplier Geographic Location	Jumlah Pemasok Barang dan Jasa Number of Suppliers of Goods and Services			Nilai Kontrak Pekerjaan (Juta Rupiah) Work Contract Value (Million Rupiah)		
	2023	2022	2021	2023	2022	2021
Nasional National	17	17	28	1.279.483.744	1.284.904.897	1.192.490.657
Internasional International	N/A	N/A	N/A	N/A	N/A	N/A
Jumlah Total	17	17	28	1.279.483.744	1.284.904.897	1.192.490.657

Jumlah Pemasok Jasa dan Nilai Pasokan Jasa
Number of Services Suppliers and Value of Services Supply

Lokasi Geografis Pemasok Supplier Geographic Location	Jumlah Pemasok Barang dan Jasa Number of Suppliers of Goods and Services			Nilai Kontrak Pekerjaan (Juta Rupiah) Work Contract Value (Million Rupiah)		
	2023	2022	2021	2023	2022	2021
Nasional National	22	18	21	9.808.792.649	7.107.717.299	4.668.746020
Internasional International	N/A	N/A	N/A	N/A	N/A	N/A
Jumlah Total	22	18	21	9.808.792.649	7.107.717.299	4.668.746020

DAMPAK EKONOMI TIDAK LANGSUNG

Bank senantiasa memberikan perhatian terhadap kondisi sosial ekonomi dan kesejahteraan masyarakat. Hal ini dibuktikan melalui aktivitas tanggung jawab sosial di bidang inklusi dan literasi keuangan. Hal ini juga sejalan dengan penerapan program-program keuangan berkelanjutan Bank pada aspek ekonomi yang dijalankan dengan tujuan meningkatkan pertumbuhan ekonomi yang inklusif dan berkelanjutan.

Program inklusi dan literasi keuangan unggulan yang diluncurkan oleh Bank dijalankan melalui berbagai forum seperti sosialisasi, pertemuan tatap muka maupun webinar. Seluruh kegiatan tersebut dimaksudkan sebagai forum edukasi pengenalan mengenai produk, layanan, dan transaksi perbankan serta manfaatnya bagi kehidupan sosial ekonomi dan kesejahteraan mereka.

INDIRECT ECONOMIC IMPACT

The Bank always pays attention to the socio-economic conditions and community welfare. This is proven through social responsibility activities in the fields of financial inclusion and literacy. This is also in line with the implementation of the Bank's sustainable finance programs in economic aspects applied with the purpose of increasing inclusive and sustainable economic growth.

The Bank launched and applies superior financial inclusion and literacy program through various forums such as outreach, face-to-face meetings and webinars. All of these activities are intended as an educational forum for the introduction of banking products, services and transactions and their benefits for their socio-economic life and welfare.

Program Inklusi dan Literasi Keuangan

OK Bank secara konsisten menjalankan program inklusi dan literasi keuangan sebagai wujud komitmen dukungan pelaksanaan program inklusi dan literasi keuangan yang dicanangkan oleh Pemerintah.

Program Inklusi Keuangan

Untuk tahun 2023, OK BANK menjalankan 2 (dua) kali kegiatan inklusi keuangan. Kegiatan Inklusi Keuangan yang pertama diadakan pada hari Kamis, 15 Juni 2023.

Kegiatan ini dilaksanakan dengan tujuan memperkenalkan produk-produk tabungan yang ada di OK BANK kepada orang tua murid dari Lorenz Baseball Club. Penjelasan mengenai pengenalan produk diberikan oleh Ibu Natalia Budiman selaku Head Division Funding. Peserta dari kegiatan Inklusi Keuangan ini berjumlah 30 orang. Selanjutnya mulai hari Kamis 22 Juni 2023 sampai dengan Jumat 23 Juni 2023, pihak OK BANK akan membuka *booth* pada acara *Lorenz National Baseball Championship*. Melalui pembukaan booth tersebut Bank akan dapat mengetahui berapa banyak orang yang membuka rekening di OK BANK setelah kegiatan Inklusi Keuangan dilakukan.

Financial Inclusion and Literacy Program

OK Bank consistently carries out financial inclusion and literacy programs as its commitment to supporting the implementation of financial inclusion and literacy programs launched by the Government.

Financial Inclusion Program

For 2023, OK BANK organized 2 (two) financial inclusion activities. The first Financial Inclusion Activity was held on Thursday, June 15, 2023.

This activity was purposed to introduce savings products at OK BANK to parents of students from the Lorenz Baseball Club. Mrs. Natalia Budiman as Head of Funding Division explained regarding product introduction. There were 30 participants in this Financial Inclusion activity. Furthermore, starting from Thursday June 22, 2023 to Friday June 23, 2023, OK BANK opened a booth at the Lorenz National Baseball Championship event. By opening this booth, the Bank was able to find out how many people opened accounts at OK BANK after the Financial Inclusion activities were carried out.



Kegiatan Inklusi Keuangan yang kedua diadakan pada hari Senin, 16 Oktober 2023. Kegiatan ini dilakukan di PT TK Industrial Indonesia dengan tema "Solusi Kesejahteraan Karyawan". Kegiatan ini bertujuan untuk memperkanlkan produk pinjaman (KTA) kepada karyawan di PT TK Industrial Indonesia.

The second Financial Inclusion activity was held on Monday, 16 October 2023. This activity was carried out at PT TK Industrial Indonesia with the theme "Employee Welfare Solutions". This activity purposed to introduce loan products (KTA) to the employees at PT TK Industrial Indonesia.



Literasi Keuangan

Pada tahun 2023, OK BANK melakukan 2 (dua) kali kegiatan Literasi Edukasi Keuangan. Tema "Ayo Menabung". Kegiatan tersebut dihadiri oleh Mr Kim Tae Seob selaku Head Division Marketing Communication dan Ibu Deasy Wulaningsih selaku Head Division Finance. Kegiatan Literasi Edukasi Keuangan ini diikuti oleh 35 orang siswa dan/atau siswi SDN 05 Pagi Cijantung dengan didampingi oleh Ibu Esti Wulandari selaku Kepala Sekolah beserta Ibu Noni Lestari dan Bapak Bazlul Juhdi selaku Wali Kelas 5A dan 5B. Siswa dan/atau siswi yang hadir mendapatkan materi dengan tema "Ayo Menabung" yang disampaikan oleh Lauditta dari Divisi Marketing Communication. Tema ini dipilih dengan tujuan untuk memberikan edukasi kepada siswa dan/atau siswi mengenai pentingnya menabung sejak dini.

Setelah pemberian materi disampaikan, siswa dan/atau siswi diperkenankan untuk bertanya maupun menjawab pertanyaan yang diberikan oleh pemberi materi. Setelah sesi tanya jawab rangkaian acara dilanjutkan dengan pemberian *goodie bag* kepada salah satu perwakilan peserta yang diberikan oleh Mr. Kim Tae Seob dan dilanjutkan dengan pemberian cinderamata oleh Ibu Deasy Wulaningsih kepada Ibu Estie Wulandari selaku Kepala Sekolah SDN 05 Pagi Cijantung.

Financial Literacy

In 2023, OK BANK performed 2 (two) Financial Education Literacy activities with the theme "Let's Save". This activity was attended by Mr. Kim Tae Seob as Head of Marketing Communication Division and Mrs. Deasy Wulaningsih as Head of Finance Division. This Financial Education Literacy activity was participated by 35 students of SDN 05 Pagi Cijantung accompanied by Mrs. Esti Wulandari as the Principal along with Mrs. Noni Lestari and Mr. Bazlul Juhdi as the Teacher of 5A and 5B Class. The students received material with the theme "Let's Save" which was delivered by Lauditta from the Marketing Communication Division. This theme was chosen with the aim of providing education to the students regarding the importance of saving from an early age.

After the material is delivered, students are allowed to ask or answer questions given by the material provider. After the question and answer session, the series of events continued with giving a goodie bag to one of the participant representatives which was given by Mr. Kim Tae Seob and continued with giving souvenirs by Mrs. Deasy Wulaningsih to Mrs Estie Wulandari as the Principal of SDN 05 Pagi Cijantung.



Kegiatan Literasi Edukasi Keuangan yang kedua, diadakan pada hari Rabu, 4 Oktober 2023, dengan mengangkat tema "Ayo Belajar Mengatur Keuangan". Kegiatan tersebut dihadiri oleh Mr. Kim Tae Seob selaku Head Division Marketing Communication. Kegiatan Literasi Edukasi Keuangan ini diikuti oleh 35 orang siswa dan/atau siswi SDN 05 Pagi Cijantung dengan didampingi oleh Ibu Esti Wulandari selaku Kepala Sekolah. Siswa dan/atau siswi yang hadir mendapatkan materi dengan tema "Ayo Belajar Mengatur Keuangan" yang disampaikan oleh Lauditta dari Divisi Marketing Communication dan Lady Diana dari Divisi Funding.

The second Financial Education Literacy Activity was held on Wednesday, October 4, 2023, with the theme "Let's Learn to Manage Finances". This activity was attended by Mr. Kim Tae Seob as Head of Marketing Communication Division. This Financial Education Literacy activity was attended by 35 students of SDN 05 Pagi Cijantung accompanied by Mrs. Esti Wulandari as the Principal. The students received material with the theme "Let's Learn to Manage Finances" which was delivered by Lauditta from the Marketing Communication Division and Lady Diana from the Funding Division.

Tema ini dipilih dengan tujuan untuk memberikan edukasi kepada siswa dan/atau siswi mengenai pentingnya belajar mengatur keuangan sejak dini. Kegiatan Literasi Edukasi Keuangan ini juga merupakan kegiatan lanjutan dari kegiatan sebelumnya yang mengusung tema "Ayo Menabung". Pada kegiatan sebelumnya, para siswa dan/atau siswi diberikan 1 buah celengan yang akan digunakan untuk menabung, dan pada kegiatan yang dilakukan hari ini para siswa dan/atau siswi bersama-sama membuka dan menghitung hasil tabungan yang telah ditabung selama 4 bulan kebelakang.

This theme was chosen with the aim of providing education to the students regarding the importance of learning to manage finances from an early age. This Financial Education Literacy activity was also a follow-up activity to the previous activity which carried the theme "Let's Save". In the previous activity, students were given 1 piggy bank which would be used for saving, and in today's activity the students and/or female students together opened and counted the savings they had saved over the past 4 months.

Setelah sesi tanya jawab rangkaian acara dilanjutkan dengan membukan dan menghitung secara bersama-sama hasil dari tabungan selama 4 bulan kebelakang. Setelah itu acara dilanjutkan dengan mengumumkan 3 orang pemenang dengan total tabungan terbanyak. Pemberian hadiah diberikan oleh Mr. Kim Tae Seob kepada pemenang pertama, Ibu Esti Wulandari kepada pemenang kedua, dan Ibu Lady Diana kepada pemenang ketiga. Setelah pembagian hadiah untuk para pemenang, acara dilanjutkan dengan pemberian Cinderamata untuk sekolah berupa 2 buah printer yang diberikan oleh Mr. Kim Tae Seob kepada Ibu Esti Wulandari selaku Kepala Sekolah SDN 05 Pagi Cijantung.

After the question and answer session, the series of events continued with opening and calculating together the results of savings for the past 4 months. After that, the event continued by announcing the 3 winners with the highest total savings. The prizes were given by Mr. Kim Tae Seob was the first winner, Mrs. Esti Wulandari was the second winner, and Mrs. Lady Diana was the third winner. After distributing prizes to the winners, the event continued with giving souvenirs to the school in the form of 2 printers given by Mr. Kim Tae Seob to Mrs. Esti Wulandari as Principal of SDN 05 Pagi Cijantung.

Setelah itu acara dilanjutkan dengan pemberian *goodiebag* kepada salah satu perwakilan peserta yang diberikan oleh Mr. Kim Tae Seob dan pembagian makan siang kepada seluruh peserta Kegiatan Literasi Edukasi Keuangan.

Furthermore, the event continued with the giving of goodie bags to one of the participant representatives given by Mr. Kim Tae Seob and the distribution of lunch to all participants in the Financial Education Literacy Activity.



Kinerja Lingkungan Hidup Berkelanjutan

Sustainable Environmental Performance

KEBIJAKAN UMUM ASPEK LINGKUNGAN

Sebagai salah satu perusahaan yang bergerak di industri jasa perbankan, kegiatan operasional OK BANK sejatinya tidak bersinggungan secara langsung dengan perubahan kondisi lingkungan hidup, juga tidak berdampak signifikan terhadap kelestarian lingkungan hidup. Dampak negatif yang ditimbulkan dari operasional Bank terhadap kondisi lingkungan juga relatif kecil. Namun demikian, OK BANK memiliki kepedulian yang besar terhadap upaya menjaga kelestaraian dan meningkatkan kualitas lingkungan hidup di sekitar kegiatan operasional, khususnya dan di sekitar wilayah nasional umumnya.

Oleh karenanya OK BANK senantiasa berupaya untuk terus menekan dampak yang ditimbulkan dari operasional Bank terhadap lingkungan. Bank juga berupaya mendukung upaya yang dilakukan bersama sesama pelaku industri perbankan, pelaku industri secara umum, maupun bersama para nasabah dalam mencapai berbagai tujuan keberlanjutan pada aspek lingkungan.

Pemerintah Indonesia, dalam hal ini Kementerian Lingkungan Hidup, Bank Indonesia dan OJK telah mencanangkan sistem ekonomi yang semakin ramah lingkungan dan ramah bagi iklim (*green economy*) dengan mengeluarkan Undang-Undang Nomor 32 tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup, dan mewajibkan semua pelaku ekonomi untuk mematuhinya dalam rangka menjaga kelestarian dan meningkatkan kualitas lingkungan hidup dalam jangka panjang dan berkesinambungan. OJK pada tahun 2017 kemudian mengeluarkan 51/POJK.03/2017 yang mewajibkan seluruh emiten dan pelaku industri keuangan di Indonesia menyampaikan Rencana Aksi Keuangan Berkelanjutan (RAKB) dan menyampaikan pelaksnaan program dan hasilnya dalam Laporan Keberlanjutan yang dapat disajikan secara terpisah maupun dalam satu kesatuan dengan Laporan Tahunan sebagaimana disampaikan dalam SEOJK 16/2021. OK BANK berkomitmen penuh untuk mematuhi ketentuan tersebut dan melaporkan realisasi program-program dalam RAKB maupun program dukungan kelestarian dan peningkatan kualitas lingkungan hidup.

GENERAL POLICY ON ENVIRONMENTAL ASPECTS

As one of the companies engaged in the banking services industry, OK BANK's operational activities do not directly intersect with changes in environmental conditions, nor do they have a significant impact on environmental sustainability. The negative impact caused by the Bank's operations on environmental conditions is also relatively small. Nevertheless, OK BANK has great concern for efforts to maintain sustainability and improve the quality of the environment around its operational activities, in particular, and around the national region in general.

Therefore, OK BANK continuously strives to minimize the impact of its operations on the environment. The Bank also strives to support efforts made with fellow banking industry players, industry players in general, and customers in achieving various sustainability goals in environmental aspects.

The Indonesian government, in this case the Ministry of Environment, Bank Indonesia, and OJK, have launched a more environmentally friendly and climate-friendly economic system (green economy) by issuing Law Number 32 of 2009 on the Protection and Management of the Environment, which requires all economic actors to comply with it to preserve and improve the quality of the environment in the long term and sustainably. In 2017, the OJK issued 51/POJK.03/2017, which requires all issuers and financial industry actors in Indonesia to submit a Sustainable Finance Action Plan (RAKB) and submit the implementation of the program and its results in a Sustainability Report, which can be presented separately or in one unit with the Annual Report as stated in SEOJK 16/2021. OK BANK is fully committed to complying with these provisions and reporting the realization of programs in the RAKB, as well as programs to support the preservation and improvement of environmental quality.

Kebijakan Aspek Perlindungan Lingkungan

OK Bank belum memiliki kebijakan internal khusus yang dikeluarkan dalam rangka mendukung pencapaian tujuan keberlanjutan pada aspek lingkungan. Namun demikian Bank senantiasa berupaya mematuhi peraturan perundangan pada aspek lingkungan yang berlaku dalam menjalankan kegiatan operasional dan berinteraksi dengan para nasabah maupun calon nasabah.

Target Kegiatan terkait Aspek Lingkungan

OK Bank merealisasikan program pembiayaan ramah lingkungan dan program operasi ramah lingkungan dengan mengacu pada berbagai sistim prosedur operasional terkait. Program-program tersebut bermuara pada beberapa tujuan pada aspek bidang lingkungan, yakni:

- Menunjukan partisipasi pada upaya konservasi energi, konservasi air dan reduksi emisi gas rumah kaca.
- Meningkatnya efisiensi operasional sebagai hasil positif dari penerapan program operasional ramah lingkungan.

PROGRAM-PROGRAM PENGELOLAAN LINGKUNGAN YANG DIJALANKAN

Penggunaan Materi dan Produk Ramah Lingkungan

[OJK F.5]

Suatu materi maupun produk disebut ramah lingkungan didasarkan pada bahan yang dikandungnya, cara mereka diproduksi, dikemas, didistribusikan, dan bagaimana mereka digunakan. Suatu materi atau produk dapat dikatakan ramah lingkungan apabila mataeri atau produk tersebut diproses dengan memanfaatkan bahan-bahan yang tidak mengandung bahan kimiawi berbahaya yang dapat mencemari lingkungan.

Produk ramah lingkungan biasanya mempromosikan metode daur hidup hijau atau manufaktur hijau yang mengurangi jumlah atau jenis sumber daya yang digunakan. Produk ramah lingkungan umumnya juga memanfaatkan bahan yang dapat didaur ulang sehingga dapat mengurangi polusi di alam. Singkatnya produk ramah lingkungan merupakan produk yang membantu merawat bumi, bukan merusaknya.

OK Bank mendukung secara penuh penggunaan produk-produk ramah lingkungan dan *re-usable* dalam kegiatan operasionalnya termasuk penggunan kertas bekas, meminimalisasi penggunaan plastik dan air minum kemasan, kampanye *re-usable* di lingkungan internal dan sebagainya. Hampir seluruh kertas yang telah digunakan, dan tidak terpakai lagi, kemudian dicacah dan dibuang sebagai bagian dari limbah kantor.

Policy on Environmental Protection Aspects

OK Bank does not have a specific internal policy issued in order to support the achievement of sustainability goals in environmental aspects. However, the Bank continuously strives to comply with applicable environmental laws and regulations in carrying out operational activities and interacting with customers and prospective customers.

Target Activities related to Environmental Aspects

OK Bank realizes environmentally friendly financing and operation programs by referring to various related operational procedures. These programs lead to several objectives in the environmental aspect, namely:

- Demonstrating participation in energy conservation, water conservation, and greenhouse gas emission reduction efforts.
- Increased operational efficiency as a positive result of implementing environmentally friendly operational programs.

ENVIRONMENTAL MANAGEMENT PROGRAMS

Use of Environmentally Friendly Materials and Products

[OJK F.5]

Materials and products are called environmentally friendly based on the materials they contain as well as how they are produced, packaged, distributed, and used. A material or product can be considered environmentally friendly if it is processed by utilizing materials that do not contain harmful chemicals that can pollute the environment.

Eco-friendly products usually promote a green life cycle or green manufacturing methods that reduce the amount or type of resources used. Eco-friendly products also generally utilize recyclable materials, thus reducing pollution in nature. In summary, eco-friendly products are products that help nurture the earth, not destroy it.

OK Bank fully supports the use of environmentally friendly and reusable products in its operations, including the use of waste paper, minimizing the use of plastic and bottled water, reusable campaigns in the internal environment, and so on. Almost all paper that has been used and is no longer used is shredded and disposed of as part of office waste.

Volume Penggunaan Kertas OK BANK
Paper Usage Volume of OK BANK

Tahun Year	Jumlah (Rim) Total (Ream)
2023	1.000
2022	1.200
2021	2.200

Pengelolaan Konsumsi Energi dan Intensitas Energi [OJK F.6, F.7]

OK Bank menggunakan 2 jenis sumber energi dalam menjalankan kegiatan operasionalnya, yakni: energi listrik untuk penerangan maupun untuk menjalankan berbagai peralatan listrik di kantor-kantor serta BBM untuk mendukung kebutuhan transportasi dalam kota maupun untuk memenuhi kebutuhan genset. Untuk meningkatkan efisiensi konsumsi kedua jenis energi tersebut, Bank menerapkan kebijakan penghematan dengan memberlakukan waktu penerangan dan pengaturan penggunaan ruangan secara optimal.

Berbagai Kebijakan Penghematan Listrik yang dijalankan meluputi:

a. Mematikan alat elektronik maupun peralatan listrik pendukung saat tidak digunakan;
b. Mematikan lampu dan pendingin ruangan ketika jam istirahat dan pada waktu pulang;
c. Menggunakan lampu-lampu penerangan jenis LED yang lebih hemat listrik.
d. Mematikan lift di kantor pusat.
e. Tidak menyalakan lampu apabila cahaya dari luar mencukupi;
f. Membatasi penggunaan pendingin ruangan untuk lembur (maksimal 2 jam setelah pulang kantor);
g. Menyalakan pendingin ruangan mulai pukul 07.30 WIB;
h. Mengatur seluruh alat elektronik dengan program *saving mode*.

Guna meningkatkan efisiensi penggunaan BBM transportasi, OK BANK menerapkan kebijakan penggunaan kendaraan yang dikenal hemat bahan bakar, melakukan perawatan berkala, selain menerapkan kontrol penggunaan kendaraan dinas.

Melalui berbagai upaya tersebut, OK BANK dapat mengendalikan kenaikan konsumsi energi baik untuk penggunaan listrik maupun BBM sebagaimana terlihat pada tabel berikut.

Management of Energy Consumption and Energy Intensity [OJK F.6, F.7]

OK Bank uses two types of energy sources in carrying out its operational activities, namely electrical lighting energy and to run various electrical equipment in offices, as well as fuel to support transportation needs in the city and to meet the needs of generators. The Bank implements a savings policy to improve the efficiency of consumption of both types of energy by enforcing optimal lighting times and room usage arrangements.

Various Electricity Saving Policies implemented include:

a. Turning off electronic devices and supporting electrical equipment when not in use;
b. Switching off lights and air conditioners during break times and when returning home;
c. Using more electricity-efficient LED lighting.
d. Turning off the elevator at the head office.
e. Not switching on lights when there is sufficient light from outside;
f. Limiting the use of air conditioning for overtime (maximum two hours after leaving the office);
g. Switching on the air conditioner starting at 7:30 am;
h. Setting all electronic devices with saving mode program.

OK Bank implemented a policy of using vehicles that are known to be fuel efficient, conducting periodic maintenance, and implementing controls on the use of official vehicles to improve the efficiency of transportation fuel usage.

Through these various efforts, OK BANK was able to control the increase in energy consumption for both electricity and fuel usage, as shown in the following table.

Tabel Konsumsi dan Intensitas Energi [OJK F.6, F.7]
Table of Energy Consumption and Intensity [OJK F.6, F.7]

No	Uraian Description	Satuan Unit	Tahun Year			Perubahan Changes
			2023	2022	2021*	2023
1	Listrik Electricity	Kwh	681.045	622.290	561.000	9.44%
		GigaJoules	2.451	2.240	2.019	9.44%
2	BBM Transportasi/Operasional Transportation/Operational Fuel	Kiloliter	43.89	43.04	35.14	1.98%
		GigaJoules	1.767	1.732	1.414	1.98%
3	BBM Genset Generator Fuel	Kiloliter	9.31	7.37	2.51	26.36%
		GigaJoules	333	263	90	26.36%
Total Konsumsi Energi Total Energy Consumption		**GigaJoules**	**4.551**	**4.235**	**3.523**	**7.44%**
Total Luas Bangunan Total Area of Buildings		M^2	9.221	7.812	8.250	0.00%
Intensitas Konsumsi Energi Energy Consumption Intensity		**M^2/GigaJoule**	**00,49**	**0,54**	**0,43**	**7,44%**

(*) Tahun Baseline
Konversi energi dihitung menurut ketentuan IPCC.2006
(*) Baseline Year
Energy conversion is calculated according to IPCC.2006

OK BANK BUILDING INFORMATION

No.	Location	Area Gross m^2
1	Candranaya	157
2	Perniagaan	146
3	Pluit	174
4	Mangga Dua	348
5	Kelapa Gading	342
6	Wahid Hasyim	462
7	Bandung	174
8	Taman Ratu	279
9	Pondok Indah	280
10	Batu Ceper	551
11	Serpong	200
12	Denpasar	500
13	Sudirman	203
14	Surabaya	600
15	Semarang	253
16	Juanda	4.552

Dari data konsumsi energi tersebut di atas tampak, meskipun kegiatan operasional OK BANK meningkat sebagaiamana tercermin dari naiknya nilai aset, nilai DPK dan nilai saldo kredit, akan tetapi intensitas konsumsi energi Bank di tahun 2023 hanya meningkat sebesar 8,98%, menunjukkan efisiensi Bank meningkat selaras dengan peningkatan kegiatan operasional dan nilai aset yang dikelola.

From the energy consumption data above, it can be seen that although OK BANK's operational activities increased, as reflected in the increase in the value of assets, the value of Third-Party funds, and credit balances, the Bank's energy consumption intensity in 2023 only increased by 7.59%, indicating that the Bank's efficiency increased in line with the increase in operational activities and the value of assets under management.

Pengelolaan Emisi Gas Rumah Kaca [OJK F.11, F.12]

Perubahan iklim dan pemanasan global merupakan isu besar yang hingga saat ini menjadi keprihatinan seluruh warga dunia, termasuk para pelaku usaha, untuk bersama-sama mengendalikan dan mengatasinya dalam beberapa tahun mendatang. Apabila tidak ada langkah nyata dan gerakan bersama, maka dampak negatif perubahan iklim dan pemanasan global akan semakin terasa bagi bumi dan seluruh makhluk yang hidup di atasnya. Di antara penyebab perubahan iklim dan pemanasan global adalah meningkatnya emisi gas rumah kaca yang dihasilkan dari berbagai aktivitas manusia, seperti: industrialisasi, pembangkitan tenaga listrik menggunakan bahan bakar fosil, kegiatan transportasi, aktivitas rumah tangga, hingga penebangan hutan yang sebenarnya bertindak sebagai paru-paru dunia, dan sebagainya.

Emisi gas rumah kaca (GRK) dikelompokkan dalam beberapa kategaori, yakni antaranya GRK langsung (cakupan 1) yang dihasilkan dari penggunaan bahan bakar fosil (BBM), dan emisi GRK tidak langsung (Cakupan 2) yang bersumber dari penggunaan listrik dan emisi GRK yang berasal dari kegiatan transportasi maupun kegiatan operasional oleh pihak ketiga (Cakupan 3). Emisi GRK dominan yang dihasilkan, baik cakupan 1 dan 2 adalah karbon dioksida (CO2).

Oleh karena itu, untuk mengurangi emisi, OK BANK menjalankan beragam program efisiensi penggunaan listrik dan BBM secara optimal, sebagaimana telah dijelaskan pada uraian "Pengelolaan Konsumsi Energi dan Intensitas Energi".

Untuk menghitung emisi GRK (Cakupan 1) langsung, OK BANK menggunakan metode sebagaimana yang digunakan di Indonesia dan negara-negara *non-Annex* 1 (negara berkembang) kategori *Tier*-1, yaitu berdasarkan data konsumsi energi, dalam satuan Gigajoule maupun TerraJoule, dikalikan faktor emisi default IPCC (Intergovernmental Panel on Climate Change/Panel Antar Pemerintah tentang Perubahan Iklim).

Greenhouse Gas Emissions Management [OJK F.11, F.12]

Climate change and global warming are major issues that have become a concern for all world citizens, including business actors, to jointly control and overcome in the coming years. The negative impacts of climate change and global warming will be increasingly felt by the earth and all creatures living on it if there are no concrete steps and joint movements. Among the causes of climate change and global warming is the increase in greenhouse gas emissions resulting from various human activities, such as industrialization, electric power generators using fossil fuels, transportation activities, household activities, logging forests that actually act as the lungs of the world, and so on.

Greenhouse gas (GHG) emissions are grouped into several categories, namely direct GHG (scope 1) resulting from the use of fossil fuels (BBM), indirect GHG emissions (Scope 2) originating from the use of electricity, and GHG emissions from transportation and operational activities by third parties (Scope 3). The dominant GHG emission generated in both scopes 1 and 2 is carbon dioxide (CO2).

Therefore, to reduce emissions, OK BANK runs various programs to optimize electricity and fuel usage, as explained in the "Management of Energy Consumption and Energy Intensity" description.

To calculate direct GHG emissions (Scope 1), OK BANK uses the method used in Indonesia and non-Annex 1 (developing country) Tier-1 countries, which is based on energy consumption data in Gigajoules and Terra Joules multiplied by IPCC (Intergovernmental Panel on Climate Change) default emission factors.

Tabel Emisi GRK dan Intensitas Emisi GRK OK BANK
Table of GHG Emissions and Its Intensity of OK BANK

No	Uraian Description	Satuan Unit	Tahun Year			Perubahan Changes
			2023	2022	2021*	2023
1	Emisi dari BBM Transportasi dan Genset (*Scope* 1) Emissions from Transportation and Generator Fuels (Scope 1)	Ton CO_2 eq	1.249	1.220	987	2,37%
2	Emisi GRK dari penggunaan listrik (*Scope* 2) GHG Emissions from electricity usage (Scope 2)	Ton CO_2 eq	593	541	488	9,44%
Total Emisi GRK Perseroan **Total Corporate GHG Emissions**		**Ton CO_2 eq**	**1.841**	**1.761**	**1.475**	**4,54%**

Tabel Emisi GRK dan Intensitas Emisi GRK OK BANK
Table of GHG Emissions and Its Intensity of OK BANK

No	Uraian Description	Satuan Unit	Tahun Year			Perubahan Changes
			2023	2022	2021*	2023
Total Luas Bangunan **Total Area of Buildings**		**M²**	**9.221**	**7.812**	**8.250**	**0,00%**
Intensitas Emisi GRK GHG Emissions Intensity		M^2/Ton CO_2 Eq	0,22	0,23	0,18	4,54%

(*) Tahun Baseline
(*) Baseline Year

Selama tahun pelaporan, sesuai hasil perhitungan tersebut OK BANK menghasilkan emisi GRK langsung (cakupan 1) dari penggunaan bahan bakar minyak sebesar 1.249 Ton CO_2eq. Hasil tersebut meningkat selaras dengan naiknya kegiatan operasional, dibandingkan emisi GRK langung tahun 2022 yang sejumlah 1.220 ton CO_2eq. Emisi GRK tak langsung (Cakupan 2) dari penggunaan listrik juga meningkat selaras dengan naiknya kegiatan operasional. Adapun intensitas emisi GRK dari kegiatan operasional, sebagaimana tergambar dalam tabel Emisi GRK tersebut, menurun sebesar 11,43%.

Sebagaimana disampaikan pada uraian "Tinjauan Kinerja Keuangan", nilai aset OK BANK di tahun operasional naik sebesar 8,76%, sedangkan intensitas emisi GRK OK BANK hanya meningkat sebesar 4,54%. Ini menunjukkan program penghematan energi, juga pengelolaan Emisi GRK, OK BANK menunjukkan hasil positif.

During the reporting year, OK BANK generated direct GHG emissions (scope 1) from fuel oil use of 122,521 tons of CO_2eq, according to the calculation. This result increased in line with the increase in operational activities, compared to direct GHG emissions in 2022 of 120,105 tons CO_2eq. Indirect GHG emissions (Scope 2) from electricity use also increase in line with the increase in operational activities. Therefore, the intensity of GHG emissions from operational activities, as illustrated in the GHG Emissions table, also increases in line with the increase in assets, but with a smaller percentage increase.

As stated in the "Financial Performance Review" description, OK BANK's asset value in the operating year increased by 8.76%, while its GHG emissions intensity only increased by 4.54%. It indicates that OK BANK's energy-saving program and GHG emission management showed positive results.

Upaya dan Pencapaian Pengurangan Emisi Zat Perusak Ozon

Penggunaan berbagai piranti yang mengandung bahan perusak ozon (*Ozone Depleting Substances*/ODS) seperti CFCS, HCFCs, halon dan methylbromida, juga menjadi pemicu perubahan iklim dan pemanasan global. Di antara bahan-bahan tersebut sering digunakan sebagai zat pendingin atau refrigeran *Air Conditioner* (AC) dan lemari es. Menyadari adanya dampak buruk bagi lingkungan, maka kantor OK BANK menggunakan AC sentral yang tidak lagi menghasilkan CFC yang merusak ozon. Begitu pula dengan penggunaan AC *split* dan pendingin *server* internal perusahaan, semuanya bebas dari penggunaan CFC. Selaras dengan itu, alat pemadam api ringan (APAR) juga tidak lagi menggunakan zat pemadam api yang mengandung unsur halon sehingga lebih ramah lingkungan.

Efforts and Achievements of Ozone Depleting Substances Emission Reduction

The use of various devices containing ozone-depleting substances (ODS), such as CFCS, HCFC, halon, and methyl bromide, is also a trigger for climate change and global warming. Among these materials are those often used as refrigerants in air conditioners (AC) and refrigerators. Realizing the negative impact on the environment, OK BANK's office uses central air conditioning that no longer produces CFCs that destroy ozone. Likewise with the use of split AC and internal company server coolers, all of which are free from the use of CFC. Light fire extinguishers (APAR) also no longer use halon-containing fire extinguishing substances, making them more environmentally friendly.

Pengelolaan Konsumsi Air [OJK F.8]

OK Bank menggunakan air hanya untuk mendukung kebutuhan operasional. Penggunaan air untuk kebutuhan operasional tersebut bersumber dari PDAM di kantor cabang, sedangkan untuk kantor pusat menggunakan air tanah. OK BANK menerapkan program penghematan penggunaan air dengan mengkampanyekan penghematan penggunaan air dan menggunakan kran-kran otomatis. Adapun realiasi pemakaian air selama tahun 2023 adalah sebesar 3.959 M^3 (2022: 18.253 M3), sebagaimana tergambar pada tabel berikut.

Water Consumption Management [OJK F.8]

OK Bank uses water only to support operational needs. The water usage for operational needs is sourced from PDAM at branch offices, while the head office uses groundwater. OK BANK implements a water-saving program by campaigning for water-saving and using automatic taps. The realization of water usage during 2023 was 3,959 M^3 (2022: 18,253 M3), as illustrated in the following table.

Tabel Konsumsi Air 2021-2023
Table of Water Consumption in 2021-2023

No	Uraian Description	Satuan Unit	Tahun Year			Perubahan Changes
			2023	2022*	2021*	2023
1	Air PDAM PDAM Water	M^3	18.315	18.253	17.992	0,34%
	Kantor Pusat | Head Office	M^3	345	256	121	34,77%
	Kantor Cabang | Branch Office	M^3	17.970	17.997	17.871	-0,15%
2	Air Tanah - Kantor Pusat Ground Water - Head Office	M^3	3.564	2.957	1.637	20,53%
Total Konsumsi Air Total Water Consumption		**M^3**	**21.879**	**21.210**	**19.629**	**3,15%**

* Koreksi penggunaan Air Tanah – Kantor Pusat | Groundwater usage correction - Head Office

Penggunaan air mengalami peningkatan, sejalan dengan naiknya kegiatan operasional dan meningkatnya nilai aset yang dikelola. Peningkatan tersebut membuat jumlah sumber daya manuasia yang ada baik karyawan tetap, kontrak maupun outsourcing juga meningkat. Bank selalu berupaya untuk meningkatkan efisiensi biaya termasuk penghematan penggunaan air PDAM di cabang maupun kantor pusat.

Water usage increased in line with the increase in operational activities and the value of assets under management. This growth has also increased the number of human resources, including permanent, contract, and outsourced employees. The Bank always strives to improve cost efficiency, including savings in PDAM water usage at branches and head office.

Pengelolaan Limbah dan Efluen [OJK F.13]

Kegiatan operasional OK BANK tidak menghasilkan limbah dalam jumlah yang signifikan maupun efluen yang berbahaya. Limbah yanng timbul pada umumnya adalah limbah dari kegiatan makan/minum para karyawan (limbah domestik) dan limbah kertas dari kegiatan operasional.

Dalam pengelolaan limbah/sampah, OK BANK secara bertahap akan melakukan pengelolaan dan pemilahan sampah sesuai dengan jenisnya (organik/anorganik, *recycle/non-recycle*). OK BANK juga dalam kegiatan operasionalnya tidak menghasilkan efluen berbahaya, dan telah mengikuti peraturan pembuangan limbah dari pemerintah daerah wilayah operasi Bank.

Pada umumnya limbah domestik dikelola dengan menjalin kerjasama dengan pihak ketiga yang memiliki izin untuk mengelolanya. Sementara limbah kertas bekas dikelola oleh pihak ketiga lainnya untuk didaur ulang.

Waste and Effluent Management [OJK F.13]

OK Bank's operations do not generate significant amounts of waste or hazardous effluents. Waste arising is generally waste from employees' eating/drinking activities (domestic waste) and paper waste from operational activities.

In waste management, OK BANK will gradually manage and segregate waste according to its type (organic/inorganic, recycle/non-recycle). OK BANK also does not produce hazardous effluents in its operational activities and has followed the waste disposal regulations of the local government of the Bank's operating area.

In general, domestic waste is managed by cooperating with third parties licensed to manage it. Meanwhile, waste paper is managed by other third parties to be recycled.

Keanekaragaman Hayati [OJK F.10]

Indonesia adalah negara dengan kekayaan biodiversitas terrestrial tertinggi kedua di dunia, dan bila digabungkan dengan keanekaragaman hayati di laut maka Indonesia menjadi yang pertama. Indonesia juga merupakan salah satu dari 17 *the world's megadiverse countries* atau negara-negara yang kaya akan keanekaragaman hayati. Komitmen dan upaya pengelolaan keanekaragaman hayati Indonesia pun harus terus dikembangkan dan diarahkan untuk pembangunan yang berkelanjutan, sehingga pemanfaatannya dapat dirasakan seluruh lapisan masyarakat.

OK Bank menunjukkan komitmen mendukung konservasi keanekaragaman hayati dengan memastikan bahwa kegiatan bisnis yang dijalankan, antara lain dalam penyaluran kredit dipastikan tidak menyasar terhadap pelaku industri yang kegiatan usahanya merusak atau membahayakan lingkungan. OK BANK juga memastikan menempatkan dana investasi sementaranya pada instrumen-instrumen keuangan yang ramah lingkungan (Green Bond). Kemudaian kantor-kantor operasinal OK BANK juga tidak ada yang berlokasi pada daerah konservasi keanekaragaman hayati.

Usaha Konservasi Keanekaragaman Hayati

OK Bank senantiasa melakukan *screening* dan cek dokumen serta reputasi calon nasabah pada saat pengajuan kredit dan memastikan kegiatan usaha calon nasabah tidak berdampak pada perusakan lingkungan atau pernah melakukan pelanggaran terhadap ketentuan pemberdayaan lingkungan yang dikeluarkan oleh pemerintah.

Pengaduan Terkait Lingkungan Hidup [OJK F.16]

OK Bank senantiasa taat dan patuh terhadap berbagai peraturan dan ketentuan yang berlaku di bidang lingkungan. Selain itu, Bank juga berkomitmen untuk peduli dan turut menjaga kelestarian lingkungan melalui berbagai program dan kegiatan yang diselenggarakan selama tahun pelaporan. Kesungguhan Bank dalam mentaati berbagai ketentuan dan peraturan lingkungan membawa hasil dengan tidak adanya denda dan sanksi non-moneter akibat ketidakpatuhan terhadap undang-undang dan peraturan tentang lingkungan hidup. Selain itu, juga tidak terdapat kasus pengaduan lingkungan yang penyelesaiannya diajukan melalui mekanisme penyelesaian sengketa, seperti ke pengadilan.

Biaya Lingkungan Hidup [OJK F.4]

Mempertimbangkan bahwa kegiatan operasional yang dijalankan tidak menimbulkan dampak negatif signifikan terhadap kondisi lingkungan hidup sekitarnya, OK BANK tidak menganggarkan dan mengeluarkan biaya khusus untuk menjaga maupun meningkatkan kualitas lingkungan hidup.

Biodiversity [OJK2]

Indonesia is a country with the second highest terrestrial biodiversity wealth in the world, and when combined with marine biodiversity, Indonesia is the first. Indonesia is also one of the 17 world's megadiverse countries, or countries that are rich in biodiversity. Commitments and efforts to manage Indonesia's biodiversity shall continue to be developed and directed towards sustainable development; hence, all levels of society can benefit from its use.

OK Bank demonstrates its commitment to supporting biodiversity conservation by ensuring that its business activities, including lending, do not target industry players whose businesses damage or endanger the environment. OK BANK also ensures that it places its temporary investment funds in environmentally friendly financial instruments (Green Bonds). OK BANK's operational offices are also not located in biodiversity conservation areas.

Biodiversity Conservation Efforts

OK Bank conducts screening, checks the documents and reputation of prospective customers when applying for credit, and ensures that the prospective customer's business activities do not have an impact on environmental destruction or have ever violated environmental empowerment provisions issued by the government.

Complaints Related to the Environment [OJK F.16]

OK Bank always obeys and complies with various rules and regulations that apply in the environmental sector. In addition, the Bank is also committed to caring for and participating in preserving the environment through various programs and activities held during the reporting year. The Bank's seriousness in complying with various environmental provisions and regulations has resulted in the absence of fines and non-monetary sanctions due to non-compliance with environmental laws and regulations. In addition, there were also no cases of environmental complaints whose settlements were submitted through a dispute resolution mechanism, such as going to court.

Environmental Cost [OJK F.4]

OK Bank does not budget and incur special costs to maintain or improve the quality of the environment, considering that the operational activities carried out do not have a significant negative impact on the surrounding environmental conditions.

Pengembangan Sosial dan Kemasyarakatan

Social and Community Development

DAMPAK OPERASIONAL TERHADAP MASYARAKAT SEKITAR [OJK F.23]

OK Bank senantiasa berupaya mewujudkan komitmen bahwa kehadirannya memberikan manfaat sebesar-besarnya untuk para pemangku kepentingan. Di antara berbagai manfaat yang bisa dirasakan masyarakat di sekitar area operasional Bank adalah terbukanya lapangan kerja dengan mengikuti proses dan memenuhi syarat-syarat rekrutmen yang berlaku. Keberadaan Bank juga membuka peluang bagi pelaku usaha lokal untuk menjadi pemasok atau vendor barang dan jasa yang dibutuhkan Bank. Berbagai dampak positif tersebut membuka peluang bagi terjadinya peningkatan taraf hidup dan kesejahteraan sosial ekonomi masyarakat setempat.

Selain membuka lapangan kerja dan membuka peluang para pengusaha lokal menjadi pemasok, manfaat keberadaan OK BANK juga dirasakan masyarakat melalui pelaksanaan berbagai program sebagai implementasi Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR).

Bank menyelenggarakan program CSR dengan penekanan memberi manfaat terbesar kepada masyarakat yang kurang mampu, baik yang berada di sekitar lokasi dimana Perseroan berada maupun dengan cakupan yang lebih luas. Selain itu, program tanggung jawab sosial ini juga dilaksanakan guna memupuk rasa persaudaraan dan mendukung terjalinnya hubungan yang serasi dan seimbang antara Perseroan dengan masyarakat.

Kegiatan CSR OK BANK [OJK F.25]

Pelaksanaan program CSR OK BANK dijalankan oleh Divisi Corporate Secretary. Merujuk pada ketentuan POJK Nomor 51/ POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, OK BANK kemudian melakukan pemetaan pelaksanaan CSR agar selaras dengan pencapaian 17 Tujuan Pembangunan Berkelanjutan (TPB) di Indonesia. Untuk itu, OK BANK kemudian menyusun prioritas TPB dengan menganalisa risiko dan dampak yang ditimbulkan dari kegiatan-kegiatan CSR tersebut. Dengan pendekatan tersebut berbagai program CSR yang dilaksanakan di tahun operasional 2023, terbukti membawa manfaat positif bagi masyarakat sebagai penerima manfaat.

IMPACT OF THE OPERATION ON THE SURROUNDING COMMUNITY [OJK F.23]

OK Bank consistently endeavors to ensure that its presence delivers optimal benefits to all stakeholders. One of the benefits that the community surrounding the Bank's operational area can enjoy is the creation of employment opportunities through adherence to the process and meeting relevant recruitment criteria. The presence of the Bank also opens opportunities for local businesses to become suppliers or vendors of goods and services needed by the Bank. These various positive impacts create opportunities for improving the standard of living and socio-economic welfare of the local community.

Furthermore, beyond creating employment and fostering opportunities for local entrepreneurs to serve as suppliers, OK BANK's presence enriches the community through the execution of diverse Corporate Social Responsibility (CSR) initiatives.

The Bank conducts CSR programs with an emphasis on providing the greatest benefit for the underprivileged, both in the vicinity of where the Company is located and with a broader outreach. Furthermore, this social responsibility program is also carried out to foster a sense of brotherhood and support the development of harmonious and balanced relationships between the Company and the community.

OK Bank's CSR Activities [OJK F.25]

The implementation of OK BANK's CSR program is carried out by the Corporate Secretary Division. Referring to the provisions of POJK Number 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, OK BANK then maps out the implementation of CSR to align with the achievement of the 17 Sustainable Development Goals (SDGs) in Indonesia. Therefore, OK BANK then prioritizes SDGs by analyzing the risks and impacts arising from these CSR activities. With this approach, various CSR programs implemented in the 2023 operational year have proven to bring positive benefits to the community as recipients.

Sejalan dengan bisnis utama dan aktivitas sosial lingkungan yang dijalankan OK BANK, prioritas kegiatan CSR dan tautannya dengan pencapaian tujuan keberlanjutan dalam TPB adalah sebagai berikut:

In line with OK BANK's core business and environmental social activities, the priority of CSR activities and their links to achieving sustainability goals within the SDGs are as follows:

No	Nama Kegiatan Activity	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Penjelasan Explanation	Capaian Achievement
1	Bea Siswa Universitas Indonesia Universitas Indonesia Scholarship	Memberi kesempatan kepada masyarakat kurang mampu yang berprestasi untuk menempuh dan menyelesaikan jenjang pendidikan tinggi S-1 di Universitas Indeonesia Providing opportunities for underprivileged individuals with academic achievements to pursue and complete an undergraduate degree (S-1) at the University of Indonesia.	Tanggal 23 Feb 2023 OK BANK memberikan Beasiswa OK Bae & Jung Scholarship Foundation, dengan total dana disalurkan sebesar Rp200,00 juta On February 23, 2023, OK BANK provided scholarships through the OK Bae & Jung Scholarship Foundation, with a total fund disbursed of Rp200.00 million.	Dengan pemberian beasiswa ini 22 orang mahasiswa/mahasiswi Universitas Indonesia yang kurang mampu namun berprestasi dihharapkan dapat menyelesaikan pendidikannya dan menjadi sarjana. With this scholarship provision, it is hoped that 22 underprivileged students at the University of Indonesia, who have shown academic excellence, will be able to complete their education and become graduates.
2	Donor Darah Blood Donation	Berkontribusi pada upaya menjaga kesehatabn dan mengobati masyarakat yang membutuhkan tambahan darah pada saat menjalani pengobatan. Contributing to efforts in maintaining health and treating individuals in need of additional blood during medical treatment.	Pada tanggal 28 Agustus 2023, bekerja sama dengan PMI Cabang Pacenongan OK BANK menyelenggarakan program Donor Darah, dengan didukung dana sebesar Rp21,65 juta On August 28, 2023, in collaboration with the PMI Pacenongan Branch, OK BANK organized a Blood Donation program, supported by funds amounting to Rp21.65 million.	Kegiatan Donor Darah ini diikuti oleh 81 orang pendonor dengan total kantung darah yang terkumpul adalah 64 kantong darah dari 64 orang pendonor The Blood Donation activity was participated by 81 donors, resulting in a total of 64 blood bags collected from 64 donors.

Pengaduan Masyarakat

Bagi OK BANK, penerapan kegiatan CSR tak sekadar menuntaskan rencana yang telah disusun sebelumnya, namun juga menjadi momentum untuk menjalin komunikasi dan hubungan langsung dengan masyarakat. Pada momen pelaksanaan kegiatan tersebut, masyarakat bisa mengadukan secara langsung jika ada masalah atau dampak negatif dari operasional perusahaan. Selain menyampaikan secara langsung, pengaduan masyarakat, termasuk konsumen, juga bisa disampaikan melalui saluran yang telah disediakan, yakni:

- E-mail: customercare@okbank.co.id
- Hotline: 150112
- Media sosial: okbank Indonesia

Pada tahun pelaporan, tidak terdapat pengaduan masyarakat yang diterima OK BANK.

Public Complaints

For OK BANK, engaging in CSR activities goes beyond merely fulfilling preconceived plans; it presents an opportunity to establish direct communication and build relationships with the community. During the implementation of these activities, the community can directly lodge complaints if there are any issues or negative impacts from the company's operations. In addition to direct communication, community complaints, including those from consumers, can also be conveyed through the provided channels, namely:

- E-mail: customercare@okbank.co.id
- Hotline: 150112
- Social media: okbank Indonesia

In the reporting year, OK BANK did not receive any public complaints.

Aspek Ketenagakerjaan

Employment Aspects

KEBIJAKAN UMUM KETENAGAKERJAAN

Sebagaimana telah disinggung sebelumnya dalam pembahasan "Pengelolaan Sumber Daya Manusia", jajaran karyawan merupakan ujung tombak OK BANK dalam mewujudkan visi dan misi Perusahaan. Bagi Bank, jajaran karyawan atau sumber daya manusia (SDM), merupakan aset perusahaan paling berharga sekaligus mitra utama dalam mencapai tujuan dan mewujudkan pengembangan skala usaha yang berkualitas. Karyawan juga sekaligus adalah mesin penggerak utama Perseroan, serta menjadi pengendali sumber daya yang lain, seperti modal dan teknologi. Karyawan juga menjadi garda terdepan pelayanan sehingga sangat berperan dalam membentuk *image* OK BANK.

Oleh karenanya selain menjalankan program pengembangan kompetensi yang terfokus dengan baik, Bank juga menyelenggarakan program pengelolaan SDM, yakni program yang ditujukan pada pemenuhan hak-hak karyawan seimbang dengan pemenuhan kewajiban karyawan terhadap Perseroan. Sebagaimana dalam pelaksanaan program pengembangan kompetensi, dalam pengelolaan aspek ketenagakerjaan, Bank juga menerapkan kebijakan umum, sebagai berikut.

Prinsip Kesetaraan [OJK F.18]

Bank menerapkan aspek kesetaraan gender dengan memberikan kesempatan yang sama bagi setiap kandidat karyawan yang dapat memenuhi kualifikasi yang dibutuhkan oleh Perseroan untuk bergabung dan mengembangkan kariernya bersama Perseroan. Kesempatan tersebut terbuka bagi kandidat dari berbagai latar belakang agama, etnis, ras, status sosial, warna kulit, gender, ataupun kondisi fisik lainnya. Kebijakan tersebut berlaku sejak rekrutmen hingga penentuan promosi jabatan ataupun mutasi karyawan pengangkatan atau calon karyawan. Komitmen OK BANK tersebut tercantum dalam Kode Etik Perusahaan yakni tidak berat sebelah dan adil serta menghargai keragaman dan menyediakan kesempatan yang sama.

Bank juga menerapkan kebijakan kesetaraan perlakuan dalam memenuhi kebutuhan dan hak-hak karyawan. Setiap karyawan mendapatkan hak yang sama pada aspek kesempatan untuk berkembang, mendapatkan penilaian kinerja dan mendapatkan paket remunerasi dan berbagai benefit lainnya, sesuai ketentuan perundangan dan kemampuan keuangan perusahaan.

GENERAL EMPLOYMENT POLICY

As previously mentioned in the discussion on "Human Resource Management," the workforce is the backbone of OK BANK in realizing the Company's vision and mission. For the Bank, the workforce, or human resources (HR), represents the most valuable asset of the company and is also a key partner in achieving objectives and fostering high-quality business-scale development. Employees are also the primary drivers of the Company and control other resources, such as capital and technology. Employees are also at the forefront of service delivery, thus playing a crucial role in shaping the image of OK BANK.

Therefore, in addition to implementing well-focused competency development programs, the Bank also conducts HR management programs aimed at balancing employee rights with their obligations to the Company. As in the implementation of competency development programs, in managing employment aspects, the Bank also applies general policies, as follows.

Principle of Equality [OJK F.18]

The Bank implements gender equality by providing equal opportunities for all prospective employees who meet the qualifications required by the Company to join and develop their careers with the Company. These opportunities are open to candidates from various religious, ethnic, racial, social status, skin color, gender, or other physical condition backgrounds. This policy applies from recruitment to determining job promotions, employee transfers, or appointments. OK BANK's commitment to this is stated in the Company's Code of Ethics, which emphasizes fairness and impartiality and respects diversity while providing equal opportunities.

The Bank also implements a policy of equal treatment in meeting the needs and rights of employees. Every employee is entitled to the same opportunities for development, performance assessment, and receiving remuneration packages and various other benefits, in accordance with statutory provisions and the company's financial capabilities.

Komitmen OK BANK tersebut tercantum dalam Kode Etik Perusahaan yakni tidak berat sebelah dan adil serta menghargai keragaman dan menyediakan kesempatan yang sama.

OK Bank's commitment to fairness and impartiality, respecting diversity, and providing equal opportunities is outlined in the Company's Code of Ethics.

Tenaga Kerja Anak dan Kerja Paksa [OJK F.19]

Bank mensyaratkan dipenuhinya syarat minimum jenjang pendidikan dalam menerima karyawan dan melarang adanya praktik kerja paksa. Hal tersebut sesuai dengan kebijakan rekrutmen Bank, yaitu untuk pendidikan kandidat minimal Sarjana-S1.

Ketentuan larangan kerja paksa dan tenaga kerja anak ini juga diberlakukan bagi seluruh calon nasabah korporasi, maupun UMKM saat menilai kelayakan pemberian permohonan kredit yang mereka ajukan.

Sementara itu, berkaitan dengan jam kerja, OK BANK menetapkan, jam kerja karyawan adalah 40 jam per minggu. Ketentuan tersebut selaras dengan ketentuan dalam pasal 77, Undang-Undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan. Dengan ketentuan seperti itu, maka setiap karyawan memiliki waktu istirahat yang cukup, sehingga terhindar dari kerja paksa.

Kepatuhan Bank terhadap regulasi ketenagakerjaan dengan tidak mempekerjakan anak serta tidak ada kerja paksa membawa hasil dengan tidak adanya sanksi atau denda dari regulator terkait kedua isu tersebut. Selain itu, selama tahun pelaporan, OK BANK juga tidak mencatat adanya pengaduan dari masyarakat terkait pekerja anak dan kerja paksa.

Child Labour and Forced Labour [OJK F.19]

The Bank requires the fulfillment of minimum education level requirements in accepting employees and prohibits forced labor practices. This is in accordance with the Bank's recruitment policy, which is for candidate education of at least Bachelor's degree.

The prohibition of forced labor and child labor also applies to all prospective corporate customers, as well as SMEs, when assessing the eligibility of their loan applications.

Regarding working hours, OK BANK establishes that the standard working hours for employees are 40 hours per week. This provision is in line with the provisions in Article 77 of Law Number 13 of 2003 concerning Manpower. With such provisions, each employee has sufficient rest time, thus avoiding forced labor.

The Bank's compliance with employment regulations by not employing children and not allowing forced labor has resulted in no sanctions or fines from regulators regarding these issues. Additionally, during the reporting year, OK BANK did not record any complaints from the public regarding child labor and forced labor.

KESEJAHTERAAN KARYAWAN

OK Bank senantias mematuhi ketentuan peraturan perundang-undangan yang berlaku dalam hal pemberian upah kepada karyawan, dalam hal ini adalah Undang Undang Nomor 13 tahun 2003 tentang Ketenagakerjaan, POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum dan ketentuan Upah Minimum Provinsi/ Kabupaten/Kota.

Selain itu, OK BANK juga memiliki Komite Remunerasi dan Nominasi yang secara berkala melakukan review terhadap kebijakan remunerasi Bank. Bank secara berkala melakukan peninjauan terhadap skema remunerasi yang diberikan, dan kemudian melakukan penyesuaian sesuai dengan kondisi pasar. Bank juga secara berkala menerapkan perubahan skema pemberian insentif yang lebih menarik dan kompetitif bagi tenaga pemasaran atas pencapaian target yang diberikan.

Penerapan kebijakan tersebut mengacu pada Undang-Undang Nomor 13 tahun 2003 tentang Ketenagakerjaan, serta praktik-praktik ketenagakerjaan yang umum dilakukan di Indonesia, mulai perencanaan, seleksi dan perekrutan, manajemen karier, remunerasi, hingga jaminan sosial. Hal

EMPLOYEE WELFARE

OK Bank consistently complies with the provisions of applicable laws and regulations regarding the provision of wages to employees, including Law Number 13 of 2003 concerning Manpower, POJK Number 45/POJK.03/2015 concerning the Application of Governance in Providing Remuneration for Commercial Banks, and Provincial/ Regency/City Minimum Wage regulations.

In addition, OK BANK also has a Remuneration and Nomination Committee that periodically reviews the Bank's remuneration policies. The Bank periodically reviews the remuneration schemes provided and then adjusts them according to market conditions. The Bank also periodically implements changes to incentive schemes that are more attractive and competitive for marketing personnel based on target achievements.

The implementation of these policies refers to Law Number 13 of 2003 concerning Manpower, as well as common employment practices in Indonesia, ranging from planning, selection, and recruitment to career management, remuneration, and social security. These are reflected in

tersebut tertuang dalam kebijakan Sumber Daya Manusia dan Peraturan Perusahaan (PP).

OK Bank berupaya untuk memenuhi hak-hak normatif karyawan sesuai peraturan perundang-undangan yang berlaku, termasuk dalam hal pemberian upah layak kepada karyawan. Selain mengacu pada Undang Undang Ketengakerjaan, OK BANK juga mematuhi ketentuan-ketentuan yang terdapat pada Peraturan OJK Nomor 45/ POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Upah Minimum Regional [OJK F.20]

OK Bank beroperasi di berbagai wilayah di Indonesia. Hal ini berpengaruh terhadap pemberian upah minimum bagi karyawan tetap baru. Perbedaan pemberian upah minimum karyawan tetap baru tergantung dengan wilayah kerja karyawan tersebut. Sesuai dengan Undang-Undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan, pemberian upah minimum diarahkan kepada pencapaian kebutuhan hidup layak bagi karyawan. Mengacu pada ketentuan tersebut, Bank menerapkan kebijakan pemberian gaji dengan menetapkan gaji karyawan baru di level terendah yang lebih besar dari ketentuan upah minimum regional.

Tahun 2023, upah terendah karyawan baru OK BANK adalah sebesar Rp5,1 juta (2022: Rp5 juta), atau berarti lebih tinggi 4% dari upah minimum yang ditetapkan oleh Pemerintah setempat. Penjabaran kesesuaian upah minimum karyawan OK BANK terhadap upah minimum yang berlaku di lokasi wilayah operasi adalah sebagai berikut:

the Company's Human Resources policy and Company Regulations (PP).

OK Bank strives to fulfill employees' normative rights in accordance with applicable laws and regulations, including by providing fair wages to employees. In addition to referring to the Manpower Law, OK BANK also complies with the provisions in OJK Regulation Number 45/ POJK.03/2015 concerning the Application of Governance in Providing Remuneration for Commercial Banks.

Regional Minimum Wage [OJK F.20]

OK Bank operates in various regions of Indonesia. This affects the provision of minimum wages for new permanent employees. The difference in minimum wages for new permanent employees depends on the employee's working area. In accordance with Law Number 13 of 2003 concerning Manpower, the provision of minimum wages is aimed at achieving a decent standard of living for employees. Referring to this provision, the Bank implements a policy of providing salaries by setting the lowest-level salaries for new employees higher than the regional minimum wage regulations.

In 2023, the lowest wage for new OK BANK employees is Rp5.1 million (2022: Rp5 million), or approximately 4% higher than the minimum wage set by the local Government. The alignment of OK BANK employee minimum wages with the applicable regional minimum wages is as follows:

Tabel Perbandingan Upah Minimum Bank vs UMR 2023
Table of the Comparison of the Bank's Minimum Wage vs UMR in 2023

No	Wilayah Operasi Operating Region	Upah Minimum Setempat (Rp) Regional Minimum Wage (Rp)	Upah Karyawan Baru Golongan Terendah (Rp) New Employee Wage for the Lowest Group (Rp)	Perbandingan Comparison (%)
1	DKI Jakarta	4.901.798,00	5.100.000,00	104%
2	Jawa Tengah	3.060.348,78	5.429.676,00	177%
3	Jawa Timur	4.525.479,00	5.250.000,00	116%
4	Bali	2.713.672,00	5.116.790,00	188%
5	Jawa Barat	4.048.462,69	5.222.336,00	128%

Selain pemberian Gaji, Bank juga memberikan berbagai jenis fasilitas dan benefit bagi karyawan yang jenis dan besarannya disesuaikan dengan level jabatan karyawan. Beberapa jenis fasilitas dan benefit yang diberikan OK BANK kepada karyawan selain gaji, antara lain:

1. Manfaat Kesehatan Rawat Jalan.
2. Manfaat Kesehatan Rawat Inap dengan Asuransi.
3. Tunjangan-tunjangan, seperti Tunjangan Jabatan, Tunjangan Transportasi, Tunjangan Komunikasi, dll.
4. Fasilitas Pinjaman Karyawan.
5. Tunjangan Hari Raya, dan Tunjangan Akhir Tahun.

In addition to salary provision, the Bank also offers various types of facilities and benefits to employees, the nature and magnitude of which are tailored to the employees' job levels. Several types of facilities and benefits provided by OK BANK to employees, apart from salary, include:

1. Outpatient Health Benefits.
2. Inpatient Health Benefits with Insurance.
3. Allowances such as Position Allowance, Transportation Allowance, Communication Allowance, etc.
4. Employee Loan Facilities.
5. Holiday Allowance, and End-of-Year Allowance.

RASIO GAJI TERTINGGI DAN TERENDAH

Dalam memberikan kompensasi kepada karyawannya, OK BANK berpegang pada prinsip gaji adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan/pemberi kerja kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan, atau peraturan perundang-undangan, termasuk tunjangan bagi pegawai dan keluarganya atas suatu pekerjaan dan/atau jasa yang telah dilakukannya.

Gaji yang diperbandingkan dalam rasio gaji di bawah ini adalah imbalan yang diterima oleh anggota Dewan Komisaris, Direksi, dan karyawan per bulan. Karyawan adalah pegawai tetap OK BANK, dari tingkat pelaksana hingga Kepala Divisi.

HIGHEST AND LOWEST SALARY RATIOS

In providing compensation to its employees, OK BANK adheres to the principle that salary is the entitlement of the employee received and expressed in monetary terms as compensation from the company/employer to the employee as determined and paid according to an employment agreement, agreement, or statutory regulation, including allowances for employees and their families for work and/or services rendered.

The salaries compared in the salary ratios below are the remuneration received by members of the Board of Commissioners, Directors, and employees per month. Employees are permanent employees of OK BANK, from the executive level to the Division Head.

Keterangan Description	2023	2022	2021
Rasio Gaji Pegawai yang Tertinggi dan Terendah Ratio of Highest and Lowest Employee Salary	0,95	21,40	21,47
Rasio Gaji Direksi yang Tertinggi dan Terendah Highest and Lowest Salary Ratio of Directors	0,63	0,68	1,60
Rasio Gaji Komisaris yang Tertinggi dan Terendah Highest and Lowest Commissioner Salary Ratio	0,21	1,70	1,33
Rasio Gaji Tertinggi Direksi dan Pegawai Highest Salary Ratio of Directors and Employees	0,66	0,63	1,44

HUBUNGAN INDUSTRIAL

Dalam rangka memajukan skala usaha Bank, Manajemen berupaya membangun hubungan industrial yang harmonis dengan seluruh jajaran pegawai guna menciptakan suasana kerja yang kondusif dan memastikan berkelanjutannya keberhasilan meraih kinerja Perusahaan yang berkualitas. Manajemen memandang pegawai sebagai mitra strategis, sehingga kebijakan–kebijakan khususnya di bidang SDM terkait masalah kesejahteraan senantiasa didiskusikan bersama-sama, guna mendapatkan masukan yang konstruktif dari pegawai.

Adapun untuk tahun 2023, total biaya tenaga kerja yang dikeluarkan Bank mencapai Rp92,9 (2022: 105,33 miliar).

INDUSTRIAL RELATIONS

In order to advance the Bank's business scale, Management strives to foster harmonious industrial relations with all employees to create a conducive work environment and ensure sustained success in achieving high-quality Company performance. Management views employees as strategic partners; thus, policies, particularly in the field of Human Resources related to welfare issues, are consistently discussed together to obtain constructive input from employees.

For the year 2023, the total labor costs incurred by the Bank amounted to Rp92.9 (2022: 105.33 billion).

PENGELOLAAN KESELAMATAN DAN KESEHATAN KERJA [OJK F.21]

Terciptanya lingkungan kerja yang aman, nyaman, sehat dan bebas dari insiden kecelakaan kerja merupakan tujuan dari pengelolaan Aspek Keselamatan dan Kesehatan Kerja yang dijalankan OK BANK. Untuk mencapainya, Bank senantiasa menyiapkan langkah-langkah mitigasi terhadap semua jenis risiko yang dapat berdampak negatif terhadap kesehatan dan keselamatan karyawan, mitra kerja, pelanggan, maupun para tamu yang berkunjung ke fasilitas layanan nasabah yang disiapkan Bank.

MANAGEMENT OF OCCUPATIONAL SAFETY AND HEALTH [OJK F.21]

The creation of a safe, comfortable, healthy, and incident-free work environment is the goal of OK BANK's Management of Safety and Health at Work. To achieve this, the Bank constantly prepares mitigation measures against all types of risks that may have negative impacts on the health and safety of employees, business partners, customers, and visitors to the customer service facilities provided by the Bank.

Sebagai wujud komitmen terhadap Kesehatan dan Keselamatan Kerja (K3) karyawannya, OK BANK mencantumkan seluruh kebijakan mengenai pengelolaan aspek K3 dalam Perjanjian Kerja Bersama (PKB) Bank dengan karyawan. Bank menerapkan sistem manajemen K3 yang terintegrasi dengan sistem manajemen Bank dan dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku.

As a manifestation of its commitment to the Health and Safety at Work (K3) of its employees, OK BANK includes all policies regarding the management of K3 aspects in the Collective Labor Agreement (PKB) of the Bank with its employees. The Bank implements an integrated K3 management system with the Bank's management system, which is carried out in accordance with applicable regulations.

Adapun kebijakan dan sarana K3 yang telah diterapkan di lingkungan Bank antara lain:

- Karyawan mengetahui prosedur menyelamatkan diri dalam keadaan darurat;
- Adanya informasi nomor telepon penting seperti pemadam kebakaran, dan kepolisian;
- Kewajiban untuk menggunakan kartu identitas selama di lingkungan kerja;
- Kewajiban identifikasi tamu tidak dikenal yang berada dalam lokasi Bank;
- Penyediaan fasilitas kesehatan asuransi jiwa dan fasilitas pendukung kerja karyawan;
- Pemeriksaan kesehatan badan dan kemampuan fisik karyawan, salah satunya melalui *medical check-up* secara rutin;
- Kewajiban pengecekan APAR secara rutin;
- Penyediaan ruang P3K;
- Penyediaan titik kumpul di area terbuka halaman depan dan belakang kantor;
- Terdapat sistem alarm dan *smoke detector* yang berfungsi dengan baik;
- Terdapat tangga darurat di area belakang gedung.

Some of the K3 policies and facilities that have been implemented within the Bank's environment include:

- Employees are aware of emergency evacuation procedures;
- Availability of important telephone numbers such as fire department and police;
- Obligation to use identity cards while in the workplace;
- Obligation to identify unknown guests within the Bank premises;
- Provision of life insurance health facilities and employee support facilities;
- Health checks and physical capabilities of employees, including routine medical check-ups;
- Routine inspection of fire extinguishers;
- Provision of first aid facilities;
- Provision of assembly points in the open areas of the front and back office;
- Functional alarm systems and smoke detectors;
- Emergency stairs in the rear building area.

Pelatihan Kondisi Darurat

Selain menetapkan kebijakan, menyiapkan perangkat keselamatan kerja, meliputi di antaranya: Kotak K3, APAR, petunjuk evakuasi hingga lokasi titik kumpul, Bank secara berkala menyelenggarakan latihan menghadapi dan mengatasi kondisi darurat. Kondisi darurat dimaksud adalah terutama terjadinya risiko kebakaran, gempa bumi, dan huru hara.

Emergency Condition Training

In addition to establishing policies and providing safety equipment, including K3 boxes, fire extinguishers, and evacuation instructions to assembly points, the Bank periodically conducts training to deal with and overcome emergency conditions. The emergency conditions referred to primarily include the risk of fire, earthquakes, and riots.

Kinerja K3 Tahun 2023

Sebagaimana telah disebutkan sebelumnya, tujuan akhir dari upaya OK BANK mewujudkan lingkungan kerja yang layak dan aman sesuai kaidah K3 adalah tercapainya kondisi nihil kecelakaan atau *zero accident*. Upaya tersebut membawa hasil, sebagaimana disampaikan pada tabel berikut:

K3 Performance in 2023

As previously mentioned, the ultimate goal of OK BANK's efforts to create a decent and safe work environment in accordance with K3 standards is to achieve zero accidents. These efforts have yielded results, as reported in the following table:

Tabel Kinerja K3 Tahun 2021-2023
OHS Performance Table 2021-2023

No	Tahun Year	Tingkat Kecelakaan Kerja Work Accident Rate				Jumlah Hari Kerja Hilang Number of Lost Workdays	Ketidak Hadiran Pengawai Employee Absenteeism
		Ringan Mild	Sedang Moderate	Berat Severe	Fatal/Kematian Fatal		
1	2023	Nihil	Nihil	Nihil	Nihil	0	0
2	2022	Nihil	Nihil	Nihil	Nihil	0	0
3	2023	Nihil	Nihil	Nihil	Nihil	0	0

MENJAGA KEPUASAN DAN LOYALITAS NASABAH [OJK F.17]

OK Bank menjadikan kepuasan pelanggan sebagai tujuan penyelenggaraan kegiatan operasional yang bertanggung jawab. Bank berkomitmen penuh untuk memberikan pelayanan yang prima bagi setiap pelanggan, mengingat layanan pelanggan yang sesuai dengan harapan dan kebutuhan mereka menjadi salah satu strategi untuk memenangkan persaingan. Bank berupaya menjaga loyalitas para nasabah dengan menyediakan layanan yang profesional, berkualitas dan cepat tanggap.

Bank mewujudkan komitmen pelaksanaan kegiatan tanggung jawab sosial terhadap nasabah dengan menjalankan kebijakan internal dan pemenuhan terhadap peraturan dan perundang-undangan yang mengatur perlindungan terhadap konsumen. Sebagai bagian dari wujud komitmen terhadap tanggung jawab terhadap nasabah, Bank juga memastikan pemberian layanan perbankan berkualitas prima sesuai standar yang telah ditetapkan serta memastikan akan menangani setiap keluhan yang disampaikan para nasabahnya.

Untuk menjaga keamanan data nasabah OK BANK memberikan edukasi kepada seluruh jajaran internal agar selalu menjaga kerahasiaan data nasabah, dan menetapkan pejabat-pejabat tertentu sebagai pemegang otorisasi pembukaan data nasabah saat menjalankan proses verifikasi data dalam rangka mengevaluasi kualitas kredit yang diberikan, maupun mengevaluasi kelayakan pemberian kredit yang diajukan. Upaya tersebut dijalankan agar nasabah merasa nyaman dan aman dalam bertransaksi dengan Bank. Kegiatan pengamanan data pribadi para nasabah tersebut dijalankan dengan mengacu pada ketentuan-ketentuan regulator, mencakup:

1. Undang-Undang Republik Indonesia Nomor 27 tahun 2022 tentang Perlindungan Data Pribadi.
2. Undang-Undang Republik Indonesia Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen.
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen Sektor Jasa Keuangan.
4. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.
5. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 31/POJK.07/2020 tanggal 22 April 2020 perihal Penyelenggaraan Layanan Konsumen dan Masyarakat di Sektor Jasa Keuangan oleh Otoritas Jasa Keuangan.

MAINTAINING CUSTOMER SATISFACTION AND LOYALTY [OJK F.17]

OK Bank regards customer satisfaction as the primary goal of responsible operational activities. The Bank is fully committed to providing excellent service to each customer, recognizing that delivering services that meet their expectations and needs is a key strategy for winning in the competitive landscape. The Bank strives to maintain customer loyalty by providing professional, high-quality, and responsive services.

The Bank fulfills its commitment to implementing social responsibility activities towards customers by adhering to internal policies and complying with regulations that govern consumer protection. As part of its commitment to customer responsibility, the Bank also ensures the provision of excellent banking services according to established standards and ensures that it will address any complaints raised by its customers.

To safeguard customer data, OK BANK provides education to all internal staff to always maintain the confidentiality of customer data and designates specific officials as authorized holders for accessing customer data during the data verification process to evaluate the quality of credit provided or assess the eligibility of credit applications. These efforts are undertaken to ensure that customers feel comfortable and secure when transacting with the Bank. The protection of customers' personal data is carried out in accordance with regulatory provisions, including:

1. Republic of Indonesia Law Number 27 of 2022 concerning Personal Data Protection.
2. Republic of Indonesia Law Number 8 of 1999 concerning Consumer Protection.
3. Financial Services Authority Regulation (POJK) Number 6/POJK.07/2022 concerning Consumer Protection in the Financial Services Sector.
4. Financial Services Authority Regulation (POJK) Number 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector.
5. Financial Services Authority Regulation (POJK) Number 31/POJK.07/2020 dated April 22, 2020 regarding the Provision of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority.

INOVASI DAN PENGEMBANGAN PRODUK/JASA KEUANGAN BERKELANJUTAN [OJK F.26]

Dalam rangka memberikan layanan terbaik kepada nasabah, selama tahun 2023, OK BANK telah mengeluarkan berbagai program layanan dan inovasi baru untuk nasabah. Antara lain: *Retail Loan Application* berbasis *mobile application* dilengkapi fitur E-KYC; Penerapan CREPASS atau kredit skoring *online*; Aplikasi sistem BI FAST; dan Layanan QRIS *password* sidik jari dan layanan IB/MB lainnya.

PRODUK/JASA YANG SUDAH DIEVALUASI KEAMANANNYA [OJK F.27]

Seiring dengan perkembangan transformasi layanan perbankan yang semakin didukung oleh berbagai aplikasi berbasis teknologi informasi, yakni layanan perbankan digital, ancaman serangan siber yang dihadapi OK BANK semakin meningkat. Perkembangan ini menjadikan keamanan informasi merupakan hal yang krusial bagi OK BANK karena terdapat beberapa risiko seperti pencurian, kehilangan, penyalahgunaan, dan pengungkapan data serta informasi yang dapat merugikan reputasi Bank, disamping mengakibatkan tuntutan hukum dan kerugian finansial.

Untuk mengantisipasinya, Bank telah menetapkan prosedur standar keamanan informasi, sesuai standar sertifikasi ISO 27001:2013 yang telah diperoleh. Bank juga senantiasa melaporkan dan mendaftarkan produk layanan baru yang diluncurkan kepada OJK, untuk memastikan evaluasi keamanannya.

Selain telah terdaftar dan diawasi OJK, OK BANK juga bekerja sama dengan sejumlah perusahaan inovasi keuangan digital (*credit scoring and loan aggregator*) yang terdaftar di OJK untuk mencegah risiko kejahatan siber dan finansial.

DAMPAK PRODUK DAN JASA YANG DIBERIKAN [OJK F.28]

Seperti produk dan layanan yang sudah ada sebelumnya, OK BANK senantiasa memberikan informasi yang jelas mengenai produk dan inovasi yang dilakukan sehingga nasabah merasa aman dengan pilihannya. Dengan demikian, selama tahun pelaporan, tidak terdapat dampak negatif atas produk dan jasa yang dikeluarkan OK BANK, termasuk dari sisi keamanan produk bagi nasabah.

JUMLAH PRODUK YANG DITARIK KEMBALI [OJK F.29]

Pada tahun 2023 tidak terdapat produk dan layanan Bank yang ditarik atau dibatalkan karena alasan tertentu.

INNOVATION AND SUSTAINABLE FINANCIAL PRODUCT/SERVICE DEVELOPMENT [OJK F.26]

In order to provide the best service to its customers during the year 2023, OK BANK has introduced various new service programs and innovations for its customers. These include: a Retail Loan Application based on a mobile application equipped with E-KYC features; the implementation of CREPASS, or online credit scoring; the BI FAST system application; and QRIS services with fingerprint passwords and other IB/MB services.

EVALUATED SECURITY OF PRODUCTS/SERVICES [OJK F.27]

Alongside the development of banking services transformation increasingly supported by various information technology-based applications, namely digital banking services, the cyber threat faced by OK BANK is on the rise. This development makes information security crucial for OK BANK because there are several risks such as theft, loss, misuse, and disclosure of data and information that can damage the Bank's reputation, besides resulting in legal claims and financial losses.

To anticipate these risks, the Bank has established standard information security procedures, in accordance with ISO 27001:2013 certification standards that have been obtained. The Bank also consistently reports and registers new service products launched to the OJK, to ensure their security evaluation.

In addition to being registered and supervised by the OJK, OK BANK also collaborates with several digital financial innovation companies (credit scoring and aggregators) registered with the OJK to prevent cyber and financial crime risks.

IMPACT OF PRODUCTS AND SERVICES PROVIDED [OJK F.28]

Like the previously existing products and services, OK BANK consistently provides clear information about the products and innovations it offers, ensuring that customers feel secure in their choices. Consequently, during the reporting year, there were no negative impacts on the products and services issued by OK BANK, including from the standpoint of product security for customers.

NUMBER OF PRODUCTS WITHDRAWN [OJK F.29]

In the year 2023, there were no Bank products and services withdrawn or cancelled for any specific reasons.

PENGADUAN NASABAH

Sebagaimana disampaikan dalam Peraturan Bank Indonesia (BI) yaitu PBI Nomor 10/10/PBI/2008 tanggal 28 Februari 2008 tentang perubahan atas PBI Nomor 7/7/PBI/2005 perihal Penyelesaian Pengaduan Nasabah dan Surat Edaran Otoritas Jasa keuangan (OJK) yaitu SEOJK Nomor 2/SEOJK 07/2014 tanggal 14 Februari 2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada Pelaku Usaha Jasa keuangan, maka Bank diwajibkan untuk menginformasikan mekanisme pelayanan dan penyelesaian pengaduan dan POJK Nomor 18/POJK.07/2018 tentang Layanan pengaduan Konsumen di sektor Jasa Keuangan tanggal 10 September 2018. Untuk itu, Bank telah menetapkan tata cara penyampaian pengaduan dan menunjuk unit yang bertugas menyelesaikan seluruh pengaduan yang disampaikan.

Penyampaian mekanisme penyelesaian pengaduan ini merupakan salah satu bentuk peningkatan perlindungan nasabah dalam rangka menjamin hak-hak nasabah yang berhubungan dengan bank.

Untuk memperoleh gambaran lengkap mengenai tata cara pengajuan pengaduan nasabah, berikut hal-hal yang perlu diketahui:

1. Pihak yang Berhak untuk Menyampaikan Pengaduan
   Seluruh nasabah termasuk pemangku kepentingan lainnya berhak untuk melaporkan pengaduan. Pengaduan dapat disampaikan langsung oleh nasabah atau perwakilannya.

   Apabila pengaduan nasabah disampaikan oleh perwakilan nasabah harus disertai dengan dokumen sebagai berikut:
   a. Fotokopi bukti identitas nasabah dan perwakilan nasabah;
   b. Surat kuasa dari nasabah kepada perwakilan nasabah yang menyatakan bahwa nasabah memberikan kewenangan bertindak untuk dan atas nama nasabah.
      Jika perwakilan nasabah adalah lembaga atau badan hukum maka harus dilampiri dengan dokumen yang menyatakan dari pihak berwenang untuk mewakili lembaga dan/atau badan hukum tersebut.

2. Tata Cara Pengaduan Pengaduan Lisan yaitu pengaduan melalui Telepon ke Customer Care di Nomor 150-112 atau telepon ke Customer Service cabang. Pengaduan secara tertulis, yaitu pengaduan yang disampaikan oleh nasabah atau perwakilan nasabah dengan mengunjungi kantor OK BANK, atau melalui sarana/media tertulis seperti surat yang dikirim ke kantor OK BANK melalui pos, *website* OK BANK, Media Sosial, surat kabar, Majalah atau melalui e-mail ke customercare@okbank.co.id.

CUSTOMER COMPLAINTS

As stipulated in Bank Indonesia Regulation (BI) Number 10/10/PBI/2008 dated 28 February 2008 regarding amendments to BI Regulation Number 7/7/PBI/2005 concerning the Resolution of Customer Complaints and the Financial Services Authority Circular Letter (OJK) Number 2/SEOJK 07/2014 dated 14 February 2014 concerning Services and Resolution of Consumer Complaints in Financial Services Businesses, the Bank is obliged to inform customers about the mechanism for service and resolution of complaints and POJK Regulation Number 18/POJK.07/2018 regarding Consumer Complaint Services in the Financial Services sector dated 10 September 2018. Therefore, the Bank has established procedures for submitting complaints and has designated a unit responsible for resolving all complaints received.

Providing this mechanism for resolving complaints is one way of enhancing customer protection to ensure the rights of customers relating to the bank are upheld.

To gain a comprehensive understanding of the procedure for customer complaint submissions, the following points need to be noted:

1. Entities Authorized to Lodge Complaints:
   All customers, including other stakeholders, have the right to report complaints. Complaints can be submitted directly by customers or their representatives.

   If a customer's complaint is lodged by a representative, it must be accompanied by the following documents:

   a. Photocopy of the customer's and representative's identification.
   b. Power of attorney from the customer to the representative, stating that the customer authorizes the representative to act on their behalf.
      If the customer's representative is a legal entity, documentation indicating authorization from the competent authority to represent the entity must be attached.

2. Procedure for Oral Complaints:
   Complaints can be oral, made by telephone to Customer Care at Number 150-112, or by telephone to the branch's Customer Service. Complaints can also be in writing, submitted by customers or their representatives by visiting an OK BANK office, or through written means such as letters sent to an OK BANK office via post, OK BANK's website, social media, newspapers, magazines, or via e-mail to customercare@okbank.co.id.

3. Jenis Pengaduan Pengaduan transaksional, yaitu pengaduan yang berdampak pada kerugian secara finansial. Pengaduan non transaksional, yaitu pengaduan yang tidak berdampak pada kerugian secara finansial.

4. Informasi dan Dokumen Pendukung Menyampaikan secara lengkap identitas nasabah, yaitu: nama, alamat, nomor rekening (apabila ada), telepon yang dapat dihubungi dan deskripsi singkat pengaduan serta melampirkan dokumen pendukung yaitu dokumen yang sesuai dengan jenis pengaduannya atau yang terkait dengan permasalahan yang diadukan, seperti:
   a. Fotokopi (sesuai asli) bukti identitas yang masih berlaku (wajib);
   b. Fotokopi (sesuai asli) buku tabungan/rekening koran, atau;
   c. Fotokopi (sesuai asli) bukti transaksi keuangan terkait permasalahan yang diadukan atau;
   d. Fotokopi (sesuai asli) dokumen pendukung lainnya;
   e. Surat Kuasa dari Nasabah yang diwakili (dokumen tambahan untuk perwakilan nasabah);
   f. Dan bukti lain yang dibutuhkan untuk penyelidikan.

5. Penyelesaian Pengaduan
   Bank akan menindaklanjuti pengaduan yang diajukan oleh nasabah dan akan diselesaikan dalam jangka waktu 20 (dua puluh) hari kerja dan dapat diperpanjang sampai dengan 20 (dua puluh) hari kerja berikutnya dalam hal terdapat kondisi tertentu. Apabila bank akan memperpanjang jangka waktu penyelesaian pengaduan, maka bank akan menginformasikan hal tersebut terlebih dahulu kepada nasabah dengan memperhatikan ketentuan yang berlaku, sebelum jangka waktu 20 (dua puluh) hari kerja pertama berakhir.

6. Hal-Hal yang harus Diperhatikan Agar pengaduan dapat segera diselesaikan oleh Bank, maka perlu diperhatikan beberapa hal sebagai berikut:
   a. Tentukan inti permasalahan yang akan diadukan;
   b. Siapkan dokumen pendukung yang terkait dengan permasalahan yang akan diadukan;
   c. Simpan dengan baik dokumen-dokumen asli yang Anda miliki dan sampaikan kepada Bank *photocopy* dokumen tersebut bersamaan dengan pengajuan pengaduan tertulis;
   d. Catat nomor registrasi yang diberikan Bank. Nomor registrasi tersebut digunakan untuk mengetahui status penyelesaian pengaduan nasabah;
   e. Simpan bukti e-mail jika pengaduan dilakukan melalui e-mail customercare@okbank.co.id;
   f. Simpan dengan baik dokumen surat menyurat dengan bank, termasuk surat hasil penyelesaian pengaduan yang disampaikan Bank kepada nasabah;

3. Types of Complaints
   Transactional complaints, impacting financial losses, and non-transactional complaints, not affecting financial losses.

4. Information and Supporting Documents
   Providing complete customer identity details, including name, address, account number (if applicable), contact telephone number, brief description of the complaint, and attachment of supporting documents relevant to the type of complaint or the issue raised. Supporting documents may include:
   a. Photocopy (matching the original) of valid identification (mandatory).
   b. Photocopy (matching the original) of passbooks/ account statements, or
   c. Photocopy (matching the original) of financial transaction evidence related to the raised issue, or
   d. Photocopy (matching the original) of other supporting documents, or
   e. Power of Attorney from the represented Customer (additional document for customer representatives), or
   f. Other necessary evidence for investigation.

5. Resolution of Complaints
   The Bank will follow up on customer complaints and aim to resolve them within 20 (twenty) working days, extendable by another 20 (twenty) working days in certain circumstances. If the Bank intends to extend the resolution period, it will inform the customer beforehand, following applicable regulations, before the initial 20 (twenty) working days elapse.

6. Considerations for Swift Resolution
   To expedite the resolution of complaints by the Bank, several factors need to be considered:
   a. Identify the core issue to be raised.
   b. Prepare supporting documents related to the raised issue.
   c. Safeguard original documents and provide photocopies along with the written complaint submission.
   d. Record the registration number provided by the Bank, used to track the status of complaint resolution.
   e. Retain e-mail evidence if the complaint is submitted via e-mail to customercare@okbank.co.id.
   f. Keep correspondence with the Bank, including letters conveying the outcome of complaint resolution sent by the Bank to the customer.

g. Pastikan nasabah membaca syarat dan ketentuan yang berlaku dari setiap produk dan/atau layanan yang akan digunakan oleh nasabah. Pelayanan penyelesaian pengaduan tidak dikenakan biaya apapun.

Selama tahun 2023 Bank menerima beberapa pengaduan dari nasabah baik bersifat transaksional maupun non transaksional yang seluruhnya telah diselesaikan.

SURVEI KEPUASAN NASABAH [OJK F.30]

OK Bank berkomitmen untuk memberikan layanan terbaik bagi seluruh nasabahnya. Untuk mengetahui tingkat kepuasan nasabah terhadap kualitas produk dan layanan yang telah diberikan, Bank berencana melakukan survei kepuasan nasabah secara berkala.

Pada tahun pelaporan OK BANK belum melakukan survei kepuasan nasabah tersebut, namun demikian Bank berkomitmen untuk terus melakukan upaya peningkatan kualitas produk dan layanan agar kepuasan nasabah dapat tetap terjaga.

VERIFIKASI PIHAK INDEPENDEN [OJK G.1]

Laporan Keberlanjutan OK BANK ini belum dilakukan verifikasi oleh pihak independen penyedia jasa *assurance* (*assurance services provider*), sekalipun menyadari bahwa verifikasi oleh pihak independen dapat meningkatkan kualitas dan keandalan informasi yang disampaikan dalam laporan ini. Namun demikian, Bank menjamin bahwa seluruh informasi yang diungkapkan dalam laporan ini adalah benar, akurat, dan faktual.

g. Ensure customers read the terms and conditions applicable to each product and/or service they intend to use. Complaint resolution services are provided free of charge.

Throughout the year 2023, the Bank received several complaints from customers, both transactional and non-transactional, all of which have been resolved.

CUSTOMER SATISFACTION SURVEY [OJK F.30]

OK Bank is committed to providing the best service to all its customers. To gauge the level of customer satisfaction regarding the quality of products and services provided, the Bank plans to conduct regular customer satisfaction surveys.

During the reporting year, OK BANK has not yet conducted a customer satisfaction survey. Nevertheless, the Bank is committed to continuously improving the quality of its products and services to ensure customer satisfaction is maintained.

INDEPENDENT PARTY VERIFICATION [OJK G.1]

This OK BANK Sustainability Report has not been verified by an independent assurance services provider, while recognizing that verification by an independent party can improve the quality and reliability of the information presented in this report. Nevertheless, the Bank guarantees that all information disclosed in this report is true, accurate and factual.

Lembar Umpan Balik [OJK G.3]

Feedback Sheet

Terima kasih atas kesediaan Bapak/Ibu/Saudara untuk membaca Laporan Keberlanjutan 2023 ini. Guna meningkatkan Laporan Keberlanjutan pada tahun-tahun mendatang kami berharap kesediaan Bapak/Ibu/Saudara untuk mengisi Lembar Umpan Balik yang telah disiapkan, dan mengirimkannya kembali kepada kami.

Thank you for your willingness to read this 2023 Sustainability Report. In order to improve the Sustainability Report in the coming years we hope for your willingness to fill in the Feedback Sheet that has been prepared, and send it back to us.

1. Laporan Keberlanjutan ini telah memberikan informasi mengenai berbagai hal yang telah dilaksanakan PT Bank Oke Indonesia, Tbk. dalam pemenuhan tanggung jawab sosial perusahaan.
   This Sustainability Report has provided information on various topics that have been implemented by PT Bank Oke Indonesia, Tbk. in fulfilling corporate social responsibility.

Setuju Agree	Tidak Setuju Disagree	Tidak Tahu Don't Know

2. Materi dalam Laporan Keberlanjutan ini termasuk data dan informasi yang disajikan mudah dimengerti dan dipahami.
   Material in this Sustainability Report includes data and information presented that is easy to understand.

Setuju Agree	Tidak Setuju Disagree	Tidak Tahu Don't Know

3. Dalam Laporan Keberlanjutan ini, termasuk data dan informasi yang disajikan sudah cukup lengkap.
   Data and information presented in this Sustainability Report is quite comprehensive.

Setuju Agree	Tidak Setuju Disagree	Tidak Tahu Don't Know

4. Materi dalam Laporan Keberlanjutan ini, termasuk data dan informasi yang disajikan dapat dipertanggungjawabkan kebenarannya.
   Material in this Sustainability Report, including the data and information presented, can be accounted for.

Setuju Agree	Tidak Setuju Disagree	Tidak Tahu Don't Know

5. Tampilan Laporan Keberlanjutan ini menarik, baik dari isi, desain dan tata letak, serta foto-fotonya.
   The appearance of this Sustainability Report is attractive in terms of content, design and layout, as well as its photographs.

Setuju Agree	Tidak Setuju Disagree	Tidak Tahu Don't Know

Informasi apa saja yang dirasakan bermanfaat dari Laporan Keberlanjutan ini?
What information do you find useful from this Sustainability Report?

Informasi apa saja yang dirasakan kurang bermanfaat dari Laporan Keberlanjutan ini?
What information do you feel is not useful from this Sustainability Report?

Informasi apa saja yang dirasakan kurang dan harus dilengkapi dalam Laporan Keberlanjutan mendatang?
What information is felt lacking and must be completed in the future Sustainability Report?

Profil Anda | Your Profile
Nama Lengkap | Full Name:
Institusi/Perusahaan | Institution/Company:
E-mail:
Identifikasi Pemangku | Identification of Stakeholders :
Pemerintah/LSM/Masyarakat/Lain-Lain | Government/NGOs/Communities/Others
(pilih salah satu) (select one)

Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya [OJK G.4]

Response to Previous Year's Sustainability Report Feedback [OJK G.4]

Selama tahun 2023, Bank belum menerima tanggapan dari para pembaca mengenai informasi dan konten dari Laporan Keberlanjutan yang diterbitkan di tahun sebelumnya, sehingga tidak ada tanggapan dari OK BANK yang harus disampaikan dalam Laporan ini.

Namun demikian, Bank senantiasa melakukan perbaikan sebagai penyempurnaan agar Laporan ini dapat memenuhi ketentuan POJK Nomor 51/POJK.03/2017 dan SEOJK Nomor 16/SEOJK.04/2021 yang menjadi acuan dalam penyusunan Laporan. Bank berharap Laporan ini dapat memberi manfaat bagi pemangku kepentingan.

During 2023, the Bank has not received any feedback from readers regarding the information and content of the Sustainability Report published in the previous year, so there is no feedback from OK BANK to be presented in this Report.

However, the Bank continues to make improvements so that this Report can fulfill the provisions of POJK Number 51/POJK.03/2017 and SEOJK Number 16/SEOJK.04/2021 which serve as references in the preparation of the Report. The Bank hopes that this Report can provide benefits to stakeholders.

Indeks Pemenuhan SE-OJK 16

Index of Compliance with SE-OJK 16

AR PT OK BANK Indonesia Tbk– 2023

KRITERIA CRITERIA	PENJELASAN EXPLANATION	Halaman Page
UMUM | GENERAL		
Laporan tahunan disajikan dalam bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam bahasa Inggris. The annual report is presented in proper and correct Indonesian language and it is recommended to also present it in English.	· Dicetak dengan kualitas yang baik · Memuat Nama Perusahaan di sampul muka, belakang, samping dan setiap halaman · Disajikan secara elektronik dalam format PDF · Printed in good quality · Contains the Company Name on the front, back, side covers and every page · Presented electronically in PDF format	√
IKHTISAR DATA KEUANGAN PENTING | OVERVIEW OF KEY FINANCIAL DATA		
Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: The Important Financial Data Summary contains financial information presented in a comparative format for 3 (three) fiscal years or since the commencement of business if the Issuer or Public Company has been conducting its business for less than 3 (three) years, at least including:	Informasi paling sedikit memuat antara lain: Information at least contains, among others:	
	1) Pendapatan/penjualan; | Revenue/sales;	10
	2) Laba bruto; | Gross profit;	
	3) Laba (rugi); | Profit (loss);	
	4) jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; Total profit (loss) attributable to owners of the parent entity and non-controlling interests;	
	5) Total laba (rugi) komprehensif; | Total comprehensive profit (loss);	
	6) Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests;	
	7) Laba (rugi) per saham; | Earnings (loss) per share;	
	8) Jumlah aset; | Total assets;	10
	9) Jumlah liabilitas; | Total liabilities;	
	10) Jumlah ekuitas; | Total equity;	
	11) Rasio laba (rugi) terhadap jumlah aset; | Ratio of profit (loss) to total assets;	10
	12) Rasio laba (rugi) terhadap ekuitas; | Ratio of profit (loss) to equity;	
	13) Rasio laba (rugi) terhadap pendapatan/penjualan; | Ratio of profit (loss) to revenue/sales;	
	14) Rasio lancar; | Current ratio;	
	15) Rasio liabilitas terhadap ekuitas; | Ratio of liabilities to equity;	
	16) Rasio liabilitas terhadap jumlah aset; dan | Ratio of liabilities to total assets; and	
	17) Informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya; | Other financial information and ratios relevant to the Issuer or Public Company and its industry;	
INFORMASI SAHAM | SHARE INFORMATION		
	Informasi saham Perusahaan dengan lengkap sesuai ketentuan.: Share information for company should at least contain: 1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir. 2. Aksi korporasi yang menyebabkan terjadinya perubahan pada saham 3. Suspensi saham dan alasan suspensi 4. Penjelasan suspensi telah dicabut atau belum. 1. Shares issued for each quarterly period presented in comparative form for the last 2 (two) financial years. 2. Corporate actions that cause changes in shares 3. Suspension of shares and reasons for suspension 4. Explanation of whether the suspension has been lifted or not.	17 18 N/A N/A

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Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir Information on bonds, sukuk or convertible bonds that were still outstanding in the last 2 (two) financial years.	Catatan: apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi,agar diungkapkan. Note: if the company did not have bonds/sukuk/convertible bonds, it had to be disclosed.	N/A
LAPORAN DEWAN KOMISARIS DAN DIREKSI | BOARD OF COMMISSIONERS AND DIRECTORS REPORT		
Laporan Dewan Komisaris Board of Commissioners Report	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The report of the Board of Commissioners should at least contain a brief description about:	
	1. Penilaian terhadap kinerja Direksi Assessment of the performance of the Board of Directors	29
	2. Pandangan atas prospek usaha; dan Views on the business prospects	27-28, 30
	3. Pandangan atas penerapan tata kelola Views on the implementation of the governance	30
	4. Perubahan komposisi Dewan Komisaris (jika ada) Changes in the composition of the Board of Commissioners (if any)	32
Laporan Direksi Board of Directors' Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report should at least contain a brief description of:	
	1. Kinerja Perusahaan, paling sedikit memuat: Performance of Companies, at least containing:	
	a. Strategi | strategy	38
	b. Peranan Direksi dalam perumusan strategi The role of the Board of Directors in formulating strategies	38
	c. implementasi strategi | the implementation of the strategy;	38
	d. Perbandingan antara hasil dengan target ; dan Comparison between the results achieved with targeted; and	39
	e. Kendala yang dihadapi; | Constraints faced	37
	f. Perkembangan perekonomian dan target pasar; Economic development and target market;	35-37
	g. Sumber daya manusia I Human resources	88
	2. Prospek usaha; dan | business prospects; and	40
	3. Penerapan tata kelola. | Implementation of the governance	40
	4. Perubahan komposisi anggota Direksi (jika ada) Changes in the composition of the BOD	41
Tanda tangan anggota Direksi dan Dewan Komisaris Signatures of members of the Board of Directors and Board of Commissioners	Dibuat terpisah dan disajikan sesuai ketentuan: Separately prepared and presented as required:	43
PROFIL PERUSAHAAN | COMPANY PROFILE		
Nama dan alamat lengkap perusahaan Company name and full address	Disajikan dengan lengkap Presented in full	46
Riwayat singkat Perusahaan Publik; Brief history of the Company	Disajikan dengan lengkap, termasuk keterangan jika ada perubahan nama perusahaan Presented in full, including information if there is a change in company name	47
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Disajikan dengan lengkap, termasuk persetujuan Dewan Komisaris Presented in full, including Board of Commissioners approval	57
Bidang usaha Business fields	Uraian kegiatan usaha yang dijalankan: Description of business activities carried out:	50-53
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Profil Direksi Board of Directors Profile	Profil Direksi, disampaikan lengkap sesuai ketentuan Profile of the Board of Directors, submitted in full in accordance with the provisions	66-72
Jumlah karyawan dan data pengembangan kompetensi karyawan Number of employees and data on employee competency development.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Number of employees by gender, position, age, education level, and employment status (permanent/ contracted) in the financial year;	76-78, 90-106
Komposisi pemegang saham Composition of shareholders	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, disampaikan lengkap sesuai ketentuan. Name of shareholders and percentage of ownership at the beginning and end of the financial year, submitted in full in accordance with the provisions.	78
Pemegang saham utama dan pengendali Major and controlling shareholders	Informasi mengenai pemegang saham utama dan pengendali Information regarding the main and controlling shareholders	80
Daftar entitas anak dan/atau entitas asosiasi List of subsidiaries and/or associated entities	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama The name of the subsidiary, associated company, joint venture company	80
Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada) Name and address of the subsidiary and/or branch office or representative office (if any)	Disampaikan sesuai ketentuan Disclosed as required	80
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Kronologis penerbitan efek lainnya. Chronology of securities issuance	Disampaikan sesuai ketentuan, Jika Ada Disclosed as required, if any	84
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Nama dan alamat lembaga dan/atau profesi penunjang Name and address of supporting institutions and/ or professions	Disampaikan lengkap sesuai ketentuan Disclosed in full as required	84
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Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Disampaikan sesuai lengkap, meliputi pembahasan: Aset, Liabilitas, Ekuitas, Rugi/Laba, Arus Kas Disclosed in full, including discussion of: Assets, Liabilities, Equity, Loss/Profit, Cash Flow	133-143
Bahasan kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan Discussion and analysis of abilities To pay debts and the collectibility level of the company's receivables	Disampaikan lengkap sesuai ketentuan Disclosed in full as required	143
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Bahasan mengenai ikatan yang material untuk investasi barang modal Discussion on material commitments for capital goods investment	Jika tidak ada Ikatan, disampaikan. If there is no commitment, disclosed	145

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investasi barang modal investment in capital goods realized	Jika tidak ada Realisasi, disampaikan. If there is no realization, disclosed	145
Bahasan Target VS Realisasi dan Proyeksi the target with the results achieved and Projection	Meliputi: Pendapatan, Laba (Rugi), Struktur modal, Pemasaran dan lainnya Includes: Revenue, Profit (Loss), Capital structure, Marketing, etc.	146-147
Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan Material information and facts occurring after the date of the accountant's report	Jika tidak ada, disampaikan. If there is not any, disclosed	149
Prospek usaha perusahaan Description of the company's business prospects	Disampaikan lengkap sesuai ketentuan Disclosed in full as required	153-156
Uraian aspek pemasaran Description of the marketing aspect	Disampaikan lengkap sesuai ketentuan Disclosed in full as required	151
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Informasi material mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku Material information regarding investment, expansion, divestment, business merger/ consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions, which occurred in the financial year.	Disampaikan lengkap sesuai ketentuan Jika tidak ada informasi dimaksud, diungkapkan. Disclosed in full as required If there is no such information, disclosed.	149
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir A description of changes in the laws and regulations of the company in the last financial year	Disampaikan lengkap sesuai ketentuan Jika tidak ada informasi dimaksud, diungkapkan. Disclosed in full as required If there is no such information, disclosed.	150
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir A description of the changes in accounting policies adopted by the company in the last financial year	Disampaikan lengkap sesuai ketentuan Disclosed in full as required	150
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Dewan Komisaris Board of Commissioners	Disampaikan lengkap sesuai ketentuan, meliputi: Tugas & tanggung Jawab; Piagam Dewan Komisaris; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Penilaian Kinerja ; Penilaian Kinerja Komite Disclosed in full as required, including: Duties & Responsibilities; Board of Commissioners Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Performance Appraisal; Committee Performance Appraisal.	175-182

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Komite audit Audit committee	Disampaikan lengkap sesuai ketentuan, meliputi: CV Anggota Komite; Tugas & tanggung Jawab; Piagam Komite Audit; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Realisasi Pelaksanaan Tugas Komite Audit. Disclosed in full as required, including: CV of Committee Members; Duties & Responsibilities; Audit Committee Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Realization of Audit Committee Duties.	197-201
Fungsi Nominasi dan Remunerasi Function Nomination and Remuneration	Disampaikan lengkap sesuai ketentuan, meliputi: Tugas & tanggung Jawab; Realisasi Pelaksanaan Fungsi Nominasi & Remunerasi Disclosed in full as required, including: Duties & Responsibilities; Realization of Nomination & Remuneration Function Implementation	206-209
Komite Manajemen Risiko Risk Management Committee	Disampaikan lengkap sesuai ketentuan, meliputi: CV Anggota Komite; Tugas & tanggung Jawab; Piagam Komite Audit; Rapat, Frekuensi Rapat & Agenda Rapat; Kehadiran Rapat; Pelatihan; Realisasi Pelaksanaan Tugas Komite Manajemen Risiko Disclosed in full as required, including: CV of Committee Members; Duties & Responsibilities; Audit Committee Charter; Meetings, Meeting Frequency & Meeting Agenda; Meeting Attendance; Training; Realization of Audit Committee Duties.	202-206
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Informasi mengenai kode etik Emiten atau Perusahaan Publik Information regarding the code of conduct of the Issuer or Public Company	Disampaikan lengkap sesuai ketentuan, meliputi: Pokok-pokok Kode Etik; Pemberlakuan Kode Etik; Sosialisasi Kode Etik; Sanksi Pelenggaran Kode Etik; Jumlah Pelanggaran & Sanksi diberikan. Jika Tidak ada pelanggaran, nyatakan. Disclosed in full as required, including: Principles of the Code of Ethics; Enforcement of the Code of Ethics; Socialization of the Code of Ethics; Sanctions for Violation of the Code of Ethics; Number of Violations & Sanctions given. If there is no violation, state.	257-258
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	3. Laporan Keberlanjutan (*Sustainability Report*) dapat disajikan terpisah. Sustainability Report can be presented separately.	√
	4. Laporan Keberlanjutan Terpisah harus mengikuti format Lampiran II SEOJK 16/2021 dan POJK 51/POJK.03/2017. Disampaikan bersamaan dengan Laporan Tahunan. Separate Sustainability Report must follow the format of Appendix II SEOJK 16/2021 and POJK 51/POJK.03/2017. Submitted together with the Annual Report.	√
INFORMASI KEUANGAN | FINANCIAL INFORMATION		
Disampaikan lengkap sesuai ketentuan, meliputi: Opini Auditor; Pernyataan Direksi; Laporan Keuangan Lengkap, yakni: Neraca, Rugi Laba, Ekuitas, Arus Kas, dan Catatan Laporan Keuangan. Delivered completely in accordance with the provisions, including: Auditor's Opinion; Directors' Statement; Complete Financial Statements, namely: Balance Sheet, Profit Loss, Equity, Cash Flow, and Notes to Financial Statements.		√

Daftar Indeks Referensi - POJK 51/17 [OJK F.17]
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Laporan Keuangan

Financial Report

PT BANK OKE INDONESIA Tbk

Laporan Keuangan
tanggal 31 Desember 2023 dan 2022
dan untuk tahun yang berakhir
pada tanggal-tanggal tersebut
beserta laporan auditor independen/

Financial Statements
as of December 31, 2023 and 2022
and for the years then ended
with independent auditors' report

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PT BANK OKE INDONESIA TBK

Kami yang bertanda tangan di bawah ini:

1. Nama : Park Young Man
   Alamat kantor : Jl. Ir. H. Juanda No. 12 Jakarta Pusat
   Alamat domisili : The Ritz - Carlton Jakarta, Pasific Place (SCBD), Jl. Jend. Sudirman Kav. 52-53, Unit 3601, Jakarta Selatan
   Nomor telepon : (021) 2312633
   Jabatan : Direktur Utama

2. Nama : Hendra Lie
   Alamat kantor : Jl. Ir. H. Juanda No. 12 Jakarta Pusat
   Alamat domisili : Jl. Satria II/8 RT 008 RW 001, Pademangan Barat, Jakarta Utara
   Nomor telepon : (021) 2312633
   Jabatan : Wakil Direktur Utama

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Oke Indonesia Tbk;
2. Laporan keuangan PT Bank Oke Indonesia Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT Bank Oke Indonesia Tbk telah dimuat secara lengkap dan benar;
   b. Laporan keuangan PT Bank Oke Indonesia Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF DECEMBER 31, 2023 AND FOR THE YEAR ENDED

PT BANK OKE INDONESIA TBK

We, the undersigned:

1. *Name* : *Park Young Man*
   Office address : *Jl. Ir. H. Juanda No. 12 Central Jakarta*
   Residential address : *The Ritz - Carlton Jakarta, Pasific Place (SCBD), Jl. Jend. Sudirman Kav. 52-53, Unit 3601, Jakarta Selatan*
   Telephone : *(021) 2312633*
   Title : *President Director*

2. *Name* : Hendra Lie
   Office address : *Jl. Ir. H. Juanda No. 12 Central Jakarta*
   Residential address : *Jl. Satria II/8 RT 008 RW 001, Pademangan Barat, Jakarta Utara*
   Telephone : *(021) 2312633*
   Title : *Vice President Director*

declare that:

1. *We are responsible for the preparation and presentation of financial statements of PT Bank Oke Indonesia Tbk;*
2. *The financial statements of PT Bank Oke Indonesia Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the financial statements of PT Bank Oke Indonesia Tbk have been disclosed in a complete and truthful manner;*
   b. *The financial statements of PT Bank Oke Indonesia Tbk do not contain any incorrect information or material facts, nor do they omit any information or material facts;*

4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Oke Indonesia Tbk.	4. *We are responsible for PT Bank Oke Indonesia Tbk internal control system.*

Demikian pernyataan ini dibuat dengan sebenarnya. *This statement has been made truthfully*

Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*
Jakarta, 21 Maret 2024/*March 21, 2024*



Park Young Man
Direktur Utama/
President Director

Hendra Lie
Wakil Direktur Utama/
Vice President Director

PKF
Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan

REGISTERED PUBLIC ACCOUNTANTS
DECREE OF THE FINANCE MINISTER OF THE REPUBLIC OF INDONESIA NO. 855/KM.1/2017

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Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi

PT Bank Oke Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Oke Indonesia Tbk ("Bank"), 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 Bank Oke 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.

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

Independent Auditors' Report

The Shareholders, Boards of Commissioners and Directors

PT Bank Oke Indonesia Tbk

Opinion

We have audited the financial statements of PT Bank Oke Indonesia Tbk (the "Bank"), which comprise the statement of financial position as at December 31, 2023 and the statements of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended and notes to the financial statements, including information of material accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Oke Indonesia Tbk as at 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 Auditors' 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 a basis for our opinion.

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

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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.

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.

Hal audit utama yang dapat teridentifikasi dalam audit kami dijabarkan dibawah ini.

The key audit matter identified in our audit is outlined below.

Kerugian kredit ekspektasian ("KKE") – cadangan kerugian penurunan nilai atas kredit yang diberikan

Expected credit losses ("ECL") – allowance for impairment losses of loans

Seperti yang dijelaskan dalam Catatan 2d (informasi kebijakan akuntansi material - identifikasi dan pengukuran penurunan nilai aset keuangan) dan Catatan 9 (pinjaman yang diberikan) atas laporan keuangan, pada tanggal 31 Desember 2023, cadangan kerugian penurunan nilai atas kredit yang diberikan Bank adalah sebesar Rp217.320.846.582. Cadangan kerugian penurunan nilai atas kredit yang diberikan yang diukur pada biaya perolehan diamortisasi ditentukan oleh Bank berdasarkan Kerugian Kredit Ekspektasian ("KKE") berdasarkan PSAK 71, "Instrumen Keuangan" ("PSAK 71").

As described in Note 2d (information of material accounting policies - identification and measurement of impairment on financial assets) and Note 9 (loans) to the financial statements, as at December 31, 2023, the allowance for impairment losses for loans of the Bank was Rp217,320,846,582. These allowance for impairment losses for loans measured at amortised cost are determined by the Bank based on the Expected Credit Losses ("ECL") framework under PSAK 71, "Financial Instruments" ("PSAK 71").

Kami fokus pada area ini karena besarnya nilai tercatat atas kredit yang diberikan, yang mewakili 77,00% dari total aset Bank, dan besarnya nilai cadangan kerugian penurunan nilai yang dibentuk atas kredit tersebut yang diukur pada biaya perolehan diamortisasi, yang nilainya signifikan terhadap laporan keuangan Bank. Lebih lanjut penentukan KKE membutuhkan pertimbangan manajemen yang subyektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

We focused on this area due to the size of the carrying value of loans, which represented 77.00% of total assets of the Bank, and the respective allowance for impairment losses provided against the loans measured at amortised cost, which are significant to the Bank's financial statements. In addition, determining ECL involves subjective management judgement and is subject to high degree of estimation uncertainty.

Bank menghitung KKE untuk kredit yang diberikan yang tidak memburuk dan kredit yang diberikan yang memburuk. Untuk kredit yang diberikan tidak memburuk dan kredit yang diberikan yang memburuk, yang secara individual tidak dianggap signifikan, Bank menghitung KKE secara kolektif menggunakan parameter risiko yang menggunakan model parameter risiko yang menggunakan beberapa parameter utama, antara lain, *probability of default, loss given default, exposure at default* dan tingkat diskonto, setelah memperhitungkan faktor masa depan dan data eksternal lainnya.

The Bank calculates ECL for both non-credit-impaired and credit-impaired loans. For non-credit-impaired loans and or credit-impaired loans which ae not considered individually significant, the Bank assesses collective ECL using the risk parameter modeling approach that incorporates key parameters, including probability of default, loss given default, exposure at default and discount rate, after considering forward looking factors and other external information.

Untuk kredit yang memburuk, yang secara individual dianggap signifikan, Bank menghitung KKE secara individual dengan mengestimasi arus kas ekspektasian dari kredit yang diberikan. Bank menggunakan pendekatan yang konsisten dalam menghitung KKE untuk aset keuangan lainnya yang diukur pada biaya perolehan diamortisasi.

For credit-impaired loans, which are considered individually significant, the Bank assesses individual ECL by estimating the expected cash flows obtained from the loans. The Bank uses a consistent approach in calculating ECL for other financial assets measured at amortised cost.

Pertimbangan-pertimbangan siginifikan yang digunakan dalam menentukan KKE meliputi:

- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE. Model yang dikembangkan secara inheren kompleks dan melibatkan pertimbangan manajemen dalam menyusun model tersebut;
- Mengidentifikasi kredit yang diberikan yang diukur pada biaya perolehan diamortisasi yang telah mengalami peningkatan risiko kredit secara signifikan; dan
- Asumsi-asumsi yang digunakan dalam model KKE seperti proyeksi arus kas masa depan yang diharapkan, perkiraan faktor ekonomi makro masa depan, beberapa skenario probabilitas tertimbang dan penyesuaian overlay KKE yang dibuat.

The significant judgements involved in determining the ECL include the following:

- *Developing appropriate collective assessment models used to calculate ECL. The models are inherently complex, and management's judgement is applied in determining the models;*
- *Identification of loans measured at amortised cost that have experienced a significant increase in credit risk; and*
- *Assumptions used in the ECL models such as expected future cash flows, forward-looking macroeconomic factors, probability weighted multiple scenarios and ECL overlay adjustments made.*

Bagaimana audit kami merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

- Kami memahami dan menguji pengendalian yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti obyektif penurunan nilai, melalui pengujian atas pengendalian penetapan *rating* internal dan melakukan pemeriksaan secara sampling atas dokumen perjanjian. Kami memeriksa sampel atas aset keuangan yang diidentifikasi oleh Bank memiliki kualitas kredit yang lebih rendah dan direstrukturisasi, debitur di industri berisiko tinggi yang terkena dampak COVID-19 dan membuat penilaian independen kami terhadap peningkatan risiko kredit secara signifikan atau terdapat bukti obyektif penurunan nilai.

How our audit addressed the Key Audit Matters

We have performed the following audit procedures to address this key audit matter:

- *We understood and tested the relevant controls over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment by performing control testing over internal rating process and examining the credit files on sampling basis. We examined samples of financial assets identified by the Bank as having lower credit quality and restructured, debtors in high-risk industries impacted by COVID-19 and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*

- Ketika bukti obyektif penurunan nilai diidentifikasi oleh Bank dan kerugian penurunan nilai dihitung secara individual, kami menilai kecukupan penyisihan penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh Bank dalam perhitungan kerugian penurunan nilai, menguji rata-rata probabilitas tertimbang yang digunakan dalam menyusun arus kas, termasuk membandingkan rencana waktu pembayaran dan penggunakan faktor diskonto dengan perjanjian kredit.

- *Where objective evidence of impairment was identified by the Bank and impairment loss was individually calculated, we assessed the adequacy of impairment allowance by examining both the quantum and timing of future cash flows used by the Bank in the impairment loss calculation, challenging the probability-weighted outcome used in preparing the cash flows, including comparing the schedule of repayment and the discount factor used to the loan agreement.*

- Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE, termasuk penentuan *probability of default, loss given default* dan *exposure at default*, yang diterapkan terhadap pesyaratan PSAK 71, yang melibatkan (i) evaluasi model dan metodologi yang digunakan dalam perhitungan kuantitatif; (ii) evaluasi kewajaran prakiraan ekonomi makro Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum; dan (iii) menguji kelengkapan dan keakuratan data yang digunakan dalam estimasi untuk memastikan *input* data yang digunakan dalam perhitungan KKE adalah sesuai dengan data aktual yang tersedia di Bank.

- *We assessed and tested the methodologies and significant modeling assumptions inherent within the ECL models, which include determination of probability of default, loss given default and exposure at default, which applied against the requirements of PSAK 71, which involved (i) evaluating the models and methodologies used in quantitative calculations; (ii) evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information; and (iii) testing the completeness and accuracy of data used in the estimate in ensuring the data input used in the ECL calculation is consistent with the actual data available within the Bank.*

- Kami menilai dan mempertimbangkan penentuan asumsi prakiraan masa depan.

- *We assessed and considered the determination of forward-looking forecasts assumptions.*

- Kami memeriksa keakuratan data dan perhitungan jumlah KKE, dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif.

- *We checked the accuracy of data and calculation of the ECL amount, by recalculating the collective impairment assessment for the portfolio.*

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.

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.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Responsibilities of management and those charged with governance for the financial statements

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.

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 memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun 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.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya 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.

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

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 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.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to 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.*

- *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 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-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 those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters 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.

Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan

00339

Frendy Susanto, S.E., Ak., CPA, CA
Registrasi Akuntan Publik / *Public Accountant Registration* No.AP.1244

21 Maret 2024 / *March 21, 2024*

PT BANK OKE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2023 dan 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
December 31, 2023 and 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
ASET				***ASSETS***
Kas	2e, 4	17.163.556.200	26.413.110.800	*Cash*
Giro pada Bank Indonesia	2c, 2d, 2f, 5	462.808.546.170	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	2c, 2d, 2f, 6	2.730.197.054	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	2c, 2d, 2g, 7	549.985.425.169	529.376.918.859	*Placements with Bank Indonesia and other banks*
Efek-efek	2c, 2d, 2h, 8	1.382.901.566.872	921.400.841.679	*Marketable securities*
Pinjaman yang diberikan	2c, 2d, 2i, 2y, 9, 36			*Loans*
Pihak berelasi		80.614.089.822	72.694.016.623	*Related parties*
Pihak ketiga		8.447.267.193.618	7.991.428.666.288	*Third parties*
Penyisihan kerugian penurunan nilai		(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
		8.310.560.436.858	7.929.653.822.949	
Aset tetap	2j, 10, 27, 41			*Fixed assets*
Biaya perolehan		204.626.885.706	177.866.997.938	*Cost*
Akumulasi penyusutan		(73.904.564.979)	(63.785.927.105)	*Accumulated depreciation*
		130.722.320.727	114.081.070.833	
Aset takberwujud	2k, 11			*Intangible assets*
Biaya perolehan		175.412.372.905	170.265.919.605	*Cost*
Akumulasi amortisasi		(150.587.144.624)	(138.749.455.281)	*Accumulated amortization*
		24.825.228.281	31.516.464.324	
Aset hak guna				*Right of use assets*
Biaya perolehan	2l, 12	54.172.479.928	37.647.598.412	*Cost*
Akumulasi penyusutan		(31.573.112.724)	(22.255.861.867)	*Accumulated depreciation*
		22.599.367.204	15.391.736.545	
Aset lain-lain	2c, 2n, 13	170.854.439.370	208.170.478.607	*Other assets*
JUMLAH ASET		**11.075.151.083.905**	**10.183.411.235.537**	***TOTAL ASSETS***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2023 dan 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
December 31, 2023 and 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2c, 2o, 14	57.419.625.960	80.974.154.780	*Liabilities immediately payable*
Simpanan dari nasabah	2c, 2p, 2y, 15, 36			*Deposits from customers*
Pihak berelasi		94.247.608.336	18.205.125.095	*Related parties*
Pihak ketiga		5.975.496.990.912	5.350.406.847.423	*Third parties*
		6.069.744.599.248	5.368.611.972.518	
Simpanan dari bank lain	2c, 2q, 16, 36	744.262.551.516	600.081.913.207	*Deposits from other banks*
Pinjaman yang diterima	2c, 2r, 17	550.000.000.000	500.000.000.000	*Borrowings*
Utang pajak	2w, 18a	11.219.855.469	14.327.487.501	*Taxes payable*
Liabilitas imbalan pasca kerja	2x, 19	15.193.883.496	14.307.834.536	*Post-employment benefit liabilities*
Pendapatan diterima dimuka	2c, 20	-	36.297.405	*Unearned revenue*
Liabilitas sewa	2l, 21	9.845.058.629	9.265.402.019	*Lease liabilities*
Liabilitas pajak tangguhan - bersih	2x, 18e	11.175.871.878	10.167.621.299	*Deferred tax liabilities - net*
Liabilitas lain-lain	22	21.804.119.381	33.278.905.260	*Other liabilities*
JUMLAH LIABILITAS		**7.490.665.565.577**	**6.631.051.588.525**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar terdiri dari 30.000.000.000 saham dengan nilai nominal Rp100 per lembar saham				*Authorised capital consist of 30,000,000,000 shares with par value of Rp100 per share*
Modal ditempatkan dan disetor penuh 17.037.792.274 saham dengan nilai nominal Rp100 per lembar saham	2s, 23	1.703.779.227.400	1.703.779.227.400	*Issued and fully paid capital 17,037,792,274 shares with par value of Rp100 per share*
Saham treasuri	2s, 24	(55.201.439.696)	(55.201.439.696)	*Treasury stock*
Tambahan modal disetor	25	1.633.485.884.545	1.633.485.884.545	*Additional paid in capital*
Surplus revaluasi aset tetap	27	85.480.061.335	85.034.192.275	*Revaluation surplus of fixed asset*
Kerugian pengukuran kembali program manfaat pasti	2x, 19	(2.996.126.342)	(3.129.067.211)	*Losses remeasurement of defined benefit pension plans*
Saldo laba	2t, 26			*Retained earnings*
Telah ditentukan penggunaannya		31.756.097.833	29.114.061.441	*Appropriated retained earnings*
Belum ditentukan penggunaannya		188.181.813.253	159.276.788.258	*Unappropriated retained earnings*
JUMLAH EKUITAS		**3.584.485.518.328**	**3.552.359.647.012**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**11.075.151.083.905**	**10.183.411.235.537**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang berakhir pada tanggal-tanggal
31 Desember 2023 dan 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the years ended
December 31, 2023 and 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSES***
Pendapatan bunga	2u, 2v, 2y, 28, 36	1.000.383.016.490	701.980.622.358	*Interest income*
Beban bunga	2u, 2v, 2y, 29, 36	(397.022.544.050)	(234.938.599.146)	*Interest expense*
Pendapatan bunga - bersih		**603.360.472.440**	**467.042.023.212**	***Interest income - net***
Pendapatan operasional lainnya	30	**16.948.994.516**	**10.436.408.252**	***Other operating income***
Beban operasional lainnya				***Other operating expenses***
Tenaga kerja	2x, 19, 31, 36	(128.756.159.734)	(108.974.372.329)	*Personnel*
Umum dan administrasi	32	(176.022.942.634)	(176.239.572.216)	*General and administrative*
Penyisihan kerugian penurunan nilai atas aset keuangan	2d, 33	(268.129.944.213)	(156.756.988.239)	*Allowance for impairment losses on financial assets*
Lainnya	30	(10.231.131.062)	(16.049.648.820)	*Others*
Jumlah beban operasional lainnya		**(583.140.177.643)**	**(458.020.581.604)**	***Total other operating expenses***
LABA OPERASIONAL		**37.169.289.313**	**19.457.849.860**	***OPERATING INCOME***
PENDAPATAN (BEBAN) NON-OPERASIONAL	34			***NON-OPERATING INCOME (EXPENSES)***
Pendapatan non-operasional		92.525.741	490.274.874	*Non-operating income*
Beban non-operasional		(189.862.382)	(661.848.954)	*Non-operating expenses*
JUMLAH BEBAN NON-OPERASIONAL - BERSIH		**(97.336.641)**	**(171.574.080)**	***TOTAL NON-OPERATING EXPENSES - NET***
LABA SEBELUM BEBAN PAJAK PENGHASILAN		**37.071.952.672**	**19.286.275.780**	***INCOME BEFORE INCOME TAX EXPENSE***
BEBAN PAJAK PENGHASILAN	2w, 18b	**(8.420.169.816)**	**(6.076.093.821)**	***INCOME TAX EXPENSE***
LABA BERSIH		**28.651.782.856**	**13.210.181.959**	***NET PROFIT***
PENGHASILAN (BEBAN) KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME (EXPENSES)***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified subsequently to profit or loss:***
Pengukuran kembali atas program imbalan pasti	2x, 19	170.437.012	1.519.547.658	*Remeasurements of defined benefit plans*
Pajak penghasilan terkait		(37.496.143)	(334.300.484)	*Related income taxes*
		132.940.869	1.185.247.174	
Surplus revaluasi aset tetap	11, 27, 41	3.341.147.591	-	*Revaluation surplus of fixed assets*
PENGHASILAN KOMPREHENSIF LAIN - BERSIH		**3.474.088.460**	**1.185.247.174**	***OTHER COMPREHENSIVE INCOME - NET***
JUMLAH LABA KOMPREHENSIF		**32.125.871.316**	**14.395.429.133**	***TOTAL COMPREHENSIVE INCOME***
LABA PER SAHAM DASAR	2z, 42	**1,68**	**0,93**	***BASIC EARNINGS PER SHARE***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2023 and 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Surplus revaluasi aset tetap/ *Revaluation surplus of fixed assets*	Kerugian pengukuran kembali program manfaat pasti/ *Losses remeasurement of defined benefit pension plans*	Saldo laba/*Retained earnings*		Saham treasuri/ *Treasury stock*	Jumlah ekuitas/ *Total equity*	
						Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*			
Saldo 31 Desember 2021		**1.409.998.511.100**	**1.429.008.469.465**	**89.209.065.621**	**(4.314.314.385)**	**25.622.000.000**	**145.383.794.394**	**(55.201.439.696)**	**3.039.706.086.499**	***Balance as of December 31, 2021***
Laba bersih tahun berjalan		-	-	-	-	-	13.210.181.959	-	13.210.181.959	*Net income for the year*
Reklasifikasi ke modal ditempatkan dan disetor penuh	25	293.780.716.300	(293.780.716.300)	-	-	-	-	-	-	*Reclassified to issued and fully paid in capital*
Dana setoran modal setelah dikurangi biaya emisi saham	25	-	498.258.131.380	-	-	-	-	-	498.258.131.380	*Paid in capital fund after deducting shares issuance costs*
Penambahan cadangan	26	-	-	-	-	3.492.061.441	(3.492.061.441)	-	-	*Additions of reserves*
Dipindahkan ke saldo laba	27	-	-	(4.174.873.346)	-	-	4.174.873.346	-	-	*Transferred to retained earnings*
Penghasilan komprehensif lain, neto		-	-	-	1.185.247.174	-	-	-	1.185.247.174	*Other comprehensive income, net*
Saldo 31 Desember 2022		**1.703.779.227.400**	**1.633.485.884.545**	**85.034.192.275**	**(3.129.067.211)**	**29.114.061.441**	**159.276.788.258**	**(55.201.439.696)**	**3.552.359.647.012**	***Balance as of December 31, 2022***
Laba bersih tahun berjalan		-	-	-	-	-	28.651.782.856	-	28.651.782.856	*Net income for the year*
Penambahan cadangan	26	-	-	-	-	2.642.036.392	(2.642.036.392)	-	-	*Additions of reserves*
Dipindahkan ke saldo laba	27	-	-	(2.895.278.531)	-	-	2.895.278.531	-	-	*Transferred to retained earnings*
Penghasilan komprehensif lain, neto		-	-	3.341.147.591	132.940.869	-	-	-	3.474.088.460	*Other comprehensive income, net*
Saldo 31 Desember 2023		**1.703.779.227.400**	**1.633.485.884.545**	**85.480.061.335**	**(2.996.126.342)**	**31.756.097.833**	**188.181.813.253**	**(55.201.439.696)**	**3.584.485.518.328**	***Balance as of December 31, 2023***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN ARUS KAS
Untuk tahun yang berakhir pada tanggal-tanggal
31 Desember 2023 dan 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF CASH FLOWS
For the years ended
December 31, 2023 and 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga, provisi dan komisi		995.617.012.022	686.647.294.442	*Interest, fees and commissions received*
Pembayaran bunga, provisi dan komisi		(388.600.021.522)	(223.717.029.223)	*Interest, fees and commissions paid*
Penerimaan dari pendapatan operasional lainnya		16.948.994.516	10.436.408.252	*Other operating income received*
Pembayaran gaji dan imbalan kerja		(128.786.189.733)	(115.321.448.679)	*Salary and employee benefits paid*
Pembayaran beban umum dan administrasi		(132.599.517.934)	(131.997.266.717)	*General and administrative expenses paid*
Pembayaran pajak penghasilan		(12.709.828.093)	(1.284.236.794)	*Income taxes paid*
Penerimaan lainnya		(150.224.625)	334.522.204	*Other received*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		349.720.224.631	225.098.243.485	*Cash received before changes in operating assets and liabilities*
Penurunan (kenaikan) dalam aset operasi:				***Decrease (increase) in operating assets:***
Penempatan pada Bank Indonesia dan bank lain		1.200.000.000	11.700.000.000	*Placements with Bank Indonesia and other banks*
Pinjaman yang diberikan		(659.521.509.739)	(2.657.955.168.614)	*Loans*
Aset hak guna		(9.044.414.189)	(5.627.392.006)	*Right of use assets*
Agunan yang diambil alih		10.688.639.714	3.663.375.000	*Foreclosed assets*
Aset lain-lain		(420.465.045)	1.489.783.308	*Other assets*
Kenaikan (penurunan) dalam liabilitas operasi:				***Increase (decrease) in operating liabilities:***
Liabilitas segera		(248.444.342)	244.976.289	*Liabilities immediately payable*
Simpanan dari nasabah:				*Deposits from customers:*
Giro		147.531.653.511	454.858.835.318	*Current accounts*
Tabungan		(47.112.017.724)	(49.633.253.814)	*Savings deposits*
Deposito		600.712.990.943	999.396.935.977	*Time deposits*
Simpanan dari bank lain		144.180.638.309	24.418.768.850	*Deposits from other banks*
Liabilitas lain-lain		(8.019.886.021)	8.614.610.217	*Other liabilities*
Arus kas bersih diperoleh dari (digunakan untuk) aktivitas operasi		**529.667.410.048**	**(983.730.285.990)**	***Net cash provided by (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Pembelian aset tetap	10	(23.764.999.760)	(3.225.430.341)	*Acquisitions of fixed assets*
Penerimaan atas penjualan aset tetap	10	82.200.000	20.100.000	*Proceeds from sale of fixed assets*
Pembelian aset takberwujud	11	(5.146.453.300)	(14.650.671.880)	*Acquisitions of intangible assets*
Pembelian surat berharga		(688.414.609.749)	(518.608.657.764)	*Acquisitions of marketable securities*
Penerimaan dari surat berharga yang telah jatuh tempo		220.413.159.363	69.630.087.018	*Proceeds from matured marketable securities*
Arus kas bersih digunakan untuk aktivitas investasi		**(496.830.703.446)**	**(466.834.572.967)**	***Net cash used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan dari dana setoran modal		-	499.427.217.710	*Proceeds from paid-in capital funds*
Beban emisi saham	25	-	(1.169.086.330)	*Shares issuance cost*
Penerimaan dari pinjaman		50.000.000.000	500.000.000.000	*Proceeds from borrowings*
Pembayaran liabilitas sewa	21	(12.154.308.919)	(7.909.189.787)	*Payment of lease liabilities*
Arus kas bersih diperoleh dari aktivitas investasi		**37.845.691.081**	**990.348.941.593**	***Net cash provided by investing activities***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

PT BANK OKE INDONESIA Tbk
LAPORAN ARUS KAS
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk
STATEMENTS OF CASH FLOWS
For the years ended December 31, 2023 and 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
Kenaikan (penurunan) bersih kas dan setara kas		**70.682.397.683**	**(460.215.917.364)**	***Net increase (decrease) in cash and cash equivalents***
Kas dan setara kas pada awal tahun		962.019.901.741	1.422.235.819.105	*Cash and cash equivalent at beginning of year*
Kas dan setara kas pada akhir tahun		**1.032.702.299.424**	**962.019.901.741**	***Cash and cash equivalents at end of year***
Kas dan setara kas pada akhir tahun terdiri dari:				***Cash and cash equivalents at end of the year consisted of:***
Kas	4	17.163.556.200	26.413.110.800	*Cash*
Giro pada Bank Indonesia	5	462.808.546.170	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	2.730.197.054	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain (dengan jatuh tempo kurang dari 3 bulan sejak tanggal perolehan)	7	550.000.000.000	528.200.000.000	*Placements with Bank Indonesia and other banks (with maturities of less than 3 months from acquisition date)*
Jumlah kas dan setara kas		**1.032.702.299.424**	**962.019.901.741**	***Total cash and cash equivalents***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

1. INFORMASI UMUM

a. Pendirian dan informasi umum

PT Bank Oke Indonesia Tbk (dahulu PT Bank Liman International) ("Bank") berkedudukan di Jakarta Pusat didirikan pada tanggal 15 Agustus 1990 berdasarkan akta notaris James Herman Rahardjo, S.H., No.99 tanggal 15 Agustus 1990. Bank memperoleh izin usaha untuk beroperasi sebagai bank umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No.1098/KMK.013/1991 tanggal 9 November 1991. Bank memulai operasi komersilnya pada tahun 1991. Untuk memenuhi ketentuan Undang-undang No.40 Tahun 2007 tentang Perseroan Terbatas, telah dilakukan penyesuaian terhadap Anggaran Dasar Bank. Penyesuaian tersebut dinyatakan dalam Akta Notaris James Herman Rahardjo, S.H., No.56 tanggal 17 September 2008 dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No.AHU-89275.AH.01.02 Tahun 2008 tanggal 24 November 2008.

Berdasarkan akta notaris Dewi Kusumawati, S.H., No.27 tanggal 23 Mei 2012 tentang perubahan Anggaran Dasar mengenai penerbitan saham dalam portepel guna penambahan modal disetor Bank, perubahan susunan Direksi dan Komisaris Bank, serta pengajuan dan persetujuan nama Bank yang baru yaitu PT Bank Dinar Indonesia. Perubahan Anggaran Dasar tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-33753.AH.01.02 Tahun 2012 tanggal 20 Juni 2012 dan dicatat dalam database Sisminbakum Departemen Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan surat No.AHU-AH.01.10-24622 dan No.AHU-AH.01.10-24621 tanggal 5 Juli 2012. Pergantian nama Bank tersebut telah mendapat persetujuan dari Bank Indonesia berdasarkan Keputusan Gubernur Bank Indonesia No.14/75/KEP.GBI/2012, tanggal 25 Oktober 2012.

Bank telah merubah Anggaran Dasar berdasarkan akta notaris No.22 tanggal 9 Februari 2012 dari Notaris Hizmelina, S.H., mengenai perubahan modal dasar dari Rp50.000.000.000 menjadi Rp200.000.000.000 dan telah mendapat persertujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-07717.AH.01.02 Tahun 2012 tanggal 14 Februari 2012 dan dicatat dalam database Sisminbakum Departemen Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan surat No.AHU-AH.01.10-05949 tanggal 21 Februari 2012.

1. GENERAL INFORMATION

a. Establishment and general information

PT Bank Oke Indonesia Tbk (formerly PT Bank Liman International) (the "Bank") domiciled in Central Jakarta was established on August 15, 1990 based on notarial deed No.99 dated August 15, 1990 of James Herman Rahardjo, S.H. The Bank obtained a business license to operate as a commercial bank under the Decision Letter of the Minister of Finance of the Republic of Indonesia No.1098/KMK.013/1991 dated November 9, 1991. The Bank started commercial operations in 1991. In order to meet the provisions of Law No.40 Year 2007 regarding Limited Liability Company, the Bank has made amendments to its Articles of Association. The amendments is stated in the notarial deed No.56 dated September 17, 2008 of James Herman Rahardjo, S.H., and was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No.AHU-89275.AH.01.02 Year 2008 dated November 24, 2008.

Based on notarial deed No.27 dated May 23, 2012 of Dewi Kusumawati, S.H., on amendments to the Articles of Association regarding the issuance of shares in portepel for increase paid-in capital, changes in composition of the Board of Directors and Commissioners of the Bank, as well as the submission and approval new corporate name of the Bank, PT Bank Dinar Indonesia. This amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-33753.AH.01.02 Year 2012 dated June 20, 2012 and recorded in the Sisminbakum database Ministry of Justice and Human Rights of the Republic of Indonesia based on letter No.AHU-AH.01.10-24622 and No.AHU-AH.01.10-24621 dated July 5, 2012. The change in corporate Bank name was approved from Bank Indonesia based on Decree of the Governor of Bank Indonesia No.14/75/KEP.GBI/2012, dated October 25, 2012.

The Bank amended its Articles of Association based on notarial deed No.22 dated February 9, 2012 of Notary Hizmelina, S.H., regarding the change in the authorized share capital from the Rp50,000,000,000 to Rp200,000,000,000, and has received approval from Minister of Law and Human Rights of the Republic of Indonesia No.AHU-07717.AH.01.02 Year 2012 dated February 14, 2012 and recorded in the Sisminbakum database of the Ministry of Law and Human Rights of the Republic of Indonesia based on letter No.AHU-AH.01.10-05949 dated February 21, 2012.

1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, berdasarkan akta notaris Tjhong Sendrawan, S.H., No.2 tanggal 9 Desember 2013 mengenai peningkatan modal dasar menjadi Rp500.000.000.000, peningkatan modal disetor menjadi Rp175.000.000.000 dan perubahan status bank dari tertutup menjadi terbuka dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-66790.AH.01.02 Tahun 2013, tanggal 19 Desember 2013, terakhir berdasarkan akta notaris Tjhong Sendrawan, S.H., No.15 tanggal 17 Oktober 2014 mengenai peningkatan modal disetor menjadi Rp225.000.000.000 dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-07586.40.21.2014 tanggal 21 Oktober 2014.

Pada tanggal 8 Juli 2019, Bank melakukan penggabungan usaha (merger) dengan PT Bank Oke Indonesia yang berkedudukan di Jakarta. Keputusan Merger ini dituangkan dalam akta No.5 tanggal 5 Juli 2019 yang dibuat dihadapan Dewi Kusumawati, S.H., notaris di Jakarta.

Selain itu, terdapat perubahan anggaran dasar Bank sesuai akta No.6 tanggal 5 Juli 2019 yang dibuat dihadapan Dewi Kusumawati, S.H., notaris di Jakarta, mengenai persetujuan:

1. Rencana penggabungan usaha PT Bank Dinar Indonesia Tbk dan PT Bank Oke Indonesia,
2. Pembelian saham kembali dari pemegang saham yang tidak menyetujui Rencana Penggabungan,
3. Perubahan anggaran dasar Bank,
4. Peningkatan modal Bank,
5. Tanggal efektif penggabungan direncanakan dua Mei dua ribu sembilan belas (2-5-2019) atau tanggal lain yang disetujui oleh PT Bank Dinar Indonesia Tbk dan PT Bank Oke Indonesia yang merupakan tanggal pertama dari bulan sebagaimana disetujui tersebut,
6. Penunjukan anggota Direksi dan Dewan Komisaris Bank hasil penggabungan dan pemberhentian anggota,
7. Nama Bank hasil penggabungan adalah PT Bank Dinar Indonesia Tbk,
8. Jangka waktu masa jabatan pengurus Bank selama 3 tahun,
9. Gaji dan honorarium bagi Direksi dan Komisaris serta fasilitas pengurus,
10. Peninjauan kembali batasan rekomendasi Dewan Komisaris atas nominal kredit yang diputuskan oleh Direksi.

Akta perubahan ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0035514.AH.01.02. tanggal 8 Juli 2019.

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

The Bank's Articles of Association have been amended several times, based on notarial deed No.2 dated December 9, 2013 of Tjhong Sendrawan, S.H., increase of capital to Rp500,000,000,000, the increase in paid-up capital to Rp175,000,000,000, and change for the status from private to listed bank which has been approved by the Ministry of Justice and Human Rights of the Republic of Indonesia No.AHU-66790.AH.01.02 Year 2013, dated December 19, 2013. The most recent amendment was based on notarial deed No.15 dated October 17, 2014 of Tjhong Sendrawan, S.H., regarding the increase in paid-up capital to Rp225,000,000,000 which has been approved by the Ministry of Justice and Human Rights of the Republic of Indonesia No.AHU-07586.40.21.2014 dated October 21, 2014.

On July 8, 2019, the Bank entered into a merger with PT Bank Oke Indonesia domiciled in Jakarta. The decision of the Merger was stated in deed No.5 dated July 5, 2019, which was made by Dewi Kusumawati, S.H., notary in Jakarta.

In addition, there was a change in the Bank's articles of association in accordance with deed No.6 dated July 5, 2019, which was made by Dewi Kusumawati, S.H., notary in Jakarta, regarding approval:

1. *The planned merger of PT Bank Dinar Indonesia Tbk and PT Bank Oke Indonesia,*
2. *Buy back shares from shareholders who do not approve the Merger Plan,*
3. *Changes in the Bank's articles of association,*
4. *Increase in Bank capital,*
5. *The effective date of the merger is planned for May second, two thousand and nineteen (2-5-2019) or other date agreed by PT Bank Dinar Indonesia Tbk and PT Bank Oke Indonesia which is the first date of the month as agreed,*
6. *Appointment of members of the Board of Directors and Board of Commissioners of the Bank resulting from the merger and dismissal of members,*
7. *The name of the merged bank is PT Bank Dinar Indonesia Tbk,*
8. *The term of office of the Bank management for 3 years,*
9. *Salary and honorarium for Directors and Commissioners and management facilities,*
10. *Review the limits of the Board of Commissioners recommendations for the nominal credit decided by the Directors.*

This deed of amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-0035514.AH.01.02. dated July 8, 2019.

1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, diantaranya akta No.23 tanggal 22 Juli 2019 yang dibuat dihadapan Dewi Kusumawati, S.H., notaris di Jakarta, mengenai perubahan nama Perusahaan dari PT Bank Dinar Indonesia Tbk menjadi PT Bank Oke Indonesia Tbk. Perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0040123.AH.01.02 Tahun 2019 tanggal 22 Juli 2019.

Perubahan terakhir Anggaran Dasar Bank berdasarkan akta No.8 tanggal 19 Mei 2022 yang dibuat dihadapan Dr. Agung Irianto, S.H., M.H., notaris di Jakarta, mengenai peningkatan modal dasar Bank, perubahan Pasal 3 untuk disesuaikan dengan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) 2020. Perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0033894.AH.01.02.Tahun 2022 tanggal 19 Mei 2022.

Sesuai dengan Anggaran Dasar Bank, maksud dan tujuan Bank adalah berusaha dalam bidang usaha bank umum dengan melaksanakan kegiatan-kegiatan usaha perbankan antara lain seperti:

- Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
- Memberikan kredit, baik untuk jangka panjang, jangka menengah dan jangka pendek.
- Menerbitkan surat pengakuan hutang.
- Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak.

Entitas pemegang saham pengendali dari Bank adalah Ok Next Co, Ltd. (dahulu APRO Financial Co, Ltd.).

Yoon Choi adalah pemilik manfaat *(beneficial owner)* dari Bank.

Kantor Pusat Bank berlokasi di Jl. Ir. H. Juanda No.12, Jakarta Pusat 10120. Jumlah kantor pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	2023	2022	
Kantor pusat	1	1	*Head office*
Kantor cabang	5	4	*Branch offices*
Kantor cabang pembantu	10	11	*Sub-branch offices*

b. Penawaran umum saham

Penawaran umum perdana

Berdasarkan surat Otoritas Jasa Keuangan (OJK) No.S-334/D.04/2014 tanggal 30 Juni 2014, pernyataan pendaftaran yang diajukan Bank dalam rangka penawaran umum perdana saham kepada masyarakat sejumlah 500.000.000 saham dengan nilai nominal sebesar Rp100 (seratus Rupiah) setiap saham dengan harga penawaran sebesar Rp110 (seratus sepuluh Rupiah) per saham telah menjadi efektif pada tanggal 30 Juni 2014. Saham yang ditawarkan tersebut dicatatkan dan mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 11 Juli 2014.

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

The Bank's Articles of Association have been amended several times, including deed No.23 dated July 22, 2019 which made by Dewi Kusumawati, S.H., notary in Jakarta, regarding the change of the Company's name from PT Bank Dinar Indonesia Tbk to PT Bank Oke Indonesia Tbk. This amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-0040123.AH.01.02 Year 2019 dated July 22, 2019.

The latest amandement Bank's Articles of Association deed No.8 dated May 19, 2022 which made by Dr. Agung Irianto, S.H., M.H., notary in Jakarta, regarding the increase in the authorized capital of the Bank, amendment to Article 3 to be adjusted to the Indonesian Standard Classification of Business Fields (KBLI) 2020. This amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-0033894.AH.01.02.Tahun 2022 dated May 19, 2022.

In accordance with the Articles of Association of the Bank, the intent and purpose of the Bank is to engage in the business of commercial banks and to carry out banking business activities such as:

- *Raise funds from the public in the form of deposits such as demand deposits, time deposits, certificates of deposit, savings and/or other equivalent forms with it.*
- *Providing credit, both for the long term, medium term and short term.*
- *To publish letter of credit.*
- *Offer deposit boxes for the interested parties pursuant to a contract.*

The controlling shareholder entity of the Bank is Ok Next Co, Ltd. (formerly APRO Financial Co, Ltd.).

Yoon Choi is the beneficial owner of the Bank.

The Bank's head office is located at Jl. Ir. H. Juanda No.12, Jakarta Pusat 10120. The total number of offices as of December 31, 2023 and 2022 are as follows:

b. Public offering of shares

Initial public offering

As stated in the letter of the Financial Services Authority (OJK) No.S-334/D.04/2014 dated June 30, 2014, the registration statement submitted by the Bank relating to the Initial Public Offering of 500,000,000 shares with a nominal value of Rp100 (a hundred Rupiah) per share at the offering price of Rp110 per share (a hundred and ten Rupiah) became effective on June 30, 2014. The offered shares were listed and began trading in the Indonesian Stock Exchange on July 11, 2014.

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Penawaran umum perdana (lanjutan)

Selisih lebih antara harga penawaran per saham dengan nilai nominal persaham dicatat sebagai "Tambahan modal disetor, setelah dikurangi dengan biaya emisi saham", yang disajikan pada bagian Ekuitas pada Laporan Posisi Keuangan.

Penawaran umum terbatas I

Pada tahun 2019, Bank melakukan Penawaran Umum Terbatas (PUT) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.534.789.887 (dua miliar lima ratus tiga puluh empat juta tujuh ratus delapan puluh sembilan ribu delapan ratus delapan puluh tujuh) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp197 (seratus sembilan puluh tujuh Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.353.607.739 (empat ratus sembilan puluh sembilan miliar tiga ratus lima puluh tiga juta enam ratus tujuh ribu tujuh ratus tiga puluh sembilan Rupiah). PUT yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-188/D.04/2019 tanggal 5 Desember 2019 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

Penawaran umum terbatas II

Pada tahun 2020, Bank melakukan Penawaran Umum Terbatas II (PUT II) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.686.443.983 (dua miliar enam ratus delapan puluh enam juta empat ratus empat puluh tiga ribu sembilan ratus delapan puluh tiga) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp186 (seratus delapan puluh enam Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.678.580.838 (empat ratus sembilan puluh sembilan miliar enam ratus tujuh puluh delapan juta lima ratus delapan puluh ribu delapan ratus tiga puluh delapan Rupiah). PUT II yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-258/D.04/2020 tanggal 14 Oktober 2020 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

Penawaran umum terbatas III

Pada tahun 2021, Bank melakukan Penawaran Umum Terbatas III (PUT III) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.537.197.095 (dua miliar lima ratus tiga puluh tujuh juta seratus sembilan puluh tujuh ribu sembilan puluh lima) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp197 (seratus sembilan puluh tujuh Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.827.827.715 (empat ratus sembilan puluh sembilan miliar delapan ratus dua puluh tujuh juta delapan ratus dua puluh tujuh ribu tujuh ratus lima belas Rupiah).

1. GENERAL INFORMATION (continued)

b. Public offering of shares (continued)

Initial public offering (continued)

The excess of the share offer price over the par value per share was recognized as "Additional paid-in capital, net of share issuance cost", which is presented under the Equity section of the Statement of Financial Position.

Limited public offering I

In 2019, the Bank conducted a Limited Public Offering (PUT) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,534,789,887 (two billion five hundred thirty four million seven hundred eighty nine thousand eight hundred eighty seven) new shares in the name with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp197 (one hundred ninety-seven Rupiah) per share so that the total amount is Rp499,353,607,739 (four hundred ninety-nine billion three hundred and fifty three million six hundred seven thousand seven hundred thirty nine Rupiah). The PUT conducted by the Bank has been declared effective based on the Financial Services Authority Letter No.S-188/D.04/2019 dated December 5, 2019 regarding Notification of the Effectiveness of the Registration Statement.

Limited public offering II

In 2020, the Bank conducted a Limited Public Offering II (PUT II) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,686,443,983 (two billion six hundred eighty six million four hundred forty three thousand nine hundred eight thirty-three) new shares with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp186 (one hundred and eighty-six Rupiah) per share so that a total of Rp499,678,580,838 (four hundred ninety-nine billion six hundred seventy eight million five hundred eighty thousand eight hundred thirty eight Rupiah). The PUT II carried out by the Bank has been declared effective based on the Financial Services Authority Letter No.S-258/D.04/2020 dated October 14, 2020 regarding Notification of the Effectiveness of the Registration Statement.

Limited public offering III

In 2021, the Bank conducted a Limited Public Offering III (PUT III) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,537,197,095 (two billion five hundred thirty seven million one hundred ninety seven thousand ninety-five) new shares with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp197 (one hundred and ninety-seven Rupiah) per share so that a total of Rp499,827,827,715 (four hundred ninety-nine billion eight hundred twenty seven million eight hundred twenty seven thousand seven hundred and fifteen Rupiah).

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Penawaran umum terbatas III (lanjutan)

PUT III yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-178/D.04/2021 tanggal 30 September 2021 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

Penawaran umum terbatas IV

Pada tahun 2022, Bank melakukan Penawaran Umum Terbatas IV (PUT IV) kepada para pemegang saham dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD) sebesar 2.937.807.163 (dua miliar sembilan ratus tiga puluh tujuh juta delapan ratus tujuh ribu seratus enam puluh tiga) saham baru atas nama dengan nilai nominal Rp100 (seratus Rupiah) setiap saham, yang ditawarkan dengan Harga Pelaksanaan Rp170 (seratus tujuh puluh Rupiah) setiap saham sehingga seluruhnya berjumlah sebesar Rp499.427.217.710 (empat ratus sembilan puluh sembilan miliar empat ratus dua puluh tujuh juta dua ratus tujuh belas ribu tujuh ratus sepuluh Rupiah). PUT IV yang dilakukan Bank telah dinyatakan efektif berdasarkan Surat Otoritas Jasa Keuangan No.S-198/D.04/2022 tanggal 5 Oktober 2022 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

c. Dewan Komisaris dan Direksi

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	2023	2022	
Dewan Komisaris			***Board of Commissioners***
Komisaris Utama	Lim Cheol Jin	Lim Cheol Jin	*President Commissioner*
Komisaris Independen	Sondang Martha Samosir	Idham Aziz	*Independent Commissioner*
Komisaris Independen	Chairudin	Sondang Martha Samosir	*Independent Commissioner*
Direksi			***Board of Directors***
Direktur Utama	Park Young Man	Park Young Man	*President Director*
Wakil Direktur Utama	Hendra Lie	Hendra Lie	*Vice President Director*
Direktur Kredit dan IT	Inhyo Wang	Kim Seongtaek	*Loan and TI Director*
Direktur Operasional	-	Joyo	*Operational Director*
Direktur Bisnis	Vincentia Magdalena Djuniwati Wijaya	-	*Business Director*
Direktur Kepatuhan	Efdinal Alamsyah	Efdinal Alamsyah	*Compliance Director*

Susunan Dewan Komisaris dan Direksi pada tanggal 31 Desember 2023 sesuai dengan akta No.3 tanggal 1 Agustus 2023 yang dibuat dihadapan Dr. Agung Iriantoro, S.H., M.H., notaris di Jakarta, mengenai perubahan Direksi dan Komisaris PT Bank Oke Indonesia Tbk, perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-AH.01.09-0146779 tanggal 1 Agustus 2023.

1. GENERAL INFORMATION (continued)

b. Public offering of shares (continued)

Limited public offering III (continued)

The PUT III carried out by the Bank has been declared effective based on the Financial Services Authority Letter No.S-178/D.04/2021 dated September 30, 2021 regarding Notification of the Effectiveness of the Registration Statement.

Limited public offering IV

In 2022, the Bank conducted a Limited Public Offering IV (PUT IV) to shareholders in the context of Pre-emptive Rights (HMETD) totaling 2,937,807,163 (two billion nine hundred thirty seven million eight hundred seven thousand one hundred sixty three) new shares with a nominal value of Rp100 (one hundred Rupiah) per share, which are offered at an Exercise Price of Rp170 (one hundred seventy Rupiah) per share so that a total of Rp499,427,217,710 (four hundred ninety-nine billion four hundred twenty seven million two hundred and seventeen thousand seven hundred and ten Rupiah). The PUT IV carried out by the Bank has been declared effective based on the Financial Services Authority Letter No.S-198/D.04/2022 dated October 5, 2022 regarding Notification of the Effectiveness of the Registration Statement.

c. Board of Commissioners and Directors

The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2023 and 2022, are as follows:

The composition of the Board of Commissioners and the Board of Directors as of December 31, 2023 in accordance with deed No.3 dated August 1, 2023, which made by Dr. Agung Iriantoro, S.H., M.H., notary in Jakarta, regarding the changes to the Board of Directors and Commissioners of PT Bank Oke Indonesia Tbk, this amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with the Decree No.AHU-AH.01.09-0146779 dated August 1, 2023.

1. INFORMASI UMUM (lanjutan)

c. Dewan Komisaris dan Direksi (lanjutan)

Susunan Dewan Komisaris dan Direksi pada tanggal 31 Desember 2022 sesuai dengan akta No.4 tanggal 19 Mei 2022 yang dibuat dihadapan Dr. Agung Iriantoro, S.H., M.H., notaris di Jakarta, mengenai perubahan Direksi dan Komisaris PT Bank Oke Indonesia Tbk, perubahan ini telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-AH.01.09-0013639 tanggal 19 Mei 2022.

d. Komite Audit

Pada tanggal 31 Desember 2023 dan 2022, susunan Komite Audit Bank adalah sebagai berikut:

	2023	2022	
Ketua	Chairudin	Idham Aziz	*Chairman*
Anggota	Sondang Martha Samosir	Sondang Martha Samosir	*Member*
Anggota	Joyo	Yahya	*Member*
Anggota	Heru Subroto	Heru Subroto	*Member*
Sekretaris	Kepala SKAI/ *The Head of Internal Audit Unit*	Kepala SKAI/ *The Head of Internal Audit Unit*	*Secretary*

e. Komite Remunerasi dan Nominasi

Pada tanggal 31 Desember 2023 dan 2022, susunan Komite Nominasi dan Remunerasi Bank adalah sebagai berikut:

	2023	2022	
Ketua	Sondang Martha Samosir	Idham Aziz	*Chairman*
Anggota	Lim Cheol Jin	Lim Cheol Jin	*Member*
Anggota merangkap sekretaris	Kepala Divisi SDM/ *Division Head of HR*	Kepala Divisi SDM/ *Division Head of HR*	*Member concurrently of secretary*

f. Komite Pemantau Risiko

Pada tanggal 31 Desember 2023 dan 2022 susunan Komite Pemantau Risiko Bank adalah sebagai berikut:

Ketua	Sondang Martha Samosir	Sondang Martha Samosir	*Chairman*
Anggota	Chairudin	Idham Aziz	*Member*
Anggota	Joyo	Yahya	*Member*
Anggota	Heru Subroto	Heru Subroto	*Member*
Sekretaris	Kepala Divisi MR/ *Division Head of RM*	Kepala Divisi MR/ *Division Head of RM*	*Secretary*

g. Sekretaris Perusahaan

Sekretaris Perusahaan pada tanggal 31 Desember 2023 dan 2022 berdasarkan Surat Keputusan Direksi Bank No.020/SK/DIR/VII/2019 tanggal 9 Juli 2019, adalah Efdinal Alamsyah.

h. Satuan Kerja Audit Internal

Kepala Satuan Kerja Audit Internal (SKAI) pada tanggal 31 Desember 2023 dan 2022 adalah Murniasih.

1. GENERAL INFORMATION (continued)

c. Board of Commissioners and Directors (continued)

The composition of the Board of Commissioners and the Board of Directors as of December 31, 2022 in accordance with deed No.4 dated May 19, 2022, which made by Dr. Agung Iriantoro, S.H., M.H., notary in Jakarta, regarding the changes to the Board of Directors and Commissioners of PT Bank Oke Indonesia Tbk, this amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with the Decree No.AHU-AH.01.09-0013639 dated May 19, 2022.

d. Audit Committee

As of December 31, 2023 and 2022 the members of the Audit Committee are as follows:

e. Nomination and Remuneration Committee

As of December 31, 2023 and 2022 the members of the Bank's Nomination and Remuneration Committee are as follows:

f. Risk Monitoring Committee

As of December 31, 2023 and 2022 the members of the Bank's Risk Monitoring Committee are as follows:

g. Corporate Secretary

The Corporate Secretary as of December 31, 2023 and 2022 based on the Decision Letter of Board of Directors of the BankNo.020/SK/DIR/VII/2019 dated July 9, 2019, are Efdinal Alamsyah.

h. Internal Audit

The Head of Internal Audit Unit as of December 31, 2023 and 2022 are Murniasih.

1. INFORMASI UMUM (lanjutan)

i. Penggabungan usaha PT Bank Dinar Indonesia Tbk (BDI) dengan PT Bank Oke Indonesia (BOI)

Berdasarkan Surat Keputusan Otoritas Jasa Keuangan (OJK) No.KEP-171/D.03/2018 tanggal 2 Oktober 2018 tentang Izin Rencana Akuisisi 77,38% saham PT Bank Dinar Indonesia Tbk oleh APRO Financial Co., Ltd. sehingga pada tanggal 31 Oktober 2018 pemegang saham pengendali adalah APRO Financial Co., Ltd. sebanyak 1.741.070.435 lembar saham (77,38%) atau sebesar Rp174.107.043.500.

Dalam rangka mengedepankan pemenuhan prinsip tata kelola perusahaan yang baik dan rencana strategis usaha, manajemen kedua bank mengajukan permohonan penggabungan usaha. Pada tanggal 28 Mei 2019, OJK telah memberikan izin penggabungan usaha (merger) kepada BOI ke dalam BDI, berdasarkan Surat Keputusan Dewan Komisaris OJK No.KEP-104/D.03/2019.

Dalam penggabungan usaha, pemegang saham kedua bank, APRO Financial Co., Ltd. melakukan pembelian dan konversi 100% saham BOI sehingga APRO Financial Co., Ltd. memiliki 91,33% saham dari bank hasil penggabungan. Akibat dari penggabungan ini, BOI akan berakhir demi hukum tanpa dilakukan likuidasi sebelumnya dan seluruhnya aset dan kewajiban BOI akan beralih demi hukum kepada BDI sebagai Bank yang menerima penggabungan. Penggabungan usaha ini dilakukan dengan metode penyatuan kepentingan *(polling of interest)*.

Pengesahan penggabungan badan hukum PT Bank Dinar Indonesia Tbk disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-AH.01.10-0008817 Tahun 2019 tanggal 8 Juli 2019.

j. Jumlah karyawan

Pada tanggal 31 Desember 2023 dan 2022, Bank memiliki karyawan masing-masing sebanyak 327 dan 317.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Kebijakan akuntansi yang penting yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

a. Dasar penyusunan laporan keuangan dan pernyataan kepatuhan

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia (SAK), 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). Laporan keuangan juga disusun sesuai dengan Peraturan No.VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

1. GENERAL INFORMATION (continued)

i. Merger of PT Bank Dinar Indonesia Tbk (BDI) with PT Bank Oke Indonesia (BOI)

Based on the Decree of the Financial Services Authority (OJK) No.KEP-171/D.03/2018 dated October 2, 2018 regarding the Permitt of Acquisition Plan of 77.38% shares of PT Bank Dinar Indonesia Tbk by APRO Financial Co., Ltd. therefore on October 31, 2018 the controlling shareholder was APRO Financial Co., Ltd. as many as 1,741,070,435 shares (77.38%) or amounted of Rp174,107,043,500.

In order to prioritize the fulfillment of the principles of good corporate governance and business strategic plans, the management of the two banks submitted a request for a business combination. On May 28, 2019, OJK has given permission for merger of BOI into BDI, based on OJK Board of Commissioners Decree No.KEP-104/D.03/2019.

In the business combination, the shareholders of both banks, APRO Financial Co., Ltd. bought and converted 100% of BOI's shares so that APRO Financial Co., Ltd. owns 91.33% shares of the merged bank. As a result of this merger, BOI will be dissolved by law without prior liquidation and all its assets and obligations will be transferred by law to BDI as the surviving entity in the merger. This business combination transactions is accounted for polling of interest method using book value.

The merger legalization of the legal entity of PT Bank Dinar Indonesia Tbk was approved by the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-AH.01.10-0008817 Year 2019 dated July 8, 2019.

j. Number of employees

As of December 31, 2023 dan 2022 the Bank had 327 and 317 employees, respectively.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. Basis of preparation of the financial statements and statement of compliance

The Bank's financial statements were prepared in accordance with Indonesian Financial Accounting Standards, which comprise the Statements of Financial Accounting Standards ("PSAK") and Interpretations of Financial Accounting Standards ("ISAK") issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI). The financial statements have also been prepared in accordance with Regulation No.VIII.G.7 regarding "Financial Statements Presentation and Disclosure of Publicly Listed Companies".

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Dasar penyusunan laporan keuangan dan pernyataan kepatuhan (lanjutan)

Laporan keuangan telah disajikan berdasarkan nilai historis dan disusun dengan dasar akrual, kecuali untuk yang berikut ini:

- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.
- Aset tetap menggunakan model revaluasi.
- Liabilitas untuk imbalan pasti dihitung dengan menggunakan metode penilaian aktuarial *projected unit credit.*
- Laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas atas dasar aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo tiga bulan atau kurang sepanjang tidak digunakan sebagai jaminan atas pinjaman atau dibatasi penggunaannya.

Laporan keuangan ini disajikan dalam bahasa Indonesia dan Inggris. Dalam hal terdapat perbedaan penafsiran akibat penerjemahan bahasa, maka yang digunakan sebagai acuan adalah laporan keuangan dalam bahasa Indonesia.

Mata uang fungsional dan penyajian

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank. Angka-angka yang disajikan dalam laporan keuangan menggunakan Rupiah penuh, kecuali bila dinyatakan secara khusus.

Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dijabarkan ke Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah dengan kurs yang berlaku pada tanggal tersebut.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui pada laporan laba rugi tahun berjalan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

a. Basis of preparation of the financial statements and statement of compliance (continued)

The financial statements have been prepared on a historical cost basis and under the accrual basis of accounting, except for the following:

- *Financial assets are measured at fair value through other comprehensive income.*
- *Property and equipment using revaluation model.*
- *Liabilities for defined benefit obligations calculated using the projected unit credit method.*
- *Statement of cash flows.*

The statements of cash flows are prepared using the direct method and are classified into cash flows on the basis of operating, investing and financing activities. For the purpose of the statements of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks and other short-term highly liquid investments with original maturities of three months or less, as long as they are not being pledged as collateral for borrowings or restricted.

The financial statements are presented in Indonesian and English. In the event that there are differences in interpretation due to the language translation, then used as a reference are the financial statements in Indonesian.

Functional and presentation currency

The Bank's financial statements are presented in Indonesian Rupiah, which is also the Bank's functional currency amounts presented in the financial statements are expressed in Rupiah, unless otherwise stated.

Transaction and balances in foreign currency

Transactions in foreign currencies are translated into Rupiah using the exchange rates prevailing at the transaction date. At the reporting date, monetary assets and liabilities denominated in foreign currencies are translated into Rupiah at the exchange rate prevailing at

Gains and losses arising from foreign currency transactions and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the statement of profit or loss for the year.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi atas Pernyataan Standar Akuntansi Keuangan

Berikut ini adalah standar, perubahan dan interpretasi yang berlaku efektif sejak tanggal 1 Januari 2023:

a. Amendemen PSAK 1, "Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang", penerapan lebih awal diizinkan. Amandemen menentukan persyaratan untuk mengklasifikasikan kewajiban sebagai lancar atau tidak lancar.

b. Amendemen PSAK 25, "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan", penerapan lebih awal diizinkan. Amendemen PSAK 25 memberi definisi baru dari estimasi akuntansi dan penjelasannya.

c. Amendemen PSAK 46, "Pajak Penghasilan" tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal, penerapan lebih awal diizinkan. Amendemen PSAK 46 ini mengusulkan agar entitas mengakui aset maupun liabilitas pajak tangguhan pada saat pengakuan awalnya misalnya dari transaksi sewa, untuk menghilangkan perbedaan praktik di lapangan atas transaksi tersebut dan transaksi serupa.

d. Amandemen PSAK 16, "Aset Tetap" tentang hasil sebelum penggunaan yang diintensikan.

e. Amandemen 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 periode berjalan atau tahun sebelumnya.

c. Aset dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, pinjaman yang diberikan dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan dari nasabah, simpanan dari bank lain dan liabilitas lain-lain.

(i) Klasifikasi

Sesuai dengan PSAK 71, terdapat tiga klasifikasi pengukuran aset keuangan:

- Biaya perolehan diamortisasi;
- Diukur pada nilai wajar melalui laba rugi (FVTPL);
- Diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI).

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis dimana aset keuangan tersebut dimiliki dan karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

b. Changes to the statements of financial accounting standard and interpretations of the Statements of Financial Accounting Standard

The following standards, amendments and interpretations became effective since January 1, 2023:

a. Amendment to PSAK 1, "Presentation of Financial Statements concerning Classification of Liabilities as Short-Term or Long-Term", earlier application is permitted. The amendments specify the requirement to classify liabilities as current or non-current.

b. Amendment to PSAK 25, "Accounting Policies, Changes in Accounting Estimates and Error", earlier application is permitted. Amendments to PSAK 25 provide a new definition of accounting estimate and an explanation.

c. Amendments to PSAK 46, "Income Taxes" regarding Deferred Tax on Assets and Liabilities arising from a Single Transaction, earlier application is permitted. This amendment to PSAK 46 proposes that entities recognize deferred tax assets and liabilities upon initial recognition, for example from lease transactions, to eliminate differences in practice in the field for such transactions and similar transactions.

d. Amendment of PSAK 16, "Fixed Assets" regarding proceeds before intended use.

e. Amendment of PSAK 107, "Ijarah Accounting".

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

c. Financial assets and liabilities

Financial assets consist of cash, current account with Bank Indonesia, current account with other banks, placement with Bank Indonesia and other banks, marketable securities, loans and other assets.

Financial liabilities consist of liabilities immediately payable, depostits from customers, deposits from other banks and other liabilities.

(i) Classification

In accordance with PSAK 71, there are three measurement classifications for financial assets:

- *Amortised cost;*
- *Fair value through profit or loss (FVTPL);*
- *Fair value through other comprehensive income (FVOCI).*

Financial assets are classified into these categories based on the business model within which they are held and their contractual cash flow characteristics. The business model reflects how groups of financial assets are managed to achieve a particular business objective.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Aset keuangan dapat diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual *(held to collect)* ; dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata (SPPI) dari jumlah pokok terutang.

Suatu instrumen utang diukur pada FVOCI, hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

- Aset keuangan dikelola dalam model bisnis yang tujuan tercapai dengan mendapatkan arus kas kontraktual dan menjual aset keuangan *(held to collect and sell)* ; dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

Seluruh aset keuangan yang tidak diklasifikasikan sebagai diukur dengan biaya perolehan diamortisasi atau FVOCI sebagaimana ketentuan di atas diukur dengan FVTPL.

Aset dapat dijual dari portofolio *hold to collect* ketika terdapat peningkatan risiko kredit. Penghentian untuk alasan lain diperbolehkan namun jumlah penjualan tersebut harus tidak signifikan jumlahnya atau tidak sering.

Laba rugi yang belum direalisasi atas aset keuangan yang diklasifikasikan sebagai FVOCI ditangguhkan di pendapatan komprehensif lain sampai aset tersebut dihentikan.

Aset keuangan dapat ditetapkan sebagai FVTPL hanya jika ini dapat mengeliminasi atau mengurangi *accounting mismatch* .

Penilaian apakah arus kas kontraktual hanya merupakan pembayaran pokok dan bunga semata

Untuk tujuan penilaian ini, 'pokok' didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal. 'Bunga' didefinisikan sebagai imbalan untuk nilai waktu atas uang dan untuk risiko kredit yang terkait dengan jumlah pokok yang terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya (misalnya risiko likuiditas dan biaya administrasi), serta marjin keuntungan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(i) Classification (continued)

A financial asset is measured at amortised cost only if it meets both of the following conditions and it is not designated as at FVTPL:

- *The financial assets is held within a business model whose objective is to hold the asset to collect contractual cash flows (held to collect); and*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.*

A debt instruments measured at FVOCI only if it meets both of the following conditions and is not designated as at FVTPL:

- *The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial asset (held to collect and sell); and*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.*

All financial assets not classified as measured at amortized cost or FVOCI as described above are measured at FVTPL.

Assets may be sold out of hold to collect portfolios where there is an increase in credit risk. Disposals for other reasons are permitted but such sales should be insignificant in value or infrequent in nature.

Unrealized gains or losses of financial assets held at FVOCI deferred in other comprehensive income until the asset is derecognised.

Financial assets may be designated at FVTPL only if doing so eliminates or reduces accounting mismatch.

Assessment of whether contractual cash flows are solely payments of principal and interest

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as profit margin.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Dalam menilai apakah arus kas kontraktual adalah SPPI, Bank mempertimbangkan ketentuan kontraktual instrumen tersebut. Hal ini termasuk menilai apakah aset keuangan mengandung ketentuan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual sehingga tidak memenuhi kondisi ini. Dalam melakukan penilaian, Bank mempertimbangkan:

- Kejadian kontinjensi yang akan mengubah jumlah dan waktu arus kas;
- Fitur *leverege* ;
- Persyaratan pelunasan dipercepat dan perpanjangan fasilitas;
- Ketentuan yang membatasi klaim Bank atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*); dan
- Fitur yang memodifikasi imbalan dari nilai waktu atas uang (seperti penetapan ulang suku bunga berkala).

Penilaian model bisnis

Model bisnis mengacu pada bagaimana aset keuangan dikelola bersama untuk menghasilkan arus kas untuk Bank. Arus kas mungkin dihasilkan dengan menerima arus kas kontraktual, menjual aset keuangan atau keduanya. Model bisnis ditentukan pada tingkat agregasi di mana kelompok aset dikelola bersama untuk mencapai tujuan tertentu dan tidak bergantung pada niat manajemen pada instrumen individual.

Bank menilai model bisnis pada aset keuangan setidaknya pada tingkat lini bisnis atau pada di mana terdapat variasi mandat/tujuan dalam lini bisnis, pada lini bisnis produk atau pada tingkat *desk* yang lebih granular (misalnya sub-portofolio atau sub-lini bisnis).

Penentuan model bisnis dilakukan dengan mempertimbangkan semua bukti relevan yang tersedia pada tanggal penilaian. Ini termasuk, tetapi tidak terbatas pada:

- bagaimana kinerja bisnis dan aset keuangan yang ada di dalam unit bisnis itu dievaluasi dan dilaporkan kepada manajemen. Tingkat pemisahan yang diidentifikasi untuk klasifikasi PSAK 71 harus konsisten dengan bagaimana portofolio aset dipisahkan dan dilaporkan kepada manajemen;
- risiko yang mempengaruhi kinerja unit bisnis dan aset keuangan yang dimiliki dalam unit bisnis itu dan khususnya bagaimana risiko itu dikelola; dan
- bagaimana manajer unit bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang dikumpulkan).

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(i) Classification (continued)

In assessing whether the contractual cash flows are SPPI, the Bank considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Bank considers:

- *Contingent events that would change the amount and timing of cash flows;*
- *Leverage features;*
- *Prepayment and extention terms;*
- *Terms that limit the Bank's claim to cash flows from specified assets (e.g. non-recourse loans); and*
- *Features that modify consideration of the time value of money (e.g. periodical reset of interest rates).*

Business model assessment

Business model refers to how financial assets are managed together to generate cash flows for the Bank. This may be collecting contractual cash flows, selling financial assets or both. Business models are determined at a level of aggregation where groups of assets are managed together to achieve a particular objective and do not depend on management's intentions for individual instruments.

The Bank assesses the business model of financial assets at least at business line level or where there are varying mandates or objectives within a business line, at a more granular product business line or desk level (i.e. subportfolios or sub-business lines).

Business model determinations are made considering all relevant evidence that is available at the date of the assessment. This includes, but is not limited to:

- *how the performance of the business and the financial assets held within that business unit are evaluated and reported to management. The level of segregation identified for PSAK 71 classification should be consistent with how asset portfolios are segregated and reported to senior management;*
- *the risks that affect the performance of the business unit and the financial assets held within that business unit and in particular the way those risks are managed; and*
- *how managers of the business unit are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penentuan model bisnis dilakukan berdasarkan skenario yang diperkirakan akan terjadi oleh Bank dan tidak dalam kondisi sangat tertekan atau 'kondisi terburuk'. Jika aset dijual dalam kondisi yang tidak diharapkan oleh Bank untuk berlaku ketika aset diakui, klasifikasi aset keuangan yang ada dalam portofolio tidak disajikan secara tidak akurat, tetapi kondisi tersebut harus dipertimbangkan untuk aset yang diperoleh di masa mendatang.

Pemilihan model operasi dalam PSAK 71 dirancang sedemikian rupa sehingga akuntansi untuk instrumen di FVTPL adalah pilihan yang tepat/*conscious*.

Perubahan pada model bisnis atau pengenalan model bisnis baru ditentukan melalui proses persetujuan unit bisnis baru.

Bank dapat mereklasifikasi seluruh aset keuangan yang terpengaruh jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

(ii) Pengakuan awal

Bank pada awalnya mengakui pinjaman yang diberikan dan simpanan pada tanggal perolehan.

Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Bank menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut.

Pada saat pengakuan awal, aset keuangan atau liabilitas keuangan diukur pada nilai wajar ditambah/dikurangi (untuk *item* yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

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.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(i) Classification (continued)

Business model determinations are made on the basis of scenarios that the Bank reasonably expects to occur and not under highly stressed or 'worst case' conditions. Where assets are disposed of under conditions that the Bank did not reasonably expect to prevail when the assets were recognised, the classification of existing financial assets in the portfolio are not rendered inaccurate but the conditions in question should be considered for any assets acquired going forward.

The Targeting Operating Model for PSAK 71 is designed such that accounting for instruments at FVTPL is a conscious choice.

Changes to business models or the introduction of new business models are determined through the new business unit approval process.

The Bank can reclassified all of its financial assets when and only, its business model for managing those financial assets changes.

(ii) Initial recognition

The Bank initially recognises loans and deposits on the date of origination.

All other financial assets and liabilities are initially recognised on the trade date at which the Bank becomes a party to the contractual provisions of the instruments.

Regular way purchases and sales of financial assets are recognised on the trade date at which the Bank commits to purchase or sell those assets.

A financial asset or financial liability is initially measured at fair value plus/less (for an item not subsequently measured at fair value through profit or loss) transaction costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability. The subsequent measurement of financial assets and financial liabilities depends on their classification.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal (lanjutan)

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi pada awalnya dicatat sebesar nilai wajar dan biaya transaksinya dibebankan pada laporan laba rugi. Aset keuangan tersedia untuk dijual, FVOCI dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi selanjutnya dicatat sebagai nilai wajar. Pinjaman yang diberikan dan piutang dan aset keuangan dimiliki hingga jatuh tempo dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari beban bunga.

(iii) Pengukuran biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset keuangan 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.

Kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok biaya perolehan diamortisasi, dan diakui di dalam laporan laba rugi sebagai kerugian penurunan nilai aset keuangan.

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih pada saat pengakuan awal. Pada saat menghitung tingkat suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(ii) Initial recognition (continued)

Financial assets carried at fair value through profit or loss are initially recognised at fair value and transaction costs are expensed in the profit or loss. Available-for-sale financial assets, FVOCI and financial assets at fair value through profit or loss are subsequently carried at fair value. Loans and receivables and financial asset held to maturity are carried at amortised cost using the effective interest rate method.

For financial liabilities, transaction costs are deducted from the amount of debt initially recognised. Such transactions costs are amortised over the terms of the instruments based on the effective interest rate method and are recorded as part of interest expense.

(iii) Amortised cost measurement

The amortised cost of a financial asset or financial liability is the amount at which the financial asset or liability is measured at initial recognition, less principal repayments, plus or less the cumulative amortisation using the effective interest method of any difference between the initial amount recognised and the maturity amount and minus any allowance for impairment losses.

The impairment loss is reported as a deduction from the carrying value of the financial assets classified as amortised cost and recognised in the statement of profit or loss as impairment losses on financial assets.

The effective interest rate is the rate that exactly discounts the estimated future cash flows through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the net carrying amount at initial recognition. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument, but does not consider any future credit losses.

The calculation of the effective interest rate includes transaction costs and all fees and provisions paid or received that are an integral part of the effective interest rate.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(iv) 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 *(orderly transaction)* antara pelaku pasar *(market participants)* pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasian tidak tersedia di pasar aktif, Bank menggunakan teknik penilaian dengan memaksimalkan penggunaan *input* yang dapat diobservasi dan relevan dan meminimalkan penggunaan *input* yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(iv) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, the most advantageous market to which the Bank has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Bank uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognised in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(iv) Pengukuran nilai wajar (lanjutan)

Kelompok aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar, yang terekspos risiko pasar dan risiko kredit yang dikelola oleh Bank berdasarkan eksposur netonya baik terhadap risiko pasar ataupun risiko kredit, diukur berdasarkan harga yang akan diterima untuk menjual posisi *net long* (atau dibayar untuk mengalihkan posisi *net short*) untuk eksposur risiko tertentu. Penyesuaian pada *level* kelompok tersebut dialokasikan pada aset dan liabilitas individual berdasarkan penyesuaian risiko relatif dari masing-masing instrumen individual di dalam kelompok.

(v) Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa, atau Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara 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.

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 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.

Bank menghapusbukukan aset keuangan dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa aset keuangan tersebut tidak dapat ditagih seluruhnya. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit aset keuangan sehingga debitur/penerbit aset keuangan tidak lagi dapat melunasi kewajibannya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur pinjaman yang diberikan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(iv) Fair value measurement (continued)

Portfolios of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Bank on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

(v) Derecognition

The Bank derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it 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 ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognised as a separate asset or liability.

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognises the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognised separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognise 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.

The Bank writes off a financial asset and any related allowance for impairment losses, when the Bank determines that the financial asset is completely uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the financial position of borrower/financial asset's issuer such that the borrower/financial asset's issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset dan liabilitas keuangan (lanjutan)

(vi) Saling hapus

Aset keuangan dan liabilitas keuangan disalinghapuskan dan jumlah netonya dilaporkan pada laporan posisi keuangan ketika terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk menyelesaikan liabilitas secara bersamaan. Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Bank atau pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

d. Identifikasi dan pengukuran penurunan nilai aset keuangan

PSAK 71 mengharuskan cadangan kerugian diakui sebesar kerugian kredit ekspektasian 12 bulan *(12-month ECL)* atau kerugian kredit ekspektasian sepanjang umur aset keuangan *(lifetime ECL)*. *Lifetime* ECL adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan ECL 12 bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 bulan setelah tanggal pelaporan.

Kerugian kredit ekspektasian atau *Expected Credit Losses* (ECL) diakui untuk seluruh instrumen utang keuangan, komitmen pinjaman dan jaminan keuangan yang diklasifikasikan sebagai *hold to collect/ hold to collect and sell* dan memiliki arus kas SPPI. Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai FVOCI.

Bank menggunakan model yang kompleks yang menggunakan matriks *probability of default* (PD), *loss given default* (LGD) dan *exposure at default* (EAD), yang didiskontokan menggunakan suku bunga efektif.

- *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* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Financial assets and liabilities (continued)

(vi) Offsetting

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default in solvency or bankcruptcy or the Bank or the counterparty.

Income and expenses are presented on a net basis only when permitted by accounting standards.

d. Identification and measurement of impairment on financial assets

PSAK 71 requires a loss allowance to be recognised at an amount equal to either 12-month expected credit losses (ECL) or lifetime ECLs. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument, whereas 12-month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after reporting date.

Expected Credit Losses (ECL) are recognized for all financial debt instruments, loan commitments and financial guarantees that are classified as hold to collect/hold to collect and sell and have cash flows that are solely payments of principal and interest. Expected credit losses are not recognized for equity instruments designated at FVOCI.

The Bank primarily uses sophisticated models that utilize the probability of default (PD), loss given default (LGD) and exposureat default (EAD) metrics, discounted using the effective interest rate.

- *Probability of Default (PD)*

  The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

- *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) dimana 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.
- *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.

Kerugian kredit ekspektasian 12 bulan (*Stage* 1)
ECL diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. ECL terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka ECL dihitung kembali berdasarkan basis dua belas bulan.

Peningkatan risiko kredit yang signifikan (*Stage* 2)
Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan (SICR) sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam ECL. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan faktor kuantitatif. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Khusus untuk debitur yang terkena dampak COVID-19 dan dalam program restrukturisasi COVID-19, maka untuk perhitungan ECL tidak secara otomatis memicu peningkatan risiko kredit yang signifikan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

- *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.

- *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, amortization and prepayments, together with the impact of forward looking economic assumptions where relevant.

12-month expected credit losses (Stage 1)
ECL are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to twelve 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 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-month basis.

Significant increase in credit risk (Stage 2)
If a financial asset experiences a significant increase in credit risk (SICR) since initial recognition, an expected credit loss provision is recognised for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using quantitative factors. Financial assets that are 30 or more days past due and not creditimpaired will always be considered to have experienced a significant increase in credit risk.

Specifically for debtors impacted by COVID-19 and under COVID-19 restructuring program, in term of the ECL calculation, it may not automatically trigger a significant increase in credit risk.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3)

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk portofolio revolving tertentu, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik), bukan sepanjang periode kontrak.

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di neraca mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada pendapatan komprehensif lain.

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.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

Credit impaired (or defaulted) exposures (Stage 3)

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, including credit cards, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.

For assets measured at amortised cost, the balance sheet amount reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the balance sheet amount reflects the instrument's fair value, with the expected credit loss allowance held as a separate reserve within other comprehensive income.

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.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Identifikasi dan pengukuran penurunan nilai aset keuangan (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3) (lanjutan)

Ketika ada sejumlah kewajiban debitur yang dianggap tidak bisa diselesaikan, maka cadangan kerugian penurunan nilai kredit *Stage* 3 akan dibuat. Cadangan kerugian penurunan nilai *Stage* 3 ini adalah selisih antara jumlah pinjaman yang tercatat dan probabilitas tertimbang nilai sekarang dari estimasi arus kas masa depan yang telah dihitung menggunakan tiga skenario (antara lain dari hasil penyelesaian terbaik, terburuk atau yang paling mungkin) dimana Bank akan memberikan bobot probabilitas individu untuk setiap skenario pemulihan yang diidentifikasi berdasarkan rencana *workout* untuk masing-masing debitur individu. Proyeksi arus kas juga mencakup jaminan yang dapat direalisasi, nilai-nilai yang digunakan akan memperhitungkan dampak dari informasi ekonomi di masa mendatang *(forward looking)* . Keadaan dari masing-masing debitur secara individu dipertimbangkan ketika memperkirakan arus kas masa depan dan kapan penyelesaian kewajiban diterima dengan memasukan unsur pertimbangan yang signifikan.

Kerugian kredit ekspektasian atas komitmen pinjaman yang diberikan dan jaminan keuangan diakui pada liabilitas lain-lain. Jika instrumen keuangan mencakup komponen aset keuangan dan komitmen yang belum ditarik dan tidak dapat dipisahkan atas kerugian kredit ekspektasian pada komponen ini, jumlah kerugian kredit atas komitmen tersebut diakui bersamaan dengan kerugian kredit atas aset keuangan. Dalam kondisi jumlah kerugian kredit ekspektasian gabungan melebihi jumlah tercatat bruto dari aset keuangan, maka kerugian kredit ekspektasian diakui sebagai liabilitas lain-lain.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika pinjaman yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Pinjaman yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

d. Identification and measurement of impairment on financial assets (continued)

Credit impaired (or defaulted) exposures (Stage 3) (continued)

Where any amount is considered irrecoverable, a Stage 3 credit impairment provision is raised. This Stage 3 provision is the difference between the loan carrying amount and the probability weighted present value of estimated future cash flows, reflecting minimum 3 scenarios (among others typically the best, worst or most likely recovery outcomes) where the Bank assigns individual probability weighting for each recovery scenario that has been identified based on the workout plan for each individual debtors. The cash flows projection include realisable collateral, the values used will incorporate the impact of forward looking economic information. The individual circumstances of each debtor are considered when estimates future cash flows and timing of future recoveries which involve significant judgment.

Expected credit loss on loan commitments and financial guarantees is recognised as other liabilities. Where a financial instrument includes both financial asset and an undrawn commitment and it is not possible to separately identify the expected credit loss on these components, expected credit loss amounts on the loan commitment are recognised together with expected credit loss amounts on the financial asset. To the extent the combined expected credit loss exceeds the gross carrying amount of the financial asset, the expected credit loss is recognised as other liabilities.

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.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Kas dan setara kas

Komponen kas dan setara kas meliputi kas, giro pada Bank Indonesia, giro pada bank lain, simpanan yang sewaktu-waktu bisa dicairkan dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan.

f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari *deposit facility, interbank call money* dan deposito berjangka.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai.

h. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Pemerintah dan instrumen utang lainnya yang diperdagangkan di pasar uang dan pasar modal.

Obligasi Pemerintah terdiri dari Obligasi Rekapitalisasi Pemerintah yang diterbitkan kepada Bank dan bank lainnya berkaitan dengan program rekapitalisasi Pemerintah dan obligasi lainnya yang diterbitkan oleh Pemerintah Indonesia dan negara lainnya yang tidak berkaitan dengan program rekapitalisasi yang diperoleh melalui pasar perdana dan sekunder.

Setelah pengakuan awal, efek-efek untuk tujuan investasi diukur sesuai dengan klasifikasinya masing-masing, sebagai diukur pada biaya perolehan diamortisasi. Setelah pengakuan awal, investasi diukur pada biasa perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

i. Pinjaman yang diberikan

Setelah pengakuan awal, pinjaman yang diberikan diukur pada biaya perolehan diamortisasi atau nilai wajar sesuai dengan klasifikasinya masing-masing. Untuk pinjaman yang diberikan yang diklasifikasikan sebagai biaya perolehan diamortisasi, setelah pengakuan awal diukur menggunakan suku bunga efektif. Sedangkan untuk pinjaman yang diberikan yang diklasifikasikan sebagai FVTPL, setelah pengakuan awal diukur pada nilai wajar dimana keuntungan atau kerugian atas perubahan nilai wajar dicatat pada pendapatan transaksi perdagangan-bersih.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

e. Cash and cash equivalent

Components of cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, deposits which can be withdrawn at any time and other short term highly liquid investments with original maturities of three months or less from the date of acquisition.

f. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortised cost using the effective interest method less allowance for impairment losses.

g. Placements with Bank Indonesia and other banks

Placement with Bank Indonesia and other banks consists of deposit facility, interbank call money and time deposits.

Placements with Bank Indonesia are stated at the outstanding balances net of unearned interest income.

Placements with other banks are stated at amortised cost using the effective interest method less allowance for impairment losses.

h. Marketable securities

Marketable securities consist of Government Bonds and other debt instruments traded in the money market and stock exchanges.

Government Bonds consist of Government Recapitalization Bonds issued to Bank and other banks with respect to the recapitalization program of the Government and other bonds issued by the Government of Indonesia and other countries, that are not related to the recapitalization program, acquired through the primary and secondary markets.

Subsequently accounted for, depending on their respective classifications, as either measured at amortised cost. Subsequently, investment measured at amortised cost using effective interest rate method.

i. Loans

Subsequent to initial recognition, loans are measured at amortised cost or fair value depending on the respective classification. For loan which classified as amortised cost is subsequently measured using the effective interest method. While for loans which classified as fair value through profit or loss are subsequently carried at fair value, with gains or losses arising from changes in fair value are recorded in net trading income.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Pinjaman yang diberikan (lanjutan)

Bank mencatat restrukturisasi kredit bermasalah berdasarkan jenis restrukturisasi.

Dalam restrukturisasi kredit bermasalah yang dilakukan dengan penerimaan aset (termasuk kepentingan ekuitas debitur), Bank mencatat aset tersebut (termasuk kepentingan ekuitas) sebesar nilai wajarnya pada saat restrukturisasi. Kelebihan nilai tercatat pinjaman yang diberikan di atas nilai wajar aset yang diterima setelah dikurangi estimasi biaya untuk menjual aset tersebut, diakui sebagai kerugian dalam laba rugi tahun berjalan.

Saat arus kas kontraktual atas aset keuangan direnegosiasi atau dimodifikasi dan renegosiasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan, Bank menghitung ulang jumlah tercatat bruto aset keuangan dan mengakui keuntungan atau kerugian yang timbul dari modifikasi dalam laporan laba rugi. Jumlah tercatat bruto aset keuangan dihitung ulang sebagai nilai kini dari arus kas kontraktual yang telah direnegosiasi atau dimodifikasi yang didiskontokan dengan suku bunga efektif awal aset keuangan. Biaya atau pendapatan jasa yang terjadi mengubah jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasian tersebut.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebet penyisihan kerugian penurunan nilai. Penerimaan kembali atas kredit yang telah dihapusbukukan, pada periode berjalan dikreditkan dengan menyesuaikan akun penyisihan kerugian penurunan nilai. Penerimaan kembali atas pinjaman yang diberikan yang telah dihapusbukukan pada periode sebelumnya dicatat sebagai pendapatan operasional selain bunga.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

i. Loans (continued)

The Bank accounts for troubled debtrestructuring in accordance with the type of restructuring.

In troubled debt restructuring which involves a repossesion of assets (including an equity interest of the debtor), the Bank records those assets (including an equity interest) at their fair values at the time of restructuring. The excess of the carrying amount of the loans over the fair value of assets received less estimated costs to sell, is recognised as a loss in the current year profit or loss.

When the contractual cash flows of a financial asset are renegotiated or otherwise modified and the renegotiation or modification does not result in the derecognition of that financial asset, the Bank shall recalculate the gross carrying amount of the financial asset and shall recognise a modification gain or loss in profit or loss. The gross carrying amount of the financial asset shall be recalculated as the present value of the renegotiated or modified contractual cash flows that are discounted at the financial asset's original effective interest rate. Any costs or fees incurred adjust the carrying amount of the modified financial asset and are amortised over the remaining term of the modified financial asset.

Loans are written-off when there is no realistic prospect of collection or when the Bank's normal relationship with the borrowers has ceased to exist. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses. The recoveries of written-off loans, in current period is credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off loans from previous period are recorded as operational incomes other than interest income.

j. Aset tetap

Bank menerapkan kebijakan akuntansi model revaluasi untuk aset tetap. Aset tetap disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan, kecuali untuk tanah tidak ada penyusutan. Penilaian terhadap aset tetap dilakukan oleh penilai independen eksternal yang telah memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset, dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

j. Fixed assets

The Bank applies revaluation model as accounting policy for fixed assets. Fixed assets are shown at fair value, less subsequent depreciation except for land which is non-depreciable. Valuation of fixed assets are performed by external independent valuers with certain qualification. Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of fixed assets.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Aset tetap (lanjutan)

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi paling kurang tiga tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dicatat sebagai "Surplus Revaluasi" dan disajikan sebagai "Pendapatan Komprehensif Lain". Penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memilki saldo "Surplus Revaluasi" yang disajikan sebagai "Pendapatan Komprehensif Lain", maka selisih penurunan nilai tercatat tersebut dibebankan terhadap "Surplus Revaluasi" dan sisanya diakui sebagai beban tahun berjalan.

Surplus revaluasi aset tetap yang telah disajikan dalam ekuitas dipindahkan langsung ke saldo laba pada saat aset tersebut dihentikan pengakuannya. Hal ini meliputi pemindahan sekaligus surplus revaluasi pada saat penghentian atau pelepasan aset tersebut. Namun, sebagian surplus revaluasi tersebut dapat dipindahkan sejalan dengan penggunaan aset oleh Bank. Dalam hal ini surplus revaluasi yang dipindahkan ke saldo laba adalah sebesar perbedaan antara jumlah penyusutan berdasarkan nilai revaluasian aset dengan jumlah penyusutan berdasarkan biaya perolehan aset tersebut. Pemindahan surplus revaluasi ke saldo laba tidak dilakukan melalui laporan laba rugi.

Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan.

Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria untuk dikapitalisasi diakui dalam laporan laba rugi pada saat terjadinya. Pada setiap akhir tahun buku, nilai residu, umur manfaat, dan metode penyusutan ditelaah kembali dan jika sesuai dengan keadaan, disesuaikan secara prospektif.

PSAK 48 (revisi 2014), "Penurunan Nilai Aset" mensyaratkan bahwa nilai tercatat aset tetap dikaji ulang setiap tanggal pelaporan, untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari jumlah yang dapat diperoleh kembali *(recoverable amount)* dari aset tetap tersebut.

Jika nilai tercatat dari aset tetap melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut, nilai tercatat aset tetap harus diturunkan menjadi nilai yang dapat diperoleh kembali dari aset tetap tersebut.

Seluruh aset tetap kecuali tanah, disusutkan dengan menggunakan metode garis lurus *(straight-line method)*.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

j. Fixed assets (continued)

If the fair value of the revalued asset change significantly, it is necessary to revaluate on an annual basis, where as if the fair value of the revaluated asset does not change significantly, it is necessary to revalue at a minimum every three years.

Increases in the carrying amount arising on revaluation of land and bulidings are recorded in "Revaluation Surplus" and presented as "Other Comprehensive Income". Decreasing in carrying amount as the result of revaluation is recorded as expense in the current year. If the asset has a balance on its "Revaluation Surplus", loss from revaluation of fixed asset is charged to "Revaluation Surplus" which is presented as "Other Comprehensive Income" and the rest of the amount is charged to current year's expenses.

Revaluation surplus of fixed assets that has been presented in equity was transferred directly to retained earnings when the asset is derecognized. This includes the transfer of revaluation surplus at a time when the retirement or disposal of the asset. However, most of the revaluation surplus may be transferred in accordance with the use of the asset by the Bank. In this case the revaluation surplus is transferred to retained earnings is equal to the difference between the amount of depreciation based on the asset value revaluation depreciation amount based on the cost of that asset. The transfer of revaluation surplus to retained earnings is not made through the income statement.

Cost includes the replacement cost of a part of the fixed assets when the expenditure meets the criteria for recognition.

All maintenance and repair costs which do not fulfill the capitalization criteria, are recognized in profit or loss upon occurrence. At each financial year end, the assets residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively as appropriate.

PSAK 48 (revised 2014), "Impairment of Assets" requires that the carrying value of fixed assets is reviewed every reporting date to assess whether the carrying value of fixed assets is higher than the recoverable amount of the items.

If the carrying vaue of fixed assets exceeds the estimated recoverable amount of the fixed assets, the carrying value of fixed assets should be lowered to the recoverable amount of fixed assets.

Fixed assets are depreciated using the straight-line method, except land.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Aset tetap (lanjutan)

Hak atas tanah, termasuk biaya pengurusan legal hak yang timbul pada awal perolehan hak atas tanah, dinyatakan sebesar biaya perolehan dan tidak diamortisasi. Biaya-biaya yang terjadi sehubungan dengan pembaharuan atau perpanjangan hak atas tanah ditangguhkan dan diamortisasi selama periode hak atas tanah atau taksiran masa manfaat ekonomis tanah, mana yang lebih pendek. Biaya yang ditangguhkan tersebut disajikan sebagai "Aset Takberwujud".

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari “Aset Tetap”. Akumulasi biaya perolehan meliputi biaya konstruksi dan biaya langsung lainnya. Aset dalam penyelesaian tidak disusutkan dan hanya akan direklasifikasi ke masing-masing aset tetap yang bersangkutan pada saat aset tersebut selesai dikerjakan dan siap digunakan sesuai dengan tujuannya.

Pengakuan penyusutan dimulai ketika aset tersebut ada di lokasi dan kondisinya dan dapat dioperasikan sebagaimana yang dimaksud oleh manajemen. Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode saldo menurun kecuali bangunan menggunakan garis lurus untuk mengalokasikan harga perolehan hingga mencapai nilai sisa sepanjang estimasi masa manfaatnya sebagai berikut:

	Tarif penyusutan/ *Depreciaton rates*	**Masa manfaat/ *Useful life***	
Bangunan	5%	20 tahun/*years*	*Buildings*
Peralatan kantor	25% atau/*or* 12,5%	4 atau/*or* 8 tahun/*years*	*Office equipment*
Inventaris kantor	25%	4 tahun/*years*	*Office inventory*
Kendaraan	25%	4 tahun/*years*	*Vehicles*

Peralatan kantor dan inventaris kantor terdiri dari perabotan dan perlengkapan, instalasi, perangkat keras komputer, peralatan komunikasi dan peralatan kantor lainnya.

Semua biaya yang terjadi sehubungan dengan perolehan hak atas tanah, diakui sebagai biaya perolehan hak atas tanah. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan aset tanah. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tak berwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomis tanah, mana yang lebih pendek.

Hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

j. Fixed assets (continued)

Land rights, including the legal costs incurred at initial acquisition of land rights, are stated at cost and not amortised. Specific costs associated with the renewal or extension of land titles are deferred and amortised over the legal term of the land rights or the estimated economic life of the land, whichever is shorter. The deferred cost are presented as "Intangible Assets".

Assets under construction are stated at cost and are presented as part of “Fixed Assets”. The accumulated costs include cost of construction and other direct costs. Assets under construction are not depreciated and they will only be reclassified to the appropriate fixed assets account when the construction is completed and the constructed asset is ready for its intended use.

Recognition of depreciation commences when an asset is in its location and condition and capable of being operated in the manner intended by management. Depreciation of fixed assets, other than land, is calculated using the double declining balance method except for buildings using the straight line to allocate the purchase price up to the residual value over the expected useful lives as follows:

Office equipment and office inventory consists of furniture and fixtures, installation, computer hardware, communication and other office equipment.

All costs incurred in connection with the acquisition of land right are recognized as the acquisition cost of land right. The legal cost incurred when the land was first acquired is recognized as part of the acquisition cost of land right. Extension or renewal of the maintenance cost of legal rights over land is recognized as an intangible asset and amortized over the life of legal rights or economic life of the land, whichever is shorter.

Land right is not depreciated unless there is contrary evidence indicating that the extension or renewal of land right is likely or definitely not obtainable.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Aset tetap (lanjutan)

Apabila nilai tercatat aset lebih besar dari nilai yang dapat diperoleh kembali, nilai tercatat aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, yang ditentukan sebagai nilai tertinggi antara harga jual neto dan nilai yang dipakai.

Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai perolehan dan akumulasi penyusutannya dihapuskan dari akun tersebut. Keuntungan atau kerugian yang terjadi diakui dalam laporan laba rugi.

Akumulasi biaya konstruksi aset tetap dikapitalisasi dan dicatat sebagai "Aset dalam Penyelesaian". Biaya tersebut direklasifikasi ke akun aset tetap yang terkait pada saat proses konstruksi atau pemasangan telah selesai.

Pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam jumlah tercatat *(carrying amount)* aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi pada saat terjadinya. Pada setiap akhir tahun buku, nilai residu, umur manfaat, dan metode penyusutan ditelaah kembali dan jika sesuai dengan keadaan, disesuaikan secara prospektif.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung dari selisih antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) diakui dalam laporan laba rugi pada tahun yang sama ketika aset tersebut dihentikan pengakuannya.

k. Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak. Aset takberwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Perangkat lunak yang bukan merupakan bagian integral dari perangkat keras yang terkait dicatat sebagai aset takberwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi dengan akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

j. Fixed assets (continued)

When the carrying amount of an asset is greater than its estimated recoverable amount, it is written down to its recoverable amount, which is determined as the higher of the net selling price or value in use.

When fixed assets are retired or disposed of, their costs and the related accumulated depreciation are derecognized from the accounts. Any resulting gain or loss is recognized in profit or loss.

The accumulated costs of construction of fixed assets are capitalized and recognized as "Assets under construction". These costs are reclassified to the related fixed asset account when the construction or installation is completed.

When a significant inspection of the asset is performed, the cost of inspection is capitalised as part of the replacement cost of the asset's carrying amount, if the criteria for recognition are met. All maintenance and repair costs which do not fulfil the capitalisation criteria, are recognised in profit or loss upon occurrence. At each financial year end, the assets' residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively as appropriate.

An item of fixed assets is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognised in profit or loss in the year the asset is derecognised.

k. Intangible assets

Intangible assets consist of software. Intangible assets is recognised only when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Software which is not an integral part of a related hardware is recorded as intangible asset and stated at carrying amount, which is cost less accumulated amortization.

Cost of software consists of all expenses directly attributable to the preparation of such software cost, into ready to be used for their intended purpose.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset takberwujud (lanjutan)

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Perangkat lunak diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaatnya, yaitu 4-8 tahun.

Amortisasi perangkat lunak diakui dalam laporan laba rugi dan penghasilan komprehensif lain, sejak tanggal perangkat lunak tersebut tersedia untuk dipakai sampai berakhirnya masa manfaat dari perangkat lunak tersebut.

Aset takberwujud dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diperkirakan dari penggunaan atau pelepasannya.

l. 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 jangka-pendek; dan
- Sewa yang aset pendasarnya bernilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya:
  1. Bank memiliki hak untuk mengoperasikan aset;
  2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

k. Intangible assets (continued)

Subsequent expenditure on software is capitalized only when it increases the future economic benefits of the software, so that it becomes larger than originally expected performance standards. Expenditure with no addition of future economic benefits from the software is directly recognised as expenses when incurred.

Software is amortized by using straight-line method over the estimated useful life of software, which is 4-8 years.

Amortization is recognised in the statements of profit or loss and other comprehensive income from the date that is available for use until the economic benefits of software is ended.

An intangible asset is derecognised on disposal or when no future economic benefits are expected from its use or disposal.

l. Right of use assets and lease liabilities

At the inception of a contract, the Bank assesses whether the contract is or contains a leases. A contract is or contains a leases if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *Short term lease; and*
- *Low value asset.*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:

- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Bank has the right to direct the use of the asset. The Bank has described when it has a decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:*
  1. *The Bank has the right to operate the asset;*
  2. *The Bank has designed the asset in a way that predetermine how and for what purpose it will be used.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

I. Aset hak guna dan liabilitas sewa (lanjutan)

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Untuk pengukuran selanjutnya, aset hak guna dikurangi dengan akumulasi penyusutan dan kerugian penurunan nilai, serta disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto. Untuk pengukuran selanjutnya, 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.
Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

I. Right of use assets and lease liabilities (continued)

The Bank recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred. For the subsequent measurements, the right of use assets less the accumulated depreciation, any accumulated impairment losses, and adjusted for any remeasurement of lease liabilities. The right-of-use asset is amortised over the straight-line method throughout the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate. For the subsequent measurement, amount of lease liabilities increased to reflect the increasing of interest and reduced by the lease payments. In addition, the carrying amount of lease liabilities remeasured if there is a modification, change in lease term, change of lease payment, or changes in assessment of purchase option of the underlying asset.

Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

Leases modification

The Bank account for a leases modification as a separate leases if both:

- *the modification increases the scope of the leases by adding the right to use one or more underlying assets;*
- *the consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset non-keuangan

Bank menerapkan PSAK 48 (revisi 2014), "Penurunan Nilai Aset". Penerapan PSAK ini tidak menimbulkan perubahan yang besar terhadap laporan keuangan.

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Nilai tercatat aset non-keuangan ditelaah untuk penurunan nilai apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat suatu aset tidak dapat dipulihkan. Jika ada indikasi seperti itu dan nilai tercatat suatu aset melebihi taksiran jumlah terpulihkan, aset atau unit penghasil kas diturunkan nilainya ke jumlah terpulihkan. Taksiran jumlah terpulihkan aset adalah yang lebih tinggi dari nilai wajar aset dan nilai pakai.

Nilai wajar adalah nilai yang diperoleh dari penjualan aset dalam transaksi yang wajar dikurangi biaya penjualan sedangkan nilai pakai adalah nilai kini dari estimasi arus kas masa mendatang yang diharapkan muncul dari penggunaan aset secara terus menerus dan dari penjualannya pada akhir masa pakainya. Untuk aset yang tidak menghasilkan arus kas masuk independen yang besar, jumlah terpulihkan ditentukan untuk unit penghasil kas terkait aset tersebut. Rugi penurunan nilai diakui dalam laporan laba rugi.

Dalam membuat taksiran nilai pakai, estimasi arus kas masa mendatang didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini dari nilai waktu dari uang dan risiko spesifik untuk aset.

Untuk aset non-keuangan tidak termasuk aset takberwujud dengan masa manfaat tidak terbatas, penilaian dilakukan pada setiap tanggal pelaporan, apakah ada indikasi bahwa kerugian penurunan nilai yang sebelumnya diakui mungkin tidak lagi ada atau mungkin telah menurun. Jika indikasi tersebut terjadi, jumlah terpulihkan diperkirakan. Rugi penurunan nilai yang diakui sebelumnya dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan jumlah terpulihkan aset sejak rugi penurunan nilai terakhir diakui. Jika ini kasusnya, jumlah tercatat aset meningkat menjadi jumlah terpulihkan tersebut. Jumlah peningkatan tersebut tidak dapat melebihi nilai tercatat yang telah ditentukan, setelah dikurangi penyusutan atau amortisasi, sehingga seolah-olah kerugian penurunan nilai yang diakui untuk aset tahun-tahun sebelumnya tidak pernah terjadi.

Pembalikan tersebut diakui dalam laporan laba rugi kecuali aset dicatat pada nilai revaluasi, yang mana pembalikan diperlakukan sebagai peningkatan revaluasi. Setelah pembalikan itu, beban penyusutan atau amortisasi disesuaikan dalam tahun-tahun mendatang untuk mengalokasikan jumlah revisi nilai tercatat aset, dikurangi nilai sisa, secara sistematis atas sisa manfaatnya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of non-financial assets

Bank implemented PSAK 48 (revised 2014), "Impairment of Assets". The adoption of the PSAK has no significant impact on the financial reporting and disclosures in the financial statements.

The Bank assesses at each annual reporting period whether there is an indication that an asset may impaired. If any such indication exists, Bank makes an estimate of the asset's recoverable amount.

The carrying values of non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. If such indication exists and where the carrying amount of an asset exceeds the estimated recoverable amount, the assets or cash-generating units are written down to their recoverable amount. The estimated recoverable amount of an asset is the higher of an asset's fair value and value-in-use.

The fair value is the amount obtainable from the sale of an asset in an arm's length transaction less costs of disposal while value-in-use is the present value of estimated future cash flows expected to arise from the continuing use of an asset and from its disposal at the end of its useful life. For an asset that does not generate largely independent cash inflows, the recoverable amount is determined for the cash-generating unit to which the asset belongs. Impairment losses are recognised in profit or loss.

In assessing value-in-use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

For non-financial assets excluding intangible assets with indefinite useful life, an assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised for the asset in prior years.

Such reversal is recognised in profit or loss unless the asset is carried at revalued amount, in which case the reversal is treated as a revaluation increase. After such a reversal, the depreciation or amortisation expense is adjusted in future years to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Penurunan nilai aset non-keuangan (lanjutan)

Aset takberwujud dengan masa manfaat tidak terbatas diuji untuk penurunan nilai setiap tahun baik secara individu maupun di tingkat unit penghasil kas mana yang sesuai dan ketika keadaan mengindikasikan bahwa nilai tercatat mungkin mengalami penurunan nilai.

n. Aset lain-lain

Aset lain-lain terdiri dari piutang bunga, biaya dibayar di muka, tagihan lainya, agunan yang diambil alih (AYDA), setoran jaminan, persediaan barang cetakan dan lain-lain.

Beban dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus *(straight-line method).*

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank. AYDA merupakan jaminan pinjaman yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian pinjaman yang diberikan dan disajikan pada “Aset lain-lain“.

AYDA diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai *outstanding* pinjaman yang diberikan, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit diatas nilai neto yang dapat direalisasi dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset. Selisih antara nilai agunan yang diambil alih dengan hasil penjualan diakui sebagai keuntungan atau kerugian pada saat penjualan.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dibebankan ke laporan laba rugi tahun berjalan pada saat terjadinya.

Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan dalam laporan laba rugi.

o. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perintah dari pihak yang mempunyai kewenangan untuk itu. Liabilitas segera diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

m. Impairment of non-financial assets (continued)

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level as appropriate and when circumstances indicate that the carrying value may be impaired.

n. Other assets

Other assets consist of interest receivables, prepaid expenses, other receivables, foreclosed assets, security deposits, inventories, stationery and printed form and others.

Prepaid expenses are amortised over their beneficial periods using the straight-line method.

Foreclosed assets is the Bank's assets acquired, either through auction or outside the auction based on voluntary submission by the owner or on the power scheme to sell outside the auction of the scheme owner in the event the debtor does not fulfil its obligations to the Bank. Foreclosed assets is given credit guarantees have been taken over as part of the solution given and presented in "Other assets".

Foreclosed collaterals are stated at net realizable value or stated at loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed collaterals less the estimated costs to sell the assets. The excess of loan receivable over the net realizable value of the foreclosed collateral is charged to allowance for impairment losses. The difference between the recorded amount of the foreclosed collateral and the proceeds from the sale of such collateral is recorded as a gain or loss at the time of sale.

Maintenance and repair costs are charged as an expense in the profit or loss when incurred.

If there is permanent decline in value, the carrying amount of foreclosed collaterals is written down to recognise such permanent decline in value. Any such write-down is recognised in the profit or loss.

o. Liabilities immediately payable

Liabilities immediately payable represent obligations to third parties based on contract or order by those having authority that have to be settled immediately. Liabilities immediately payable are measured at their amortised cost using effective interest method.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Simpanan nasabah

Simpanan nasabah adalah dana yang ditempatkan oleh masyarakat kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam akun ini adalah giro, tabungan, deposito berjangka dan bentuk lain yang dipersamakan dengan itu.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang diakui pada nilai wajar pada pengakuan awal dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan nasabah dan biaya transaksi yang merupakan bagian yang tak terpisahkan dari suku bunga efektif.

q. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk tabungan, giro dan deposito berjangka.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang pada awalnya diakui pada nilai wajar pada pengakuan awal dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan dari bank lain dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

r. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain dengan kewajiban pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diterima diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang pada awalnya dinyatakan sebesar nilai wajar dan kemudian dinyatakan sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman diterima dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

p. Deposits from customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank based on fund deposit agreements. Included in this account are current accounts, saving accounts, time deposits and other forms which are similar.

Current accounts represent customers' funds which can be used as payment instruments, and which can be withdrawn by the depositors at any time through check writing, or transfers between accounts using bilyet giro and other orders of payment or transfer.

Saving accounts represent customers' funds, which can only be withdrawn by the depositors under certain conditions.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities.

Deposits from customers are classified as liabilities measured at amortised cost, which are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method. Amortised cost is calculated by taking into account any discount or premium related to the initial recognition of the deposits from customers and transaction costs that are an integral part of the effective interest rate.

q. Deposits from other banks

Deposits from other banks represent liabilities to other banks, in the form of saving deposits, current accounts and time deposits.

Deposits from other banks are classified as liabilities measured at amortised cost, which are initially recognised at fair value and are subsequently measured at amortised cost using the effective interest method. Amortised cost is calculated by taking into account any discount or premium related to the initial recognition of deposits from other banks and transaction costs that are an integral part of the effective interest rate.

r. Borrowings

Borrowings are funds received from other bank with payment obligation based on borrowings agreements.

Borrowings are classified as liabilities measured at amortized cost which are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of borrowings and transaction costs that are an integral part of the effective interest rate.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

s. Modal saham

Modal saham diukur dengan nilai nominal untuk seluruh saham yang diterbitkan dan diklasifikasikan sebagai bagian dari "Ekuitas". Biaya tambahan yang terkait langsung dengan penerbitan saham baru dikurangkan terhadap modal saham.

Saham treasuri

Ketika Bank membeli modal saham ekuitas (saham treasuri), imbalan yang dibayar, termasuk biaya tambahan yang secara langsung dapat diatribusikan (dikurangi pajak penghasilan) dikurangkan dari ekuitas yang diatribusikan kepada pemilik ekuitas Bank sampai saham tersebut dibatalkan atau diterbitkan kembali. Ketika saham biasa tersebut selanjutnya diterbitkan kembali, imbalan yang diterima, dikurangi biaya tambahan transaksi yang terkait dan dampak pajak penghasilan yang terkait dimasukkan kepada ekuitas yang dapat diatribusikan kepada pemilik ekuitas Bank.

t. Saldo laba

Saldo laba merupakan saldo kumulatif laba atau rugi bersih, distribusi dividen, penyesuaian periode sebelumnya, efek dari perubahan kebijakan akuntansi dan penyesuaian modal lainnya.

u. Pengakuan pendapatan dan beban bunga

Pendapatan bunga atas aset keuangan baik yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi dan beban bunga atas seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diakui pada laba rugi berdasarkan suku bunga efektif.

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya diamortisasi yang mengalami penurunan nilai setelah pengakuan awal *(Stage 3)* diakui berdasarkan suku bunga efektif kredit yang disesuaikan. Tingkat bunga ini dihitung dengan cara yang sama dalam perhitungan suku bunga efektif kecuali bahwa cadangan kerugian kredit ekspektasian dimasukkan dalam arus kas ekspektasian. Oleh karenanya, pendapatan bunga diakui atas aset keuangan dalam klasifikasi biaya perolehan diamortisasi termasuk kerugian kredit ekspektasian. Dalam kondisi risiko kredit atas aset keuangan *Stage 3* mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

v. Pendapatan dan beban provisi dan komisi

Pendapatan dan beban provisi dan komisi atas aset dan liabilitas keuangan yang merupakan bagian dari suku bunga efektif, dimasukkan dalam perhitungan suku bunga efektif. Pendapatan dan beban ini diamortisasi sepanjang umur aset atau liabilitas keuangan, atau selama periode risiko.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

s. Share capital

Share capital is measured at par value for all shares issued and is classified as part of "Equity". Incremental costs directly attributable to the issuance of new shares are deducted against share capital.

Treasury stock

When Bank purchases the equity share capital (treasury shares), the consideration paid, including any directly attributable incremental costs (net of income taxes) is deducted from equity attributable to the Bank's equity holders until the shares are cancelled or reissued. Where such ordinary shares are subsequently reissued, any consideration received, net of any directly attributable incremental transaction costs and the related income tax effects, is included in equity attributable to the Bank's equity holders.

t. Retained earnings

Retained earnings represent the cumulative balance of net income or loss, dividend distributions, prior period adjustments, effects of changes in accounting policy and other capital adjustments.

u. Interest income and expense recognition

Interest income for financial assets held at either fair value through other comprehensive income or amortised cost and interest expense on all financial liabilities held at amortised cost are recognised in profit or loss using the effective interest method.

Interest income for financial assets that are either held at fair value through other comprehensive income or amortised cost that have become credit impaired subsequent to initial recognition (Stage 3) is recognised using the credit adjusted effective interest rate. This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognised on the amortised cost of the financial asset including expected credit losses. Should the credit risk on a Stage 3 financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated the carrying value of the financial asset gross.

v. Fees and commission income and expense

Fees and commissions income and expense of financial assets and liabilities, which are an integral part of the effective interest rate are being taken into account in calculating the effective interest rate. These income and expense are amortised during the life of financial assets or liabilities or during the period of the risk.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

v. Pendapatan dan beban provisi dan komisi (lanjutan)

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan dan atau jangka waktu perkreditan, atau jumlahnya tidak material diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

Pendapatan provisi dan komisi yang berkaitan dengan kredit diakui sebagai bagian dari pendapatan bunga.

w. Perpajakan

Perlakuan akuntansi atas pajak penghasilan sesuai dengan PSAK 46 "Pajak Penghasilan".

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan.

Aset dan liabilitas pajak tangguhan diakui atas konsekuensi pajak periode mendatang yang timbul dari perbedaan jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas. Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dan aset pajak tangguhan diakui untuk perbedaan temporer yang boleh dikurangkan dan rugi fiskal yang belum dikompensasikan, sepanjang besar kemungkinan dapat dimanfaatkan untuk mengurangi laba kena pajak pada masa datang.

Pajak tangguhan diukur dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan. Pajak tangguhan dibebankan atau dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain kecuali pajak tangguhan yang dibebankan atau dikreditkan langsung ke ekuitas.

Aset dan liabilitas pajak tangguhan disajikan di laporan posisi keuangan, atas dasar kompensasi sesuai dengan penyajian aset dan liabilitas pajak kini.

Perubahan terhadap kewajiban perpajakan dicatat ketika surat ketetapan diterima atau, jika Bank mengajukan banding, ketika hasil banding telah ditetapkan.

x. Imbalan kerja

Bank memberikan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Peraturan Perusahaan dan Undang-Undang No.6 Tahun 2023 pengganti Undang-Undang No.11 Tahun 2020 tentang Cipta Kerja dan Peraturan Pemerintah No.35 Tahun 2021.

Beban atas pemberian imbalan dalam program imbalan manfaat pasti ditentukan dengan metode *Projected Unit Credit.*

Liabilitas neto imbalan kerja yang diakui dalam laporan posisi keuangan berkaitan dengan program imbalan pasti dihitung sebesar nilai kini dari estimasi imbalan yang akan diperoleh karyawan di masa depan sehubungan dengan jasa di masa sekarang dan masa lalu, dikurangi dengan nilai wajar dari aset program.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

v. Fees and commission income and expense (continued)

Commissions and fees not related to lending activities or loan periods, or not material are recognised as revenues and expenses at the time the transactions occur.

Fees and commission income related to lending activities are recognised as part of interest income.

w. Taxation

Accounting treatment for income tax is in accordance with PSAK 46 "Income Tax".

Current tax expense is determined based on the taxable income for the year computed using the prevailing tax rates or substantively enacted at the reporting date.

Deferred tax assets and liabilities are recognised for the future tax consequences attributable to the differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax bases. Deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for deductible temporary differences and carry forward tax benefit of unused fiscal losses as long as the probable taxable income will be available in future periods against the deductible and carry forward tax benefit.

Deferred tax is calculated at the tax rates that have been enacted or substantively enacted at statement of financial position date. Deferred tax is charged to or credited in the statements of profit or loss and other comprehensive income, except when it relates to items charged to or credited directly in equity, the deferred tax is also charged to or credited directly in equity.

Deferred tax assets and liabilities are presented in the statements of financial position in the same manner the current tax assets and liabilities are presented.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

x. Employee benefits

The Bank provides defined benefit post-employment benefits for employees in accordance with Company Regulations and Law No.6 of 2023 replacing Law No.11 of 2020 on Job Creation and Government Regulation No.35 of 2021.

The cost of providing benefits under the defined benefits plan is determined using the Projected Unit Credit method.

The net liability for post-employment benefits recognized in the statement of financial position related to defined benefit plans, are carried at the present value of estimated employee benefit in the future related to the services in the present and the past, less the fair value of plan assets.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

x. Imbalan kerja (lanjutan)

Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar di masa depan dengan menggunakan tingkat bunga obligasi pemerintah, yang didenominasi dalam mata uang dimana manfaat akan dibayarkan dan yang mempunyai jangka waktu sampai dengan jatuh tempo mendekati jangka waktu kewajiban imbalan pasca kerja terkait. Obligasi pemerintah digunakan karena tidak ada pasar aktif untuk obligasi korporat berkualitas tinggi.

Aset program adalah aset yang dimiliki oleh program pensiun. Aset ini diukur pada nilai wajar pada akhir periode pelaporan.

Pengukuran kembali, terdiri dari keuntungan dan kerugian aktuarial, dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto dan imbal hasil aset program (tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto), diakui pada ekuitas melalui penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali tidak diklasifikasikan ke laba rugi di periode selanjutnya.

Biaya jasa lalu diakui di laba rugi pada tanggal yang lebih awal antara:

a. ketika amandemen atau kurtailmen program terjadi; dan
b. ketika Bank mengakui biaya restrukturisasi terkait atau manfaat penghentian.

Bunga neto dihitung dengan mengalikan liabilitas (aset) imbalan pasti neto dengan tingkat diskonto. Laba atau rugi kurtailmen diakui apabila terdapat komitmen untuk melakukan pengurangan jumlah karyawan dalam jumlah yang material yang ditanggung oleh suatu program atau apabila terdapat perubahan ketentuan-ketentuan pada suatu program imbalan pasti, dimana bagian yang material dari jasa yang diberikan karyawan pada masa depan tidak lagi memberikan imbalan, atau memberikan imbalan yang lebih rendah.

Laba atau rugi penyelesaian diakui apabila terdapat transaksi yang menghapuskan semua kewajiban hukum atau konstruktif atas sebagian atau seluruh imbalan dalam program manfaat pasti.
Berdasarkan Siaran Pers Dewan Standar Akuntansi Keuangan (DSAK) Ikatan Akuntan Indonesia (IAI) pada April 2022, menyebutkan bahwa PSAK 24: Imbalan Kerja paragraf 70 – 74 mensyaratkan entitas untuk mengatribusikan imbalan ke periode jasa berdasarkan formula imbalan program dari tanggal ketika jasa pekerja pertama kali menghasilkan imbalan menurut program sampai tanggal ketika jasa pekerja selanjutnya tidak akan menghasilkan jumlah imbalan selanjutnya yang material berdasarkan program, selain dari kenaikan gaji berikutnya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

x. Employee benefits (continued)

The present value of the defined benefit obligation is determined by discounting the estimated cash outflows in future using interest rates of government bonds, which are denominated in the currency in which the benefits will be paid and that have a term to maturity nearest the period of related post-employment benefit obligations. Government bonds are used because there is no active market for high quality corporate bonds.

Plan assets are assets held by the pension plan. These assets are measured at fair value at the end of the reporting period.

Remeasurement, consisting of actuarial gains and losses, the impact of limitation of assets, excluding the amounts in net interest on the net defined benefit obligation and the yield of the plan assets (excluding amounts in net interest on the net defined benefit liability), are recognized in equity through other comprehensive income in the period incurred. Remeasurement is not classified to profit or loss in subsequent periods.

Past service costs are recognized in profit or loss on an earlier date between:

a. *when the amendments or curtailment program occurs; and*
b. *when the Bank recognized a related restructuring charges or termination benefits.*

Net interest is calculated by multiplying the net liability (asset) of defined benefit by the discount rate used to measure the employee benefit obligation, each as at the beginning of the annual period. Gain or loss of curtailment is recognized when there is a commitment to reduce the number of employees significantly covered by a program or when there are changes in regulation in a defined benefit plan, in which the material part of the services provided by the employee in the future no longer give employee benefits, or lower employee benefits.

Profit or loss of settlement is recognized whenever there is a transaction which abolishes all legal or constructive obligations on part or all of the benefits in a defined benefit program.
Based on the Press Release issued by Dewan Standar Akuntansi Keuangan (DSAK) of Ikatan Akuntan Indonesia (IAI) in April 2022, states that PSAK 24: Employee Benefits paragraphs 70 – 74 requires an entity to attribute benefits to the period of service based on the plan benefit formula from the date when employee service first leads to benefits under the plan until the date when further service by the employee will lead to no material amount of further benefits under the plan, other then from further salary increases.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Transaksi dengan pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi. Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK 7 (penyesuaian 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan Bank jika:

(i) Suatu pihak yang secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (a) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (b) memiliki pengaruh signifikan atas Bank; atau (c) memiliki pengendalian bersama atas Bank;

(ii) suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;

(iii) suatu pihak yang merupakan ventura bersama di mana Bank sebagai *venturer;*

(iv) suatu pihak adalah anggota dari personil manajemen kunci Bank;

(v) suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (i) atau (iv);

(vi) suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh beberapa entitas, langsung maupun tidak langsung, individu seperti diuraikan dalam butir (iv) atau (v);

(vii) suatu pihak adalah suatu program imbalan pasca-kerja untuk imbalan kerja dari Bank atau entitas terkait Bank.

Transaksi ini 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 atas laporan keuangan (Catatan 36).

z. Laba per saham

Laba per saham dasar dihitung dengan membagi laba bersih dengan jumlah rata-rata tertimbang jumlah saham yang beredar pada tahun berjalan.

Laba per lembar saham dilusian dihitung setelah melakukan penyesuaian yang diperlukan terhadap jumlah rata-rata tertimbang saham biasa yang beredar dengan asumsi bahwa semua opsi saham dilaksanakan pada saat penerbitan.

aa. Dividen

Pembagian dividen kepada para pemegang saham Bank diakui sebagai sebuah liabilitas dalam laporan keuangan Bank pada tahun ketika dividen tersebut disetujui oleh para pemegang saham Bank.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

y. Transactions with related parties

The Bank enters into transactions with related parties. In these financial statements, the term related parties are defined under PSAK 7 (adjustment 2015) on "Related Party Disclosures".

The Bank considers the following as its related parties:

(i) a person who, directly or indirectly through one or more intermediaries, (a) controls, or is controlled by, or under common control with the Bank, (b) has significant influence over the Bank or (c) has joint control over the Bank;

(ii) an entity which is a member of the same group as the Bank;

(iii) an entity which is a joint venture of a third party in which the Bank has ventured in;

(iv) a member of key management personnel of the Bank;

(v) a close family member of the person described in clause (i) or (iv);

(vi) an entity that is controlled, jointly controlled or significantly influenced, directly or indirectly by the person described in clause (iv) or (v);

(vii) an entity which is a post-employment benefit plan for the benefit of employees of either the Bank or an entity related to the Bank.

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.

All 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 of the financial statements (Note 36).

z. Earning per share

Basic earning per share is computed by dividing net income with the weighted average number of outstanding shares during the year.

Diluted earnings per share is computed after making the necessary adjustments to the weighted average number of common shares outstanding, assuming that all stock options held at the time of publication.

aa. Dividend

Dividend distribution to the Bank's Shareholders is recognised as a liability in the Bank financial statements in the year in which the dividends are approved by the Bank's shareholders.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ab. Provisi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

ac. Liabilitas dan aset kontinjensi

Liabilitas kontinjensi tidak diakui dalam laporan keuangan tetapi diungkapkan kecuali jika kemungkinan terjadi kecil. Aset kontinjensi tidak diakui namun diungkapkan dalam laporan keuangan ketika adanya kemungkinan untuk mendapatkan manfaat ekonomi.

ad. Akuntansi aset dan liabilitas pengampunan pajak

Bank menerapkan PSAK 70 mengenai Aset dan liabilitas pengampunan pajak. Aset (liabilitas) pengampunan pajak adalah Aset (liabilitas) yang timbul dari pengampunan pajak berdasarkan Surat keterangan Pengampunan Pajak. Aset pengampunan pajak diakui sebesar biaya perolehan aset Pengampunan Pajak. Liabilitas pengampunan pajak diakui sebesar kewajiban kontraktual untuk menyerahkan kas atau setara kas untuk menyelesaikan kewajiban yang berkaitan langsung dengan perolehan aset pengampunan pajak. Bank mengakui selisih antara aset pengampunan pajak dan liabilitas pengampunan pajak sebagai bagian dari tambahan modal disetor pada ekuitas. Uang tebusan yang dibayarkan diakui dalam laporan laba rugi pada periode disampaikan surat pernyataan. Pengukuran setelah pengukuran awal atas aset dan liabilitas pengampunan pajak mengacu pada Standar Akuntansi Keuangan yang relevan. Aset pengampunan pajak dicatat pada akun aset tetap dan tambahan modal disetor (Catatan 25).

ae. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari Bank yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup *item-item* yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ab. Provisions

Provisions are recognised 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 reliable estimate can be made of the amount of obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

ac. Contingent liabilities and assets

Contingent liabilities are not recognised in the financial statements but are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognised but are disclosed in the financial statement when an inflow of economic benefits are probable.

ad. Accounting for asset and liabilities arising from tax amnesty

The Bank adopted PSAK 70 tax amnesty of assets and liabilities. Assets (liabilities) are tax amnesty assets (liabilities) arising from tax amnesty based on the Certificate of Tax Amnesty. Assets of tax amnesty recognized at cost of the tax amnesty assets. Liabilities of tax amnesty are recognized at the contractual obligation to deliver cash or cash equivalents to settle the obligations directly related to the acquisition of tax amnesty assets. The Bank recognizes the difference between assets and liabilities of tax amnesty as part of additional paid in capital in the equity. Redemption money paid is recognized in the statement of profit or loss in the period the certificate of tax amnesty is approved. The subsequent measurement of assets and liabilities of tax amnesty refers to the relevant accounting standards. Assets from the tax amnesty were recorded in fixed assets and additional paid-in capital account (Note 25).

ae. Segment information

A segment is a distinguishable part of the Bank that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from other segments.

Revenues, expenses, results, assets and liabilities of the segment include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ae. Informasi segmen (lanjutan)

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

af. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah periode pelaporan yang menyebabkan tambahan informasi mengenai posisi keuangan Bank *(adjusting event)* akan disesuaikan dalam laporan keuangan. Peristiwa setelah periode pelaporan yang bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ae. Segment information (continued)

The Bank presents operating segments based on internal reports that are presented to the chief operating decision maker that is Board of Directors.

The Bank has identified and disclosed financial information by major business activities (business segment) based on geographical segments.

A geographical segment includes the provision of services within a particular economic environment that is subject to risks and returns that are different from other operating segments that are in other economic environments.

af. Events after the reporting period

Any after the reporting period event that provides additional information about the Bank's financial position (adjusting event) is reflected in the financial statements. After the reporting period events that are not adjusting events, if any, are disclosed when material to the financial statements.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

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.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

Pertimbangan profesional dan estimasi signifikan dalam menentukan jumlah yang diakui dalam laporan keuangan adalah sebagai berikut:

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi aset dan liabillitas keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan dalam PSAK 71 terkait telah dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti diungkapkan pada Catatan 2c.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

The preparation of financial statements in conformity with Financial Accounting Standards in Indonesia requires the use of estimates and assumptions that effects:

- *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.*

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

The most significant uses of the judgement and estimates in determining the amounts recognised in the financial statements are follows:

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

Classification financial asset and liabilities

The Bank determine the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in relevant PSAK has been fulfill. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies disclosed in Note 2c.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Nilai wajar atas instrumen keuangan

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Masukan *(input)* untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup pertimbangan likuiditas dan masukan model seperti tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

Bank menampilkan nilai wajar atas instrumen keuangan berdasarkan hirarki nilai wajar sebagai berikut:

- Tingkat 1 - nilai wajar berdasarkan harga kuotasian (tidak disesuaikan) dalam pasar aktif;
- Tingkat 2 - nilai wajar yang menggunakan *input* selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya diperoleh dari harga); dan
- Tingkat 3 - nilai wajar yang menggunakan *input* yang bukan berdasarkan data pasar yang dapat diobservasi (*input* yang tidak dapat diobservasi).

Penurunan nilai instrumen keuangan

Bank menelaah aset keuangan mereka pada nilai wajar melalui pendapatan komprehensif lain dan aset keuangan pada biaya diamortisasi berdasarkan PSAK 71 yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit dari aset keuangan tidak pada nilai wajar melalui laba rugi. PSAK 71 menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, antara lain, kesulitan keuangan debitur, penurunan kualitas kredit; dan

ii. Penentuan umur kredit ekspektasian yang mencerminkan:
   a. Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil;
   b. Nilai waktu dari uang; dan
   c. Informasi yang masuk akal dan dapat didukung yang tersedia tanpa biaya atau usaha yang tidak semestinya pada tanggal pelaporan tentang peristiwa masa lalu, kondisi saat ini, dan perkiraan kondisi ekonomi masa depan.

Penghitungan kerugian kredit ekspektasian Bank berdasarkan PSAK 71 adalah keluaran dari model kompleks dengan sejumlah asumsi mendasar mengenai pilihan *input* variabel dan saling ketergantungannya. Elemen-elemen dari model kerugian kredit ekspektasian yang dianggap sebagai pertimbangan dan estimasi akuntansi meliputi:

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Fair value of financial instruments

Where the fair values of financial assets and financial liabilities recorded on statements of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible, but where observable market data are not available, judgment is required to establish fair values. The judgments include considerations of liquidity and model inputs such as prepayment rates and default rate assumptions.

The Bank presents the fair value of financial instruments based on the following fair value hierarchy:

- *Level 1 - the fair value is based quoted prices (unadjusted) in active markets;*
- *Level 2 - the fair value uses inputs other than quoted prices included within Level 1 that are observable, either directly (ie as prices) or indirectly (i.e, derived from prices); and*
- *Level 3 - the fair value uses inputs that are not based on observable market data (unobservable inputs).*

Impairment losses on financial instruments

The Bank review their financial assets at fair value through other comprehensive income and financial assets at amortised cost under PSAK 71 which required to recognise the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. PSAK 71 incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

In carrying out the impairment review, the following management's judgements are required:

i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and
ii. Determination of expected credit life that reflect:
   a. An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
   b. The time value of money; and
   c. Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

The Bank's expected credit loss calculations under PSAK 71 are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the expected credit loss models that are considered accounting judgements and estimates include:

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Penurunan nilai instrumen keuangan (lanjutan)

a. Model penilaian kredit internal, yang menetapkan *probability of default* untuk tingkat individual;
b. Kriteria penilaian jika ada peningkatan risiko kredit yang signifikan dan oleh karena itu cadangan untuk aset keuangan harus diukur berdasarkan kerugian kredit ekspektasian sepanjang umur dan penilaian kualitatif;
c. Pengembangan model kerugian kredit ekspektasian, termasuk berbagai formula dan pilihan *input* ;
d. Penentuan asosiasi antara skenario makroekonomi dan, *input* ekonomi, seperti produk domestik bruto (PDB) dan nilai agunan, dan pengaruhnya terhadap *probability of defaults* , *exposure at defaults* dan *loss given defaults* ; dan
e. Pemilihan skenario *forward-looking* untuk makroekonomi dan bobot probabilitasnya, untuk mendapatkan *input* ekonomi ke dalam model kerugian kredit ekspektasian.

Umur ekonomis aset tetap

Bank memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa. Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas. Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan taksiran masa manfaat dari aset tetap akan meningkatkan beban operasional yang diakui.

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:

(i) Kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun proyeksi hasil operasi di masa yang akan datang;
(ii) Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
(iii) Tren negatif industri dan ekonomi signifikan.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dengan nilai pakai aset (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.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Impairment losses on financial instruments (continued)

a. Internal credit grading model, which assigns PDs to the individual grades;
b. Criteria for assessing if there has been a significant increase in credit risk and so allowances for financial assets should be measured on a life time expected credit loss basis and the qualitative assessment;
c. Development of expected credit loss models, including the various formulas and the choice of inputs;
d. Determination of associations between macroeconomic scenarios and, economic inputs, such as gross domestic product (GDP) and collateral values, and the effect on probability of defaults, exposure at defaults and loss given defaults; and
e. Selection of forward-looking macroeconomic scenarios and their probability weightings, to derive the economic inputs into the expected credit loss models.

Useful life of fixed assets

The Bank estimate the useful lives of fixed assets based on the period over which the assets are expected to be available for use. The estimated useful lives of fixed assets are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. In addition, estimation of the useful lives of fixed assets is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets. It is possible, however, that future results of operations could be materially affected by changes in estimates brought about by changes in factors mentioned above. The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of fixed assets would increase the recorded operating expenses.

Impairment of non-financial assets

The Bank assess impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an assets may not be recoverable. The factors that which could trigger an impairment review include the following:

(i) Significant underperformance relative to expected historical or projected future operating results;
(ii) Significant changes in the manner of use of the acquired assets or the strategy for overall business; and
(iii) Significant negative industry or economic trends.

The Bank recognise an impairment loss whenever the carrying amount of an assets exceeds its recoverable amount. The recoverable amount is the higher of an assets (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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Kontinjensi

Bank saat ini terlibat dalam beberapa kasus hukum. Estimasi atas biaya yang mungkin terjadi atas penyelesaian tuntutan-tuntutan tersebut sudah dikonsultasikan dengan penasihat dari luar yang menangani pembelaan Bank dalam hal-hal tersebut dan berdasarkan analisa dari hasil yang mungkin terjadi. Bank saat ini tidak yakin kalau kasus-kasus ini akan memiliki efek kerugian yang material pada laporan keuangan. Bagaimanapun, ada kemungkinan dari hasil-hasil operasi di masa akan datang akan terpengaruh secara material oleh perubahan dari perkiraan-perkiraan atau dalam keefektifan dari strategi yang berhubungan dengan kasus-kasus ini.

Penilaian mata uang fungsional

Manajemen telah melakukan pertimbangan untuk menentukan mata uang fungsional yang paling mewakili dampak ekonomi dari suatu transaksi, kejadian dan kondisi-kondisi yang relevan terhadap entitas. Dalam membuat pertimbangan tersebut, Bank telah mempertimbangkan hal-hal sebagai berikut:

1) mata uang yang mempengaruhi harga jual atas instrumen keuangan dan jasa-jasa lainnya (biasanya dari mata uang atas harga jual instrumen keuangan dan jasa-jasa yang telah diselesaikan);
2) mata uang atas dana yang dihasilkan dari aktivitas pendanaan; dan
3) mata uang atas dana yang biasa diterima dari aktivitas operasi.

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko signifikan yang dapat menimbulkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun keuangan berikutnya, diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasinya pada parameter yang tersedia pada saat laporan keuangan disusun. Situasi yang ada dan asumsi perkembangan masa depan, dapat berubah akibat perubahan pasar atau situasi yang berada di luar kendali Bank. Perubahan-perubahan tersebut dicerminkan di dalam asumsi-asumsi terkait pada saat terjadinya.

Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan *(recoverable)* pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Justifikasi 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 18).

Pensiun

Program-program pensiun ditentukan berdasarkan perhitungan aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain (Catatan 19).

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Contingencies

Bank is currently involved in various legal proceedings. The estimates of the probable costs for the resolution of these claims has been developed in consultation with outside counsel handling the Bank's defense on these matters and is based upon an analysis of the potential results. The Bank currently does not believe that these proceedings will have a material adverse effect on the financial statements. It is possible, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to the proceedings.

Assessment of functional currency

The management has considered to use its judgment to determine the entity's functional currency such that it most faithfully represents the economic effects of the underlaying transactions, events and conditions that are relevant to the entity. In making this judgment, the Bank has considered the following:

1) the currency that mainly influences sales prices for financial instruments and services (this will often be the currency in which sales prices for its financial instruments and services are denominated and settled);
2) the currency in which funds from financing activities are generated; and
3) the currency in which funds from operating are usually retained.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions as they occur.

Deferred tax assets

Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management's judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing on level of future taxable profits together with future tax planning strategies (Note 18).

Pension

Pension programs are determined based on actuarial valuation. The actuarial valuation involves assumptions such as discount rate expected rate of returns on investments, future salary increase, mortality rate, resignation rates and others (Note 19).

4. KAS / 4. CASH

	2023	2022	
Rupiah	17.163.556.200	26.413.110.800	*Rupiah*

Kas yang dimiliki seluruhnya dalam mata uang Rupiah, pada tanggal 31 Desember 2023 dan 2022. Saldo kas termasuk uang pada ATM (Anjungan Tunai Mandiri) sebesar Rp289.650.000 dan Rp276.150.000.

Cash on hand is all in Rupiah currency, as of December 31, 2023 and 2022. Total cash includes cash in ATMs (Automatic Teller Machines) amounting to Rp289,650,000 and Rp276,150,000.

5. GIRO PADA BANK INDONESIA / 5. CURRENT ACCOUNTS WITH BANK INDONESIA

Giro pada Bank Indonesia seluruhnya dalam mata uang Rupiah. Saldo pada tanggal 31 Desember 2023 dan 2022 masing-masing sebagai berikut:

Current accounts with Bank Indonesia are denominated in Rupiah. The balance as of December 31, 2023 and 2022 are as follows:

	2023	2022	
Rupiah	462.808.546.170	406.090.896.181	*Rupiah*

Giro pada Bank Indonesia tersebut di atas ditempatkan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) yang diharuskan Bank Indonesia, masing-masing sebesar GWM Harian 0,00%, GWM Rata-rata 9,00% dan GWM Penyangga Likuiditas Makropudensial (PLM) 5,00% pada tanggal 31 Desember 2023, GWM Harian 0,00%, GWM Rata-rata 9,00% dan GWM Penyangga Likuiditas Makropudensial (PLM) 6,00% pada tanggal 31 Desember 2022.

Current accounts with Bank Indonesia are maintained to meet the Minimum Statutory Reserve (GWM) requirements of Bank Indonesia, each Daily GWM 0.00%, Average GWM 9.00% and GWM of Macroprudential Liquidity Buffer (PLM) 5.00% as of December 31, 2023, Daily GWM 0.00% Average GWM 9.00% and GWM of Macroprudential Liquidity Buffer (PLM) 6.00% as of December 31, 2022.

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum, serta GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing. GWM disimpan dalam bentuk giro pada Bank Indonesia.

The Bank is required to maintain statutory reserves in Rupiah currency in its activities as a commercial, and foreign statutory reserves in its activities in the conduct of foreign currency transactions. These statutory reserves are deposited in the form of current accounts with Bank Indonesia.

Rasio GWM dan PLM Bank pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

As of December 31, 2023 and 2022 the GWM and PLM ratios of the Bank are as follows:

	2023	2022	
Giro Wajib Minimum Rupiah			***Minimum Statutory Reserves in Rupiah***
- Primer	7,19%	7,47%	*Primary -*
- PLM	23,06%	16,65%	*PLM -*

Rasio GWM pada tanggal 31 Desember 2023 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/3/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/4/PBI/2022 tanggal 25 Februari 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No.2 Tahun 2023 tanggal 24 Maret 2023 tentang tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing, Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

The statutory reserves ratio as of December 31, 2023 is calculated based on Bank Indonesia Regulation (PBI) No.20/3/PBI/2018 which have been amended with PBI No.24/4/PBI/2022 dated February 25, 2022 and PADG No.2 Year 2023 dated March 24, 2023 regarding Statutory Reserves in Rupiah and Foreign Currency, for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

Berdasarkan surat dari Bank Indonesia No.25/321/DKMP/Srt/B tanggal 5 Desember 2023 dan merujuk pada PBI No. 11 tahun 2023 dan PADG No. 11 Tahun 2023, pada tanggal 31 Desember 2023, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM sebesar 2,1%.

Based on a letter from Bank Indonesia No25/321/DKMP/Srt/B dated December 5, 2023 and referring to PBI No. 11 year 2023 and PADG No. 11 Year 2023, as of December 31, 2023, Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 2.1%.

5. GIRO PADA BANK INDONESIA (lanjutan)

Rasio GWM pada tanggal 31 Desember 2022 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/3/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/4/PBI/2022 tanggal 25 Februari 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No.24/8/PADG/2022 tanggal 30 Juni 2022 tentang tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing, Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Berdasarkan surat dari Bank Indonesia No.24/228/DKMP/Srt/B tanggal 28 November 2022 dan merujuk pada Peraturan Bank Indonesia Nomor 24/5/PBI/2022, pada tanggal 31 Desember 2022, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM sebesar 2%.

Rasio PLM pada tanggal 31 Desember 2023 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/4/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/16/PBI/2022 tanggal 31 Oktober 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No. 18 tahun 2023 tanggal 29 November 2023 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

Rasio PLM pada tanggal 31 Desember 2022 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/4/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/16/PBI/2022 tanggal 31 Oktober 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No. 24/14/PADG/2022 tanggal 31 Oktober 2022 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

Manajemen Bank berpendapat bahwa jumlah giro wajib minimum pada Bank Indonesia tersebut telah memadai dan memenuhi syarat.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

The statutory reserves ratio as of December 31, 2022 is calculated based on Bank Indonesia Regulation (PBI) No.20/3/PBI/2018 which have been amended with PBI No.24/4/PBI/2022 dated February 25, 2022 and PADG No.24/8/PADG/2022 dated June 30, 2022 regarding Statutory Reserves in Rupiah and Foreign Currency, for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

Based on a letter from Bank Indonesia No.24/228/DKMP/Srt/B dated November 28, 2022 and referring to Bank Indonesia Regulation Number 24/5/PBI/2022, as of December 31, 2022, Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 2%.

The PLM ratio as of December 31, 2023 is calculated based on Bank Indonesia Regulation (PBI) No.20/4/PBI/2018 which have been amended with PBI No.24/16/PBI/2022 dated October 31, 2022 and PADG No.18 year 2023 dated November 29, 2023 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

The PLM ratio as of December 31, 2022 is calculated based on Bank Indonesia Regulation (PBI) No.20/4/PBI/2018 which have been amended with PBI No.24/16/PBI/2022 dated October 31, 2022 and PADG No.24/14/PADG/2022 dated October 31, 2022 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

The Bank's management believes that the amount of minimum legal reserves at Bank Indonesia is adequate and meet the requirements set forth by Bank Indonesia.

6. GIRO PADA BANK LAIN

Tidak terdapat giro pada bank lain pada pihak berelasi.

a. Berdasarkan nama bank

6. CURRENT ACCOUNTS WITH OTHER BANKS

There was no current accounts with other banks with related party.

a. By counterparty bank

	2023	2022	
PT Bank Mandiri (Persero) Tbk	1.907.271.162	565.583.879	*PT Bank Mandiri (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	477.163.601	399.319.840	*PT Bank Maybank Indonesia Tbk*
PT Bank Negara Indonesia (Persero) Tbk	192.914.162	270.245.104	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	119.801.527	5.119.561	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	18.870.000	19.280.000	*PT Bank Central Asia Tbk*
PT Bank JTrust Indonesia Tbk	7.354.836	56.346.376	*PT Bank JTrust Indonesia Tbk*
PT Bank Danamon Indonesia Tbk	6.821.766	-	*PT Bank Danamon Indonesia Tbk*
Jumlah	**2.730.197.054**	**1.315.894.760**	***Total***

6. GIRO PADA BANK LAIN (lanjutan) / 6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

b. Berdasarkan kolektibilitas / ***b. By collectibility***

Pada tanggal 31 Desember 2023 dan 2022, semua giro pada bank lain diklasifikasikan lancar.

All current accounts with other banks are classified as current as of December 31, 2023 and 2022.

c. Tingkat suku bunga rata-rata per tahun / ***c. Average interest rate per annum***

	2023	2022	
Rupiah	0,63%	0,56%	*Rupiah*

d. Perubahan penyisihan kerugian penurunan nilai / ***d. Movements in the allowance for impairment losses***

Pada tanggal 31 Desember 2023 dan 2022, giro pada bank lain tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2023 and 2022, current accounts with other banks are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

e. Informasi lain / ***e. Other information***

Tidak terdapat giro pada bank lain yang dibatasi penggunaannya.

There is no current accounts with other banks that are restricted in use.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / 7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Tidak terdapat penempatan pada bank lain pada pihak berelasi.

There was no placements with other banks with related party.

a. Berdasarkan jenis dan nama bank / ***a. By type and counterparty bank***

	2023	2022	
Pihak ketiga			***Third parties***
Deposit facility			***Deposit facility***
Fasilitas Simpanan Bank Indonesia	100.000.000.000	175.000.000.000	*Deposit facilities of Bank Indonesia*
Dikurangi diskonto yang belum diamortisasi	(14.574.831)	(23.081.141)	*Less unamortised discount*
	99.985.425.169	**174.976.918.859**	
Deposito berjangka			***Time deposits***
PT Bank Mayapada Internasional Tbk	350.000.000.000	75.000.000.000	*PT Bank Mayapada Internasional Tbk*
PT Bank Capital Indonesia Tbk	-	100.000.000.000	*PT Bank Capital Indonesia Tbk*
Lain-lain (Bank Perkreditan Rakyat)	-	4.400.000.000	*Others (Rural Bank)*
	350.000.000.000	**179.400.000.000**	
Call money			***Call money***
PT Bank Ina Perdana Tbk	100.000.000.000	100.000.000.000	*PT Bank Ina Perdana Tbk*
PT Bank Seabank Indonesia	-	75.000.000.000	*PT Bank Seabank Indonesia*
	100.000.000.000	**175.000.000.000**	
Jumlah	**549.985.425.169**	**529.376.918.859**	***Total***
Dikurangi cadangan kerugian kerugian penurunan nilai	-	-	*Less allowance for impairment losses*
Jumlah	**549.985.425.169**	**529.376.918.859**	***Total***

b. Berdasarkan jangka waktu / ***b. By maturity***

	2023	2022	
Kurang dari 1 bulan	550.000.000.000	528.200.000.000	*Less than 1 month*
Lebih dari 3 - 6 bulan	-	1.200.000.000	*More than 3 - 6 months*
Dikurangi diskonto yang belum diamortisasi	(14.574.831)	(23.081.141)	*Less unamortised discount*
Jumlah	**549.985.425.169**	**529.376.918.859**	***Total***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan) / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)*

c. Berdasarkan sisa umur jatuh tempo / ***c. By remaining period to maturity***

	2023	2022	
Kurang dari 1 bulan	550.000.000.000	528.200.000.000	*Less than 1 month*
Lebih dari 1 - 3 bulan	-	1.200.000.000	*More than 1 - 3 months*
Dikurangi diskonto yang belum diamortisasi	(14.574.831)	(23.081.141)	*Less unamortised discount*
Jumlah	**549.985.425.169**	**529.376.918.859**	***Total***

d. Berdasarkan kolektibilitas / ***d. By collectibility***

Pada tanggal 31 Desember 2023 dan 2022, semua penempatan pada Bank Indonesia dan bank lain diklasifikasikan lancar.

All placements with Bank Indonesia and other banks are classified as current as of December 31, 2023 and 2022.

e. Tingkat suku bunga rata-rata per tahun / ***e. Average interest rate per annum***

	2023	2022	
Deposit facility	5,01%	2,93%	*Deposit facility*
Term deposits	5,59%	4,12%	*Term deposits*
Deposito berjangka	6,69%	5,31%	*Time deposits*
Call money	5,69%	3,58%	*Call money*

f. Perubahan penyisihan kerugian penurunan nilai / ***f. Movements in the allowance for impairment losses***

Pada tanggal 31 Desember 2023 dan 2022, penempatan pada Bank Indonesia dan bank lain tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2023 and 2022, for placements with Bank Indonesia and other banks are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

g. Informasi lain / ***g. Other information***

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan. Manajemen yakin bahwa seluruh dana yang ditempatkan akan diterima kembali.

As of December 31, 2023 and 2022, there were no placements with Bank Indonesia and other banks pledged as cash collateral. Management believes that all funds are placed to be reaccepted.

8. EFEK-EFEK / *MARKETABLE SECURITIES*

Tidak terdapat efek-efek pada pihak berelasi.

There was no marketable securities with related party.

a. Berdasarkan jenis / ***a. By type***

	2023	2022	
Biaya perolehan diamortisasi:			***Amortised cost:***
Surat Utang Negara	916.000.000.000	846.000.000.000	*Government Bonds*
Sukuk Ritel Negara	386.000.000.000	1.000.000.000	*State Retail Sukuk*
Obligasi Retail Indonesia	50.000.000.000	50.000.000.000	*Indonesian Retail Bonds*
Ditambah premium yang belum diamortisasi	30.901.566.872	24.400.841.679	*Add unamortised premium*
Jumlah	**1.382.901.566.872**	**921.400.841.679**	***Total***

b. Berdasarkan jangka waktu / ***b. By maturity***

	2023	2022	
Lebih dari 12 bulan	1.352.000.000.000	897.000.000.000	*More than 12 months*
Ditambah premium yang belum diamortisasi	30.901.566.872	24.400.841.679	*Add unamortised premium*
Jumlah	**1.382.901.566.872**	**921.400.841.679**	***Total***

8. EFEK-EFEK (lanjutan) / *MARKETABLE SECURITIES (continued)*

c. Berdasarkan sisa umur jatuh tempo / *By remaining period*

	2023	2022	
Kurang dari 3 bulan	160.000.000.000	-	*Less than 3 months*
Lebih dari 3 - 6 bulan	50.000.000.000	31.000.000.000	*More than 3 - 6 months*
Lebih dari 12 bulan	1.142.000.000.000	866.000.000.000	*More than 12 months*
Ditambah premium yang belum diamortisasi	30.901.566.872	24.400.841.679	*Add unamortised premium*
Jumlah	**1.382.901.566.872**	**921.400.841.679**	***Total***

d. Berdasarkan penerbit dan peringkat efek-efek / *By issuers and rating of securities*

	2023		2022		
	Peringkat/ *Rating*	Nilai tercatat/ *Carrying value*	Nilai tercatat/ *Carrying value*	Peringkat/ *Rating*	
Pemerintah Republik Indonesia	-	1.352.000.000.000	897.000.000.000	-	*Government of the Republic of Indonesia*
Ditambah premium yang belum diamortisasi		30.901.566.872	24.400.841.679		*Add unamortised premium*
Jumlah - bersih		**1.382.901.566.872**	**921.400.841.679**		***Total - net***

e. Tingkat suku bunga rata-rata per tahun / *Average interest rate per annum*

	2023	2022	
Surat Utang Negara	7,39%	7,32%	*Government Bonds*
Sukuk Ritel Negara	7,13%	6,50%	*State Retail Sukuk*
Obligasi Retail Indonesia	5,57%	6,00%	*Indonesian Retail Bonds*

f. Berdasarkan kolektibilitas / *By collectibility*

Pada tanggal 31 Desember 2023 dan 2022, semua efek-efek diklasifikasikan lancar

All marketable securities are classified as current as of December 31, 2023 and 2022.

g. Perubahan penyisihan kerugian penurunan nilai / *Movements in the allowance for impairment losses*

Pada tanggal 31 Desember 2023 dan 2022, efek-efek tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2023 and 2022, for marketable securities are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

9. PINJAMAN YANG DIBERIKAN / *LOANS*

a. Berdasarkan jenis / *By type*

	2023	2022	
Modal kerja	5.422.467.516.234	5.216.864.694.636	*Working capital*
Investasi	1.785.955.944.504	1.760.563.923.532	*Investment*
Konsumsi	1.099.042.147.557	839.289.710.935	*Consumer*
Sindikasi	207.537.404.560	236.575.913.928	*Syndicated*
Karyawan	12.878.270.585	10.828.439.880	*Employee*
Jumlah	8.527.881.283.440	8.064.122.682.911	*Total*
Penyisihan kerugian penurunan nilai	(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**8.310.560.436.858**	**7.929.653.822.949**	***Total - net***

b. Berdasarkan pihak / *By party*

	2023	2022	
Pihak berelasi	80.614.089.822	72.694.016.623	*Related party*
Pihak ketiga	8.447.267.193.618	7.991.428.666.288	*Third party*
Jumlah	8.527.881.283.440	8.064.122.682.911	*Total*
Penyisihan kerugian penurunan nilai	(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**8.310.560.436.858**	**7.929.653.822.949**	***Total - net***

9. PINJAMAN YANG DIBERIKAN (lanjutan) / *9. LOANS (continued)*

c. Berdasarkan sektor ekonomi / *c. By economic sector*

	2023	2022	
Perdagangan besar dan eceran	1.948.509.631.833	962.011.984.487	*Wholesale and retail trading*
Industri pengolahan	1.582.777.085.263	1.451.835.585.029	*Manufacturing*
Perantara keuangan	1.482.846.411.278	1.918.603.097.590	*Financial intermediary*
Rumah tangga	974.341.574.879	850.118.150.815	*Households*
Penyediaan akomodasi dan penyediaan makan minum	747.300.601.055	462.607.691.806	*Accommodation and food and baverages*
Real estate, usaha persewaan dan jasa perusahaan	718.924.898.882	1.099.578.048.792	*Real estate, leasing services and servicing companies*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	321.979.055.028	481.478.793.008	*Services in social, art culture, recreation and other individual services*
Konstruksi	277.643.659.850	307.476.478.606	*Construction*
Jasa kesehatan dan kegiatan sosial	214.007.879.848	330.825.642.629	*Health and social services*
Transportasi, pergudangan dan komunikasi	200.235.393.380	107.147.892.701	*Transportation, warehousing and communication*
Pertambangan dan penggalian	28.367.657.716	62.244.733.321	*Mining and excavation*
Pertanian, perburuan dan kehutanan	17.507.694.858	6.775.106.042	*Argiculture, hunting and forestry*
Jasa pendidikan	13.439.739.570	23.419.478.085	*Education services*
Jumlah	8.527.881.283.440	8.064.122.682.911	*Total*
Penyisihan kerugian penurunan nilai	(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**8.310.560.436.858**	**7.929.653.822.949**	***Total - net***

d. Berdasarkan kolektibilitas / *d. By collectibility*

	2023			
	Nilai tercatat/ *Carrying value*	Penyisihan kerugian penurunan nilai/ *Allowance for impairment losses*	Jumlah - bersih/ *Total - net*	
Individual				***Individual***
Lancar	24.800.000.000	(4.873.325.125)	19.926.674.875	*Current*
Dalam perhatian khusus	46.072.838.846	(6.812.800.663)	39.260.038.183	*Special mention*
Diragukan	14.715.627.199	(5.502.584.780)	9.213.042.419	*Doubtful*
Macet	120.939.663.190	(35.112.069.953)	85.827.593.237	*Loss*
Kolektif				***Collective***
Lancar	7.845.164.050.526	(58.028.940.701)	7.787.135.109.825	*Current*
Dalam perhatian khusus	296.430.408.196	(22.997.457.809)	273.432.950.387	*Special mention*
Kurang lancar	27.427.506.288	(25.108.778.201)	2.318.728.087	*Sub-standard*
Diragukan	19.574.461.275	(19.574.461.275)	-	*Doubtful*
Macet	132.756.727.921	(39.310.428.076)	93.446.299.845	*Loss*
Jumlah - bersih	**8.527.881.283.441**	**(217.320.846.583)**	**8.310.560.436.858**	***Total - net***

9. PINJAMAN YANG DIBERIKAN (lanjutan) / *9. LOANS (continued)*

d. Berdasarkan kolektibilitas (lanjutan) / *d. By collectibility (continued)*

	2022			
	Nilai tercatat/ *Carrying value*	Penyisihan kerugian penurunan nilai/ *Allowance for impairment losses*	Jumlah - bersih/ *Total - net*	
Individual				***Individual***
Lancar	26.000.000.000	(4.873.325.125)	21.126.674.875	*Current*
Dalam perhatian khusus	57.967.265.303	(14.265.116.732)	43.702.148.571	*Special mention*
Diragukan	48.351.969.432	(4.273.000.000)	44.078.969.432	*Doubtful*
Macet	98.426.366.551	(27.884.665.026)	70.541.701.525	*Loss*
Kolektif				***Collective***
Lancar	7.527.163.587.442	(48.902.873.459)	7.478.260.713.983	*Current*
Dalam perhatian khusus	237.857.611.677	(12.854.783.647)	225.002.828.030	*Special mention*
Kurang lancar	7.871.121.992	(6.750.086.879)	1.121.035.113	*Sub-standard*
Diragukan	7.036.479.110	(7.036.436.702)	42.408	*Doubtful*
Macet	53.448.281.404	(7.628.572.392)	45.819.709.012	*Loss*
Jumlah - bersih	**8.064.122.682.911**	**(134.468.859.962)**	**7.929.653.822.949**	***Total - net***

e. Kredit bermasalah berdasarkan sektor ekonomi dan kolektibilitas / *e. Nonperforming loans by economic sector and collectiblity*

	2023				
	Kurang lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Transportasi, pergudangan dan komunikasi	-	-	92.156.812.777	92.156.812.777	*Transportation, warehousing and communication*
Perdagangan besar dan eceran	6.067.986.238	3.489.336.229	76.075.590.174	85.632.912.641	*Wholesale and retail trading*
Industri pengolahan	-	-	51.580.359.940	51.580.359.940	*Manufacturing*
Rumah tangga	21.359.520.050	16.085.125.046	8.473.781.002	45.918.426.098	*Households*
Peyediaan akomodasi dan penyediaan makan minum	-	14.715.627.199	-	14.715.627.199	*Accommodation and food and baverages*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	11.494.000.000	11.494.000.000	*Services in social, art culture, recreation and other individual services*
Konstruksi	-	-	11.478.297.814	11.478.297.814	*Construction*
Real estate, usaha persewaan dan jasa perusahaan	-	-	2.437.549.404	2.437.549.404	*Real estate, leasing services and servicing companies*
Jumlah	27.427.506.288	34.290.088.474	253.696.391.111	315.413.985.873	*Total*
Penyisihan kerugian penurunan nilai	(25.108.778.201)	(25.077.046.055)	(74.422.498.029)	(124.608.322.285)	*Allowance for impairment losses*
Jumlah - bersih	**2.318.728.087**	**9.213.042.419**	**179.273.893.082**	**190.805.663.588**	***Total - net***

9. PINJAMAN YANG DIBERIKAN (lanjutan)

e. Kredit bermasalah berdasarkan sektor ekonomi dan kolektibilitas (lanjutan)

9. LOANS (continued)

e. Nonperforming loans by economic sector and collectiblity (continued)

	2022				
	Kurang lancar/ *Sub-standard*	**Diragukan/ *Doubtful***	**Macet/ *Loss***	**Jumlah/ *Total***	
Perdagangan besar dan eceran	1.708.566.867	-	67.761.806.087	69.470.372.954	*Wholesale and retail trading*
Industri pengolahan	-	13.149.908.945	50.944.384.434	64.094.293.379	*Manufacturing*
Real estate, usaha persewaan dan jasa perusahaan	-	12.043.368.837	4.967.107.651	17.010.476.488	*Real estate, leasing services and servicing companies*
Konstruksi	-	23.158.691.650	6.991.728.031	30.150.419.681	*Construction*
Rumah tangga	6.162.555.125	7.036.479.110	7.963.790.585	21.162.824.820	*Households*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	13.245.831.167	13.245.831.167	*Services in social, art culture, recreation and other individual services*
Jumlah	7.871.121.992	55.388.448.542	151.874.647.955	215.134.218.489	*Total*
Penyisihan kerugian penurunan nilai	(6.750.086.879)	(11.309.436.702)	(35.513.237.418)	(53.572.760.999)	*Allowance for impairment losses*
Jumlah - bersih	**1.121.035.113**	**44.079.011.840**	**116.361.410.537**	**161.561.457.490**	***Total - net***

f. Berdasarkan jangka waktu pinjaman

Jangka waktu pinjaman diklasifikasikan berdasarkan periode kredit sebagaimana yang tercantum dalam perjanjian kredit dan waktu yang tersisa sampai dengan saat jatuh temponya adalah sebagai berikut:

f. By term of loans

Classification of loans according to term of loan agreements and remaining periods from statements of financial position date to maturity dates are as follows:

Berdasarkan jangka waktu:

By maturity:

	2023	**2022**	
Kurang dari atau sama dengan 1 tahun	2.493.014.603.579	2.006.662.111.235	*1 year or less*
Lebih dari 1 tahun sampai 2 tahun	383.136.732.851	480.999.332.338	*More than 1 year to 2 years*
Lebih dari 2 tahun sampai 5 tahun	3.889.963.174.053	3.689.607.221.481	*More than 2 years to 5 years*
Lebih dari 5 tahun	1.761.766.772.957	1.886.854.017.857	*More than 5 years*
Jumlah	8.527.881.283.440	8.064.122.682.911	*Total*
Penyisihan kerugian penurunan nilai	(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**8.310.560.436.858**	**7.929.653.822.949**	***Total - net***

Berdasarkan sisa umur jatuh tempo:

By remaining period to maturity:

	2023	**2022**	
Kurang dari atau sama dengan 1 tahun	2.801.311.610.660	2.341.664.105.013	*1 year or less*
Lebih dari 1 tahun sampai 2 tahun	1.353.556.986.191	423.930.148.422	*More than 1 year to 2 years*
Lebih dari 2 tahun sampai 5 tahun	2.795.628.711.770	3.619.591.430.110	*More than 2 years to 5 years*
Lebih dari 5 tahun	1.577.383.974.819	1.678.936.999.366	*More than 5 years*
Jumlah	8.527.881.283.440	8.064.122.682.911	*Total*
Penyisihan kerugian penurunan nilai	(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**8.310.560.436.858**	**7.929.653.822.949**	***Total - net***

9. PINJAMAN YANG DIBERIKAN (lanjutan)

g. Berdasarkan *stage*

Perubahan jumlah pinjaman yang diberikan berdasarkan *stage* untuk tahun yang berakhir 31 Desember 2023 dan 2022 adalah sebagai berikut:

9. *LOANS (continued)*

g. *By stage*

The movement of loans based on stages for the year ended December 31, 2023 and 2022 was as follows:

	2023				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	7.707.654.547.914	68.447.292.791	288.020.842.206	8.064.122.682.911	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(100.401.962.575)	(154.811.250)	100.556.773.825	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(75.788.307.360)	(15.327.661.212)	91.115.968.572	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	3.379.565.897	(3.379.565.897)	-	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	547.824.605.945	172.370.406.091	(70.904.633.359)	649.290.378.677	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(185.531.778.148)	(185.531.778.148)	*Write-offs*
Saldo akhir	**8.082.668.449.821**	**221.955.660.523**	**223.257.173.096**	**8.527.881.283.440**	***Ending balance***

	2022				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	5.168.955.706.867	159.887.356.390	190.345.046.132	5.519.188.109.389	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(51.764.121.739)	51.764.121.739	-	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(129.419.214.751)	(47.586.764.891)	177.005.979.642	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	37.744.919.511	(37.714.294.511)	(30.625.000)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	2.682.137.258.026	(57.903.125.936)	17.671.387.704	2.641.905.519.794	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(96.970.946.272)	(96.970.946.272)	*Write-offs*
Saldo akhir	**7.707.654.547.914**	**68.447.292.791**	**288.020.842.206**	**8.064.122.682.911**	***Ending balance***

h. Tingkat suku bunga rata-rata per tahun

Suku bunga rata-rata tertimbang untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

h. *Average interest rate per annum*

Weighted average interest rate for the years ended December 31, 2023 and 2022 are as follows:

	2023	**2022**	
Kredit yang diberikan	10,89%	9,88%	*Loans*

9. PINJAMAN YANG DIBERIKAN (lanjutan)

i. Perubahan penyisihan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai pinjaman yang diberikan untuk tahun yang berakhir 31 Desember 2023 dan 2022 adalah sebagai berikut:

9. *LOANS (continued)*

i. *Movements in the allowance for impairment losses*

The movement of allowance for impairment losses loans fot the year ended December 31, 2023 and 2022 was as follows:

2023

	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Total*	
Saldo awal	62.342.307.340	5.476.550.931	66.650.001.691	134.468.859.962	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(6.419.933.010)	(24.859.898)	6.444.792.908	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(24.162.185.537)	(5.062.140.326)	29.224.325.863	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	1.309.501.075	(1.309.501.075)	-	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	50.506.775.256	41.056.009.543	176.820.979.969	268.383.764.768	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(185.531.778.148)	(185.531.778.148)	*Write-offs*
Saldo akhir	**83.576.465.124**	**40.136.059.175**	**93.608.322.283**	**217.320.846.582**	***Ending balance***

2022

	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Total*	
Saldo awal	20.051.449.894	17.294.348.384	49.406.585.380	86.752.383.658	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(139.912.248)	139.912.248	-	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(2.610.825.388)	(3.600.009.875)	6.210.835.263	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	7.877.697.122	(7.847.072.122)	(30.625.000)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	37.163.897.960	(510.627.704)	108.034.152.320	144.687.422.576	*Net change in exposure and remeasurement*
Penghapusbukuan	-	-	(96.970.946.272)	(96.970.946.272)	*Write-offs*
Saldo akhir	**62.342.307.340**	**5.476.550.931**	**66.650.001.691**	**134.468.859.962**	***Ending balance***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of uncollectible loans.

j. Perubahan pinjaman yang dihapusbuku

Pada tanggal 31 Desember 2023 dan 2022, perubahan pinjaman yang dihapusbuku adalah sebagai berikut:

j. *Movements in loans write-off*

As of December 31, 2023 and 2022, the movements in loans write-off are as follows:

	2023	**2022**	
Saldo awal	227.782.145.358	132.077.563.517	*Beginning balance*
Penerimaan kembali pinjaman yang telah dihapusbuku	(6.042.695.164)	(1.266.364.431)	*Recoveries from write-off*
Penghapusbukuan pinjaman selama tahun berjalan	185.531.778.148	96.970.946.272	*Write-off during the year*
Saldo akhir	**407.271.228.342**	**227.782.145.358**	***Ending balance***

9. PINJAMAN YANG DIBERIKAN (lanjutan)

k. Agunan pinjaman

Pinjaman yang diberikan pada umumnya dijamin dengan agunan berupa tanah dan bangunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh Bank.

l. Kredit sindikasi

Kredit sindikasi pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp207.537.404.560 dan Rp236.575.913.928.

Partisipasi Bank sebagai anggota dalam kredit sindikasi tersebut masing-masing sebesar 1,31% pada tanggal 31 Desember 2023 dan 2022.

m. Pinjaman karyawan

Pinjaman yang diberikan kepada karyawan Bank terdiri dari pinjaman yang ditujukan untuk pembelian kendaraan, rumah dan keperluan lainnya dan dilunasi melalui pemotongan gaji setiap bulan selama jangka waktu dan suku bunga berikut:

	2023	2022	
Jangka waktu	12-180 bulan/*months*	12-180 bulan/*months*	*Term of loans*
Suku bunga	1,00% - 5,00%	1,00% - 5,00%	*Interest rates*

n. Kredit kepada pihak berelasi

Kredit yang diberikan kepada pihak berelasi selain karyawan untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp80.614.089.822 dan Rp72.694.016.623.

o. Kredit yang direstrukturisasi

Kredit yang direstrukturisasi pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp869.442.302.870 dan Rp1.038.682.437.737.

Kolektibilitas kredit yang restrukturisasi untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	2023	2022	
Lancar	517.608.727.514	729.008.892.326	*Current*
Dalam perhatian khusus	231.487.681.300	185.684.445.969	*Special mention*
Kurang lancar	2.488.546.973	1.786.993.572	*Sub-standard*
Diragukan	15.731.556.761	48.351.969.432	*Doubtful*
Macet	102.125.790.322	73.850.136.438	*Loss*
Jumlah	**869.442.302.870**	**1.038.682.437.737**	***Total***

	2023	2022	
Perpanjangan jangka waktu kredit	862.287.513.646	1.025.247.256.103	*Extension of loan maturity dates*
Perpanjangan jangka waktu, penurunan suku bunga kredit dan program restrukturisasi lain-lain *)	7.154.789.224	13.435.181.634	*Extension of loan maturity dates, reduction of interest rates and other restructuring programs* *)
Jumlah	**869.442.302.870**	**1.038.682.437.737**	***Total***

*) Program restrukturisasi lain-lain terutama terdiri dari perubahan fasilitas kredit.

*) *Other restructuring scheme mainly includes change of loan facilities.*

9. *LOANS (continued)*

k. Collateral loans

Loans are generally secured by collateral in the form of land and building under encumbrance or power of attorney to sell, time deposits or other collateral acceptable to the Bank.

l. Syndicated loans

Syndicated loans as of December 31, 2023 and 2022 amounted to Rp207,537,404,560 and Rp236,575,913,928, respectively.

The Bank participation in syndicated loans amounted to 1.31% as of December 31, 2023 and 2022, respectively.

m. Employee loans

The loans to the Bank's employees consist of loan which are intended for acquisitions of vehicles, houses and other personal purposes and are repayable through monthly payroll deduction within term and interest rates as follows:

n. Loans to related parties

The loans to related parties other than employee loans for the years ended December 31, 2023 and 2022 amounted Rp80,614,089,822 and Rp72,694,016,623, respectively.

o. Restructured loans

Restructured loans as of December 31, 2023 and 2022 amounted to Rp869,442,302,870 and Rp1,038,682,437,737, respectively.

Collectibility of the loans were restructured for the years ended December 31, 2023 and 2022 were as follows:

9. PINJAMAN YANG DIBERIKAN (lanjutan)

o. Kredit yang direstrukturisasi (lanjutan)

Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan POJK No.11/POJK.03/2020, "Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019" tanggal 13 Maret 2020 sebagaimana diubah terakhir dengan POJK No.17/POJK.03/2021 tanggal 10 September 2021.

Sehubungan dengan kepatuhan terhadap Otoritas Jasa Keuangan (OJK), Bank menerapkan Peraturan OJK No.40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum" yang kemudian diubah dengan Peraturan OJK No.48/POJK.03/2020 tentang "Perubahan atas Peraturan Otoritas Jasa Keuangan No.11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* dampak penyebaran *Coronavirus Disease* 2019" tanggal 3 Desember 2020.

p. Batas Maksimum Pemberian Kredit (BMPK)

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum. Untuk pihak terkait 10 % dari Modal Bank, 1 (satu) peminjam atau 1 (satu) kelompok peminjam selain pihak terkait ditetapkan paling tinggi 25% dari Modal Inti Bank.

Untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 tidak terdapat pelanggaran maupun pelampauan terhadap ketentuan Batas Maksimum Pemberian Kredit (BMPK) baik pihak ketiga maupun pihak berelasi.

q. Rasio pinjaman bermasalah terhadap jumlah pinjaman yang diberikan

Untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022, persentase pinjaman bermasalah bruto dan bersih terhadap jumlah pinjaman yang diberikan adalah sebagai berikut:

	2023	2022	
Rasio NPL - bruto	3,70%	2,67%	*NPL ratio - gross*
Rasio NPL - bruto *)	3,80%	2,75%	*NPL ratio - gross* *)
Rasio NPL - bersih	2,24%	2,00%	*NPL ratio - net*
Rasio NPL - bersih *)	2,30%	2,06%	*NPL ratio - net* *)

*) Tidak termasuk pinjaman yang diberikan kepada Bank Perkreditan Rakyat (BPR)

*) *Not included loans to rural bank*

r. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

Kredit modal kerja dan investasi diberikan kepada debitur untuk memenuhi kebutuhan modal kerja dan barang-barang modalnya. Kredit konsumsi terdiri dari kredit pemilikan rumah dan kredit kendaraan bermotor.

9. *LOANS (continued)*

o. *Restructured loans (continued)*

Bank has restructured credit for debtors affected by the Covid-19 pandemic in accordance with POJK No.11/POJK.03/2020, "National Economic Stimulus as Countercyclical Policy Impact of Coronavirus Disease spread 2019 dated March 13, 2020 which have been amended with POJK No.17/POJK.03/2021 dated September 10, 2021.

In compliance with Financial Service Authority (OJK), the Bank implements OJK Regulation No.40/POJK.03/2019 dated December 19, 2019 regarding "Assessment of Commercial Banks' Asset Quality" which amended subsequently by OJK Regulation No.48/POJK.03/2020 regarding "Amandement on Financial Service Authority Regulation No.11/POJK.03/2020 regarding National Economic Stimulus as Countercyclical Policy Impact of Coronavirus Disease Spread 2019" dated December 3, 2020.

p. *Legal Lending Limit (LLL)*

In accordance with the Financial Services Authority Regulation No.38/POJK.03/2019 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks. For related parties 10% of the Bank's Capital, 1 (one) borrower or 1 (one) group of borrowers other than related parties is set at a maximum of 25% of the Bank's Core Capital.

For the years ended December 31, 2023 and 2022 there were no violations for the provisions of Lending Limit (LLL) either for third parties or related parties.

q. *The ratio of non performing loans to total loans*

For the years ended December 31, 2023 and 2022, the percentage of non-performing loans gross and net to total loans is as follows:

r. *Other information related to loans*

Working capital and investment loans to customers for working capital requirements and capital goods. Consumer loans consist of mortgages and vehicle loans.

9. PINJAMAN YANG DIBERIKAN (lanjutan)

r. Informasi pokok lainnya sehubungan dengan kredit yang diberikan (lanjutan)

Jumlah minimum cadangan kerugian penurunan nilai pinjaman yang diberikan yang wajib dibentuk sesuai dengan ketentuan Otoritas Jasa Keuangan dan yang telah dibentuk sesuai dengan Standar Akuntansi Keuangan untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 adalah sebagai berikut:

	2023	2022	
Penyisihan penghapusan aset produktif	120.254.925.811	133.763.353.070	*Allowance for possible losses on earning assets*
Penyisihan kerugian penurunan nilai	217.320.846.582	134.468.859.962	*Allowance for impairment losses*
Persentase pemenuhan	180,72%	100,53%	*Percentage of compliance*

Manajemen risiko yang dijalankan oleh Bank antara lain dengan cara sebagai berikut:

- Menerapkan prinsip diversifikasi sektor usaha/industri yang dibiayai dan menentukan dari waktu ke waktu sektor usaha/industri yang perlu dihindari.
- Dalam upaya menerapkan *Good Corporate Governance* dan sistem pemberian kredit yang sehat *(Prudent),* sebelum pemberian suatu kredit, maka petugas Bank wajib untuk melakukan kunjungan usaha dan wawancara dengan pengambil keputusan *(key person)* dari perusahaan/calon debitur yang akan dibiayai, dan mengharuskan adanya informasi keuangan yang memadai.
- Melakukan pemantauan atas perusahaan/calon debitur yang dibiayai dan secara periodik melakukan kunjungan usaha guna memperoleh informasi secara dini kesulitan yang mungkin dihadapi debitur, sehingga dapat diantisipasi langkah-langkah awal dan tepat dalam menyelamatkan posisi Bank.

9. LOANS (continued)

r. Other information related to loans (continued)

The minimum amount of reserves for impairment losses on loans that should be in accordance with Financial Services Authority and which has been established in accordance with Financial Accounting Standards for the years ended December 31, 2023 and 2022 were as follows:

Risk management is run by the Bank in the following ways:

- *Applying the principle of diversification of the business sector/industry funded and determine from time to time business sectors/industries that need to be avoided.*
- *In order to implement good corporate governance and system of sound credit (Prudent), before granting a loan, the Bank officers are required to conduct business, and interviews with decision makers (key person) of the company prospective customers, which are financed, and requires adequate financial information.*
- *To monitor the company/prospective borrowers who financed and periodically visits effort to obtain information that might be encountered early difficulties of the debtor, so it can be anticipated early and appropriate steps to save the position of the Bank.*

10. ASET TETAP / *10. FIXED ASSETS*

	2023						
	1 Januari/ *January 1*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Efek revaluasi/ *Revaluation effect*	Reklasifikasi/ *Reclassification*	31 Desember/ *December 31*	
Nilai perolehan							***Cost***
Tanah	79.068.500.000	-	-	615.900.000	-	79.684.400.000	*Lands*
Bangunan	28.227.801.995	-	-	6.754.760.659	221.000.000	35.203.562.654	*Buildings*
Inventaris kantor	15.341.552.144	931.658.123	43.575.429	1.907.353.050	214.801.050	18.351.788.938	*Office inventory*
Peralatan kantor	53.634.633.994	3.413.429.796	86.141.776	(6.277.449.000)	16.579.166.893	67.263.639.907	*Office equipment*
Kendaraan	1.312.169.055	18.325.000	216.542.378	340.582.882	-	1.454.534.559	*Vehicles*
Aset dalam penyelesaian	282.340.750	19.401.586.841	-	-	(17.014.967.943)	2.668.959.648	*Assets under construction*
Jumlah	**177.866.997.938**	**23.764.999.760**	**346.259.583**	**3.341.147.591**	**-**	**204.626.885.706**	***Total***
Akumulasi penyusutan							***Accumulated depreciation***
Bangunan	9.952.566.093	1.532.262.856	-	-	-	11.484.828.949	*Buildings*
Inventaris kantor	11.838.562.917	1.688.858.164	43.575.424	-	-	13.483.845.657	*Office inventory*
Peralatan kantor	40.820.760.499	7.114.088.092	86.141.765	-	-	47.848.706.826	*Office equipment*
Kendaraan	1.174.037.596	91.829.991	178.684.040	-	-	1.087.183.547	*Vehicles*
Jumlah	**63.785.927.105**	**10.427.039.103**	**308.401.229**	**-**	**-**	**73.904.564.979**	***Total***
Nilai buku	**114.081.070.833**					**130.722.320.727**	***Book value***

	2022					
	1 Januari/ *January 1*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	31 Desember/ *December 31*	
Nilai perolehan						***Cost***
Tanah	79.068.500.000	-	-	-	79.068.500.000	*Land*
Bangunan	28.179.801.995	48.000.000	-	-	28.227.801.995	*Buildings*
Inventaris kantor	14.916.323.381	592.482.340	167.253.577	-	15.341.552.144	*Office inventory*
Peralatan kantor	52.513.064.977	2.302.607.251	1.181.038.234	-	53.634.633.994	*Office equipment*
Kendaraan	1.322.669.404	-	10.500.349	-	1.312.169.055	*Vehicles*
Aset dalam penyelesaian	-	282.340.750	-	-	282.340.750	*Assets under construction*
Jumlah	**176.000.359.757**	**3.225.430.341**	**1.358.792.160**	**-**	**177.866.997.938**	***Total***
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan	8.605.044.626	1.347.521.467	-	-	9.952.566.093	*Buildings*
Inventaris kantor	10.461.846.766	1.530.731.978	154.015.827	-	11.838.562.917	*Office inventory*
Peralatan kantor	34.712.517.223	7.273.580.432	1.165.337.156	-	40.820.760.499	*Office equipment*
Kendaraan	1.096.201.831	87.058.614	9.222.849	-	1.174.037.596	*Vehicles*
Jumlah	**54.875.610.446**	**10.238.892.491**	**1.328.575.832**	**-**	**63.785.927.105**	***Total***
Nilai buku	**121.124.749.311**				**114.081.070.833**	***Book value***

Rincian pengurangan aset tetap pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The details of the deductions of fixed assets as of December 31, 2023 and 2022 are as follows:

	2023	2022	
Penjualan aset tetap			***Fixed assets disposal***
Harga jual	82.200.000	20.100.000	*Proceeds*
Nilai perolehan	233.437.512	381.592.042	*Cost*
Akumulasi penyusutan	195.579.171	370.047.732	*Accumulated depreciation*
Nilai buku	37.858.341	11.544.310	*Book value*
Laba penjualan aset tetap	**44.341.659**	**8.555.690**	***Gain on sale of fixed assets***
Penghapusan aset tetap			***Fixed assets write-off***
Nilai perolehan	112.822.071	977.200.118	*Cost*
Akumulasi penyusutan	112.822.058	958.528.100	*Accumulated depreciation*
Rugi penghapusan aset tetap	**13**	**18.672.018**	***Loss on fixed assets write-off***

10. ASET TETAP (lanjutan) / *10. FIXED ASSETS (continued)*

Rincian aset tetap dalam penyelesaian pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The details of fixed assets in progress as of December 31, 2023 and 2022 are as follows:

Periode	Persentase penyelesaian/ *Percentage of completion*	Akumulasi biaya/ *Accumulated cost*	Estimasi penyelesaian/ *Estimated completion*	*Period*
31 Desember 2023				***December 31, 2023***
Pengadaan Projek LED	80%	2.131.200.000	Februari/*February* 2024	*LED Truck Project*
Genset 45KVA Divisi Retail	95%	249.811.050	Februari/*February* 2024	*Retail Payroll Loan Bulk*
Renovasi Ruang Training Lt 3	95%	287.948.598	Maret/*March* 2024	*Training Room Renovation 3rd Floor*
31 Desember 2022				***December 31, 2022***
Pemasangan Karpet Lantai 1	80%	171.840.750	Februari/*February* 2023	*Carpet Installation on 1st Floor*
Remodeling OK Bank di lantai 1	50%	110.500.000	Juni/*June* 2023	*Remodeling OK bank on 1st Floor*

Pada bulan Agustus 2023, dilakukan kembali revaluasi aset tetap yang dilakukan oleh pihak penilai independen KJPP Herman Meirizki dan Rekan dalam laporannya No.00687/2.0120-00/PI/07/0347/1/X/2023 tanggal 24 Oktober 2023. Penilaian kembali aset tetap tersebut tidak ditujukan untuk keperluan perpajakan, sehingga tidak ada pajak yang terhutang atas revaluasi aset tetap tersebut. Selisih antara nilai buku bersih dengan nilai aset setelah penilaian kembali sebesar Rp3.341.147.591 diakui sebagai penambahan nilai buku aset tetap dan diakui dalam penghasilan komprehensif lainnya.

In August 2023, a revaluation of fixed assets was carried out by independent appraisers KJPP Herman Meirizki and Partners in their report No.00687/2.0120-00/PI/07/0347/1/X/2023 dated October 24, 2023. The fixed assets revaluation is not made for taxation purposes, and accordingly there is no tax payable on this fixed assets revaluation. The difference between the revalued amount and the net book value amounting to Rp3,341,147,591 was recognized as addition to the carrying value of fixed assets and charged to other comprehensive income.

Untuk pengadaan aset tetap setelah tanggal revaluasi menggunakan harga perolehan. Jumlah pengadaan untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 setelah revaluasi masing-masing sebesar Rp881.821.429 dan Rp3.225.430.341.

For acquisitions of fixed assets after the date of revaluation the acquisition cost is used. Total additions for the years ended December 31, 2023 and 2022 after the revaluation amounting to Rp881,821,429 and Rp3,225,430,341, respectively.

Jumlah penyusutan aset tetap yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain masing-masing sebesar Rp10.427.039.103 dan Rp10.238.892.491 untuk tahun yang berakhir pada 31 Desember 2023 dan 2022.

The amount of depreciation of fixed assets charged to the statements of profit or loss and other comprehensive income amounting to Rp10,427,039,103 and Rp10,238,892,491 for the years ended December 31, 2023 and 2022, respectively.

Aset tetap, kecuali tanah, diasuransikan terhadap kebakaran, gempa bumi, banjir dan risiko lainnya kepada PT Great Eastern General Insurance Indonesia, PT Zurich Asuransi Indonesia dan PT Asuransi Buana Independent, yang bukan merupakan pihak berelasi dengan Bank, dengan jumlah pertanggungan pada tanggal 31 Desember 2023 dan 2022 adalah sebesar Rp105.843.982.554 dan Rp84.155.621.491. Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutup kemungkinan kerugian.

Fixed assets, except land, are insured against fire, earthquake, flood and other risk by PT Great Eastern General Insurance Indonesia, PT Zurich Asuransi Indonesia, and PT Asuransi Buana Independen, which is not a related party to the Bank, with a total coverage of Rp105,843,982,554 and Rp84,155,621,491 as of December 31 , 2023 and 2022, respectively. Management believes that the insurance coverage is adequate to cover possible losses.

Nilai tercatat aset tetap jika menggunakan metode biaya perolehan pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The carrying value of the fixed assets when using the cost model as of December 31, 2023 and 2022 were as follows:

	2023	2022	
Tanah	3.427.000.000	3.427.000.000	*Land*
Bangunan	11.738.148.107	11.517.148.107	*Buildings*
Inventaris kantor	13.835.648.544	12.732.764.800	*Office inventory*
Peralatan kantor	62.416.561.407	42.510.106.494	*Office equipment*
Kendaraan	1.103.220.958	1.301.438.336	*Vehicles*
Jumlah	**92.520.579.016**	**71.488.457.737**	***Total***

Jumlah nilai tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan sebelum revaluasi oleh Bank adalah sebagai berikut:

The gross carrying amounts of each fixed assets which are fully depreciated and are still used before revaluation by the Bank are as follows :

	2023	2022	
Inventaris kantor	7.912.670.922	6.701.887.364	*Office inventory*
Peralatan kantor	24.854.546.254	17.771.547.418	*Office equipment*
Jumlah	**32.767.217.176**	**24.473.434.782**	***Total***

11. ASET TAKBERWUJUD / *11. INTANGIBLE ASSETS*

	2023					
	1 Januari/ *January 1*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	31 Desember/ *December 31*	
Nilai perolehan						***Cost***
Perangkat lunak	169.186.466.805	474.655.000	-	5.080.155.000	174.741.276.805	*Software*
Aset dalam penyelesaian	1.079.452.800	4.671.798.300	-	(5.080.155.000)	671.096.100	*Assets under construction*
Jumlah	**170.265.919.605**	**5.146.453.300**	**-**	**-**	**175.412.372.905**	***Total***
Akumulasi amortisasi						***Accumulated amortization***
Perangkat lunak	138.749.455.281	11.837.689.343	-	-	150.587.144.624	*Software*
Jumlah	**138.749.455.281**	**11.837.689.343**	**-**	**-**	**150.587.144.624**	***Total***
Nilai buku	**31.516.464.324**				**24.825.228.281**	***Book value***

	2022					
	1 Januari/ *January 1*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	31 Desember/ *December 31*	
Nilai perolehan						***Cost***
Perangkat lunak	154.312.715.225	1.960.210.580	-	12.913.541.000	169.186.466.805	*Software*
Aset dalam penyelesaian	1.302.532.500	12.690.461.300	-	(12.913.541.000)	1.079.452.800	*Assets under construction*
Jumlah	**155.615.247.725**	**14.650.671.880**	**-**	**-**	**170.265.919.605**	***Total***
Akumulasi amortisasi						***Accumulated amortization***
Perangkat lunak	114.955.439.091	23.794.016.190	-	-	138.749.455.281	*Software*
Jumlah	**114.955.439.091**	**23.794.016.190**	**-**	**-**	**138.749.455.281**	***Total***
Nilai buku	**40.659.808.634**				**31.516.464.324**	***Book value***

Rincian aset takberwujud dalam penyelesaian pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The details of intangible assets in progress as of December 31, 2023 and 2022 are as follows:

Periode	Persentase penyelesaian/ *Percentage of completion*	Akumulasi biaya/ *Accumulated cost*	Estimasi penyelesaian/ *Estimated completion*	*Period*
31 Desember 2023				***December 31, 2023***
Payment Jasa BI FAST Setup Fee	30%	77.700.000	April/*April* 2024	*Payment BI FAST Setup Fee*
Retail Payroll Loan Bulk Transfer INOAN System	90%	294.105.600	Maret/*March* 2024	*Retail Payroll Loan Bulk Transfer Inoan System*
Journal Upload PSAK73 Features in INOAN System	30%	58.941.000	Maret/*March* 2024	*Journal Upload PSAK73 Features in INOAN System*
Income Recovery Feature Development in INOAN System	30%	53.613.000	Maret/*March* 2024	*Income Recovery Feature Development in INOAN System*
Retail Payroll Loan Development Phase 2-PT Nex	30%	96.736.500	Maret/*March* 2024	*Retail Payroll Loan Development Phase 2-PT Nex*
Development Aplikasi Slik SCV-PT Gisbel Valida	30%	90.000.000	Maret/*March* 2024	*Development Application Slik SCV-PT Gisbel Valida*
		671.096.100		
31 Desember 2022				***December 31, 2022***
BI FAST Develop Agreement INOAN System	30%	978.354.000	April/*April* 2023	*Payment Channel and and Development*
Retail Payroll Loan Bulk Transfer INOAN System	30%	101.098.800	Maret/*March* 2024	*Collection System and Loan Origination System Development and Implementation*
		1.079.452.800		

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset takberwujud yang dimiliki oleh Bank.

Management believes that there is no indication of permanent impairment in the value of intangible assets of the Bank.

12. ASET HAK GUNA / *12. RIGHT OF USE ASSETS*

Berikut adalah rincian transaksi sewa Bank sampai dengan 31 Desember 2023 dan 2022.

Following are the details of the Bank's lease transactions as of December 31, 2023 and 2022.

	2023				
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deduction*	Saldo akhir/ *Ending balance*	
Nilai perolehan					***Cost***
Bangunan	22.046.482.973	18.159.124.690	4.611.154.161	35.594.453.502	*Buildings*
Peralatan kantor	1.159.123.275	-	-	1.159.123.275	*Office equipment*
Kendaraan	9.073.463.688	1.509.948.016	756.551.570	9.826.860.134	*Vehicles*
Lainnya	5.368.528.476	2.223.514.541	-	7.592.043.017	*Others*
Jumlah	**37.647.598.412**	**21.892.587.247**	**5.367.705.731**	**54.172.479.928**	***Total***
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	14.496.859.237	9.368.504.273	4.611.154.161	19.254.209.349	*Buildings*
Peralatan kantor	665.488.457	236.273.458	-	901.761.915	*Office equipment*
Kendaraan	2.843.910.924	2.775.943.789	650.890.379	4.968.964.334	*Vehicles*
Lainnya	4.249.603.249	2.198.573.877	-	6.448.177.126	*Others*
Jumlah	**22.255.861.867**	**14.579.295.397**	**5.262.044.540**	**31.573.112.724**	***Total***
Nilai buku	**15.391.736.545**			**22.599.367.204**	***Book value***

	2022				
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deduction*	Saldo akhir/ *Ending balance*	
Nilai perolehan					***Cost***
Bangunan	18.010.480.011	7.392.512.895	3.356.509.933	22.046.482.973	*Buildings*
Peralatan kantor	1.152.448.637	6.674.638	-	1.159.123.275	*Office equipment*
Kendaraan	6.183.215.596	5.252.607.081	2.362.358.989	9.073.463.688	*Vehicles*
Lainnya	5.354.110.575	14.417.901	-	5.368.528.476	*Others*
Jumlah	**30.700.254.819**	**12.666.212.515**	**5.718.868.922**	**37.647.598.412**	***Total***
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	10.383.616.261	7.469.752.909	3.356.509.933	14.496.859.237	*Buildings*
Peralatan kantor	429.805.865	235.682.592	-	665.488.457	*Office equipment*
Kendaraan	2.779.457.021	2.426.812.892	2.362.358.989	2.843.910.924	*Vehicles*
Lainnya	2.689.699.405	1.559.903.844	-	4.249.603.249	*Others*
Jumlah	**16.282.578.552**	**11.692.152.237**	**5.718.868.922**	**22.255.861.867**	***Total***
Nilai buku	**14.417.676.267**			**15.391.736.545**	***Book value***

Pada 31 Desember 2023, Bank melakukan hapus buku sewa dengan nilai buku sebesar Rp105.661.191 dan liabilitas sewa sebesar Rp114.207.529, sehingga terdapat pendapatan hapus buku sebesar Rp8.546.338.

Kontrak sewa mengandung opsi perpanjangan yang dapat diambil oleh Bank sebelum masa berakhirnya kontrak. Bank melakukan modifikasi perhitungan aset hak guna dan liabilitas sewa ketika kontrak dimodifikasi.

On December 31, 2023, Bank write off right of use asset with book value amounting Rp105,661,191 and a lease liability of Rp114,207,529, so there was a write-off income amounting Rp8,546,338.

The lease contract contains an extension option that can be taken by the Bank before the expiration of the contract. The Bank modified the calculation of right of use assets and lease liabilities when the contract was modified.

13. ASET LAIN-LAIN / *13. OTHER ASSETS*

	2023	2022	
Piutang bunga	69.269.191.635	58.047.265.689	*Interest receivables*
Agunan yang diambil alih	75.617.948.200	94.193.862.887	*Foreclosed assets*
Penyisihan kerugian penurunan nilai	(9.902.020.027)	(17.789.295.000)	*Allowance for impairment losses*
Agunan yang diambil alih - bersih	65.715.928.173	76.404.567.887	*Foreclosed assets - net*
Piutang bunga kredit restrukturisasi	27.281.613.985	58.881.219.731	*Interest receivables on restructured loans*
Biaya dibayar di muka	5.214.415.341	12.032.380.109	*Prepaid expenses*
Setoran jaminan	2.903.196.899	806.860.141	*Security deposits*
Persediaan barang cetakan	415.880.000	268.100.000	*Stationery and printed form*
Tagihan lainnya	15.145.974	-	*Other receivables*
Lain-lain	39.067.363	1.730.085.050	*Others*
Jumlah	**170.854.439.370**	**208.170.478.607**	***Total***

Agunan yang diambil alih

Sesuai surat Bank Indonesia No.13/658/DPNP/IDPnP tanggal 23 Desember 2011 terkait dengan diterbitkannya SE BI No.13/30/DPNP tanggal 16 Desember 2011, Bank tidak diwajibkan lagi membentuk Cadangan Penghapusan Aset (PPA) untuk aset non produktif yang diperhitungkan dalam laporan keuangan. Penyesuaian atas PPA untuk aset non produktif yang telah dibentuk selama ini dilakukan terhadap saldo laba.

Agunan yang diambil alih yang diselesaikan selama tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp18.575.914.687 dan Rp5.127.159.956. Penyelesaian merupakan penebusan kembali oleh debitur dan hasil lelang. Manajemen berpendapat bahwa saldo agunan yang diambil alih merupakan nilai bersih yang dapat direalisasi. Nilai realisasi bersih atas agunan yang diambil alih lebih besar dari saldo pinjaman yang tidak tertagih. Laba atau rugi sehubungan dengan proses pengambil alihan agunan diakui sebagai pendapatan (beban) operasional lainnya.

Mutasi agunan yang diambil alih:

Foreclosed assets

In reference to the letter of Bank Indonesia No.13/658/DPNP/IDPnP dated December 23, 2011 related to the issuance of Circular Letter No.13/30/DPNP dated December 16, 2011, the Bank is no longer obliged to make allowance for losses on (PPA) non-productive assets in the financial statements. Adjustments in PPA for non-earning assets that has been established against retained earnings.

Foreclosed collaterals were completed during the year ended December 31, 2023 and 2022 were Rp18,575,914,687 and Rp5,127,159,956, respectively. Settlement is redemption by the debtor and auction results. Management believes that the balance of foreclosed collaterals is at their net realizable value. Net realizable value on foreclosed collaterals is greater than the outstanding loan balance which is not collectible. Profit or loss in connection with the takeover of collateral is recognized as other operating income (expense).

Movement of foreclosed assets:

	2023	2022	
Saldo awal	94.193.862.887	99.321.022.843	*Beginning balance*
Penambahan	-	-	*Additions*
Pengurangan	(18.575.914.687)	(5.127.159.956)	*Disposals*
Saldo akhir	**75.617.948.200**	**94.193.862.887**	***Ending balance***

Perubahan penyisihan kerugian penurunan nilai agunan yang diambil alih:

Movement in the allowance for impairment losses of foreclosed assets:

	2023	2022	
Saldo awal	17.789.295.000	7.357.100.000	*Beginning balance*
Penyisihan tahun berjalan	-	11.400.000.000	*Provision during the year*
Penyelesaian selama tahun berjalan	(7.887.274.973)	(967.805.000)	*Settlement during the year*
Saldo akhir	**9.902.020.027**	**17.789.295.000**	***Ending balance***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas agunan yang diambil alih.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of foreclosed assets.

13. ASET LAIN-LAIN (lanjutan) / 13. OTHER ASSETS (continued)

Piutang bunga terdiri dari: / ***Interests receivable consisted of:***

	2023	2022	
Pinjaman yang diberikan	41.935.056.837	40.396.942.215	*Loans*
Penempatan pada bank lain	604.627.854	152.678.866	*Placements with other banks*
Efek-efek	26.729.506.944	17.497.644.608	*Markertable securities*
Jumlah	**69.269.191.635**	**58.047.265.689**	***Total***

Rincian biaya dibayar dimuka terdiri dari biaya sewa dan biaya pemeliharaan gedung dan peralatan kantor.

Details of prepaid expenses consist of rent expenses and building and office furnitures maintenance expenses.

Lainnya terdiri dari premi asuransi, uang muka dan sewa aplikasi.

Others related insurance premiums, advances and rental of IT equipment.

14. LIABILITAS SEGERA / 14. LIABILITIES IMMEDIATELY PAYABLE

	2023	2022	
Penghasilan ditangguhkan kredit restrukturisasi	27.281.613.985	58.881.219.731	*Deferred income on restructured loans*
Bunga masih harus dibayar	29.425.987.928	21.132.466.660	*Accrued interest expenses*
Lain-lain	712.024.047	960.468.389	*Others*
Jumlah	**57.419.625.960**	**80.974.154.780**	***Total***

Liabilitas segera lain-lain terdiri dari antara lain biaya notaris, BPJS dan titipan lainnya.

Liabilities due immediately represent accrued expenses of notary, social security ("BPJS") and others.

15. SIMPANAN DARI NASABAH / 15. DEPOSITS FROM CUSTOMERS

Seluruh simpanan dari nasabah dalam mata uang Rupiah.

All of deposits from customer are denominated in Rupiah.

a. Berdasarkan jenis / ***a. By type***

	2023	2022	
Pihak berelasi			***Related parties***
Giro	3.772.314	1.556.330.000	*Current accounts*
Tabungan	79.947.411.306	4.166.225.770	*Savings deposits*
Deposito berjangka	14.296.424.716	12.482.569.325	*Time deposits*
	94.247.608.336	18.205.125.095	
Pihak ketiga			***Third parties***
Giro	827.980.337.265	678.896.126.068	*Current accounts*
Tabungan	344.913.555.771	467.806.759.031	*Savings deposits*
Deposito berjangka	4.779.603.097.876	4.119.503.962.324	*Time deposits*
Deposito *on call*	23.000.000.000	84.200.000.000	*Deposits on call*
	5.975.496.990.912	5.350.406.847.423	
Jumlah	**6.069.744.599.248**	**5.368.611.972.518**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits by term***

	2023	2022	
1 bulan	1.596.157.709.280	1.743.533.356.017	*1 month*
3 bulan	1.240.829.527.578	1.493.987.716.252	*3 months*
6 bulan	217.447.375.138	376.938.323.441	*6 months*
12 bulan	1.627.815.600.496	255.783.312.900	*12 months*
24 bulan	111.649.310.100	261.743.823.039	*24 months*
Jumlah	**4.793.899.522.592**	**4.131.986.531.649**	***Total***

15. SIMPANAN DARI NASABAH (lanjutan) / *15. DEPOSITS FROM CUSTOMERS (continued)*

c. Deposito berjangka berdasarkan sisa umur jatuh tempo / ***c. Time deposits by remaining period to maturity***

	2023	2022	
Kurang dari atau sama dengan 1 bulan	2.591.200.932.777	2.435.391.165.333	*1 month or less*
Lebih dari 1 - 3 bulan	569.233.048.804	1.048.158.793.091	*More than 1 - 3 months*
Lebih dari 3 - 6 bulan	243.757.192.095	246.586.172.309	*More than 3 - 6 months*
Lebih dari 6 - 12 bulan	1.308.889.936.178	140.106.577.877	*More than 6 - 12 months*
Lebih dari 12 - 24 bulan	80.818.412.738	261.743.823.039	*More than 12 - 24 months*
Jumlah	**4.793.899.522.592**	**4.131.986.531.649**	***Total***

d. Tingkat suku bunga rata-rata per tahun / ***d. Average interest rate per annum***

	2023	2022	
Giro	2,14%	2,78%	*Current accounts*
Tabungan	3,06%	3,21%	*Savings deposits*
Deposito berjangka	5,85%	4,61%	*Time deposits*

e. Informasi lain

Simpanan yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp567.658.331.886 dan Rp571.984.480.596.

Jumlah persentase simpanan yang diblokir terhadap jumlah simpanan untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing 9,35% dan 10,65%.

e. Other information

Deposits blocked and pledged as loans collateral as of December 31, 2023 and 2022 were Rp567,658,331,886 and Rp571,984,480,596, respectively.

The percentage of deposits that are blocked on the amount of deposits for the years ended December 31, 2022 and 2021 were 9.35% and 10.65%, respectively.

16. SIMPANAN DARI BANK LAIN / *16. DEPOSITS FROM OTHER BANKS*

Seluruh simpanan dari bank lain dalam mata uang Rupiah. / *All of deposits from other banks are denominated in Rupiah.*

a. Berdasarkan jenis / ***a. By type***

	2023	2022	
Pihak ketiga			***Third parties***
Tabungan	22.609.585.778	15.499.162.361	*Savings deposits*
Giro	174.027.965.738	109.669.146.606	*Current accounts*
Deposito berjangka	547.625.000.000	474.913.604.240	*Time deposits*
Jumlah	**744.262.551.516**	**600.081.913.207**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits by term***

	2023	2022	
1 bulan	182.650.000.000	65.391.904.110	*1 month*
3 bulan	58.275.000.000	39.371.700.130	*3 months*
6 bulan	1.800.000.000	19.800.000.000	*6 months*
12 bulan	302.900.000.000	337.350.000.000	*12 months*
24 bulan	2.000.000.000	13.000.000.000	*24 months*
Jumlah	**547.625.000.000**	**474.913.604.240**	***Total***

16. SIMPANAN DARI BANK LAIN (lanjutan) / *16. DEPOSITS FROM OTHER BANKS (continued)*

c. Deposito berjangka berdasarkan sisa umur jatuh tempo / *c. Time deposits by remaining period to maturity*

	2023	2022	
Kurang dari atau sama dengan 1 bulan	217.450.000.000	82.016.904.110	*1 month or less*
Lebih dari 1 - 3 bulan	67.075.000.000	44.146.700.130	*More than 1 - 3 months*
Lebih dari 3 - 6 bulan	10.250.000.000	26.750.000.000	*More than 3 - 6 months*
Lebih dari 6 - 12 bulan	252.850.000.000	309.000.000.000	*More than 6 - 12 months*
Lebih dari 12 - 24 bulan	-	13.000.000.000	*More than 12 - 24 months*
Jumlah	**547.625.000.000**	**474.913.604.240**	***Total***

d. Tingkat suku bunga rata-rata per tahun / *d. Average interest rate per annum*

	2023	2022	
Tabungan	2,79%	2,95%	*Current accounts*
Giro	2,99%	2,73%	*Current accounts*
Deposito berjangka	5,30%	3,59%	*Time deposits*

e. Informasi lain / *e. Other information*

Simpanan dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp115.994.316.992 dan Rp74.025.000.000.

Jumlah persentase simpanan dari bank lain yang diblokir terhadap jumlah simpanan dari bank lain untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 masing-masing 15,59% dan 12,34%.

Deposits from other banks blocked and pledged as loans collateral as of December 31, 2023 and 2022 were Rp115,994,316,992 and Rp74,025,000,000, respectively.

The percentage of deposits from other banks that are blocked on the amount of deposits from other banks for the years ended December 31, 2023 and 2022 were 15.59% and 12.34%, respectively.

17. PINJAMAN YANG DITERIMA / *17. BORROWINGS*

	2023	2022	
PT Bank Central Asia Tbk	500.000.000.000	300.000.000.000	*PT Bank Central Asia Tbk*
PT Bank Danamon Indonesia Tbk	50.000.000.000	-	*PT Bank Danamon Indonesia Tbk*
PT Bank Permata Tbk	-	200.000.000.000	*PT Bank Permata Tbk*
Jumlah	**550.000.000.000**	**500.000.000.000**	***Total***

PT Bank Central Asia Tbk

Bank memperoleh fasilitas pinjaman dari PT Bank Central Asia Tbk berdasarkan akta No.35 tanggal 13 Mei 2022 dari Notaris Eliwaty Tjitra, S.H.. PT Bank Central Asia Tbk menyetujui memberikan fasilitas kredit *Time Loan Revolving* sebesar Rp100.000.000.000 dengan tujuan penggunaan untuk pembiayaan modal kerja. Batas waktu penarikan dan/atau Penggunaan Fasilitas Kredit ditentukan terhitung sejak tanggal penandatanganan Perjanjian Kredit dan berakhir pada tanggal yang sama 2 (dua) bulan kemudian. Tingkat suku bunga sebesar JIBOR ditambah marjin 1,5% per tahun. Fasilitas kredit tersebut telah dicairkan pada tanggal 13 Juli 2022 dan akan jatuh tempo satu tahun setelah perjanjian kredit ditandatangani.

PT Bank Central Asia Tbk

The Bank obtained a loan facility from PT Bank Central Asia Tbk based on deed No.35 dated May 13, 2022 by Notary Eliwaty Tjitra, S.H.. PT Bank Central Asia Tbk agrees to provide Time Loan Revolving credit facilities amounted Rp100,000,000,000 with purpose of use for working capital financing. The time limit for withdrawing and/or using credit facility is determined from the date of signing the credit aggrement and ends on the same date 2 (two) months later. The interest rate is JIBOR plus an 1.5% margin per annum. The loan facility has been drawdown on July 13, 2022 and will mature one year after the loan agreement is signed.

17. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Central Asia Tbk (lanjutan)

Bank memperoleh fasilitas pinjaman dari PT Bank Central Asia Tbk berdasarkan akta No.88 tanggal 29 November 2022 dari Notaris Eliwaty Tjitra, S.H. tentang perubahan pertama atas perjanjian kredit. PT Bank Central Asia Tbk menyetujui memberikan fasilitas kredit *Time Loan Revolving* 2 sebesar Rp200.000.000.000 untuk memenuhi kebutuhan likuiditas. Batas waktu penarikan dan/atau Penggunaan Fasilitas Kredit ditentukan terhitung sejak tanggal penandatanganan akta perubahan pertama atas perjanjian dan berakhir tanggal 29 Desember 2024. Tingkat suku bunga sebesar JIBOR ditambah marjin 1,5% per tahun. Fasilitas kredit tersebut telah dicairkan pada tanggal 30 November 2022 dan akan jatuh tempo pada 29 November 2024.

Berdasarkan perubahan kedua atas perjanjian kredit No.158/Add-KCK/2023 tanggal 12 Mei 2023, PT Bank Central Asia Tbk menyetujui untuk memperpanjang batas waktu penarikan dan/atau penggunaan fasilitas kredit *Time Loan Revolving* 1 sebesar Rp100.000.000. Tingkat suku bunga sebesar JIBOR ditambah marjin 1,15% per tahun. Fasilitas kredit tersebut telah dicairkan dan akan jatuh tempo pada 13 Mei 2025.

Berdasarkan surat Ref. No.167/FIG/2023 tanggal 6 November 2023, PT Bank Central Asia Tbk menyetujui memberikan tambahan fasilitas kredit *Time Loan Revolving* 2 menjadi Rp400.000.000.000. Fasilitas kredit *Time Loan Revolving* 2 sebesar Rp200.000.000.000 harus diperpanjang sampai dengan jatuh tempo pinjaman dan batas penarikan tambahan fasilitas kredit harus digunakan dalam waktu 3 bulan setelah penandatanganan fasilitas pinjaman. Tingkat suku bunga sebesar JIBOR ditambah marjin 0,85%. Fasilitas kredit tersebut telah dicairkan pada tanggal 29 November 2023 dan akan jatuh tempo pada 29 November 2025.

PT Bank Danamon Indonesia Tbk

Bank memperoleh fasilitas pinjaman dari PT Bank Danamon Indonesia Tbk berdasarkan perjanjian kredit No.141/PK/EB/0523 tanggal 8 Mei 2023, PT Bank Danamon Indonesia Tbk menyetujui untuk memberikan fasilitas kredit sebesar Rp50.000.000.000. Fasilitas kredit harus ditarik penuh dalam waktu 6 bulan setelah tanggal perjanjian. Tingkat suku bunga sebesar JIBOR ditambah marjin 1,05%. Fasilitas kredit telah dicairkan pada 25 Oktober 2023 dan akan jatuh tempo tanggal 8 Mei 2025.

PT Bank Permata Tbk

Bank memperoleh fasilitas pinjaman dari PT Bank Permata Tbk berdasarkan perjanjian fasilitas pinjaman antarbank No.0002/PKS/FI/BANKS/WB/08/2022 tanggal 30 Agustus 2022. PT Bank Permata Tbk menyetujui untuk memberikan fasilitas kredit dengan jumlah pokok tidak melebihi Rp200.000.000.000. Fasilitas kredit harus ditarik penuh dalam waktu 6 bulan setelah tanggal perjanjian. Tingkat suku bunga sebesar JIBOR ditambah marjin 2,5% per tahun. Fasilitas kredit telah dicairkan pada 3 November 2022 dan akan jatuh tempo tanggal 1 November 2024.

17. BORROWINGS (continued)

PT Bank Central Asia Tbk (continued)

The Bank obtained a loan facility from PT Bank Central Asia Tbk based on deed No.88 dated November 29, 2022 by Notary Eliwaty Tjitra, S.H. about the first amendment to the credit agreement. PT Bank Central Asia Tbk agrees to provide Time Loan Revolving credit facilities amounted Rp200,000,000,000 to comply liquidity requirement. The time limit for withdrawing and/or using credit facility is determined from the date of signing the first amendment credit aggrement and ends December 29, 2024. The interest rate is JIBOR plus an 1.5% margin per annum. The loan facility has been drawdown on November 30, 2022 and will mature on November 29, 2024.

Based on the second amendment to the credit agreement No.158/Add-KCK/2023 dated May 12, 2023, PT Bank Central Asia Tbk agreed to extend the time limit for withdrawal and/or use of the Time Loan Revolving 1 credit facility amounting to Rp100,000,000. The interest rate is JIBOR plus a margin of 1.15% per annum. The credit facility has been disbursed and will mature on May 13, 2025.

Based on letter Ref. No.167/FIG/2023 dated November 6, 2023, PT Bank Central Asia Tbk agreed to provide additional Time Loan Revolving 2 credit facility amounted to Rp400,000,000,000. Time Loan Revolving 2 credit facility amounting to Rp200,000,000,000 shall be extended until the maturity of the loan and the additional drawdown limit of the credit facility shall be utilised within 3 months after the signing of the loan facility. The interest rate is JIBOR plus a margin of 0.85%. The credit facility has been disbursed on November 29, 2023 and will mature on November 29, 2025.

PT Bank Danamon Indonesia Tbk

The Bank obtained a loan facility from PT Bank Danamon Indonesia Tbk based on credit agreement No.141/PK/EB/0523 dated May 8, 2023, PT Bank Danamon Indonesia Tbk agreed to provide a credit facility of Rp50,000,000,000. The credit facility must be fully drawn within 6 months after the date of agreement. The interest rate is JIBOR plus a margin of 1.05%. The credit facility has been disbursed on 25 October 2023 and will mature on May 8, 2025.

PT Bank Permata Tbk

The Bank obtained a loan facility from PT Bank Permata Tbk based on interbank loan facility agreement No.0002/PKS/FI/BANKS/WB/08/2022 dated August 30, 2022. PT Bank Permata Tbk agreed to provide a credit facility with a principal amount not exceeding Rp200,000,000,000. The credit facility must be fully withdrawn within 6 months after the date of the agreement. The interest rate is JIBOR plus a margin of 2.5% per annum. The loan facility has been drawdown on November 3, 2022 and will mature on November 1, 2024.

18. PERPAJAKAN / *18. TAXATION*

a. Utang pajak / *a. Taxes payable*

	2023	2022	
Pajak penghasilan pasal 29	2.213.418.273	6.916.511.556	*Income tax article 29*
Pajak penghasilan pasal 4 (2)	4.528.725.699	4.399.724.439	*Income tax article 4 (2)*
Pajak penghasilan pasal 21	4.042.977.746	2.239.609.683	*Income tax article 21*
Pajak penghasilan pasal 25	311.195.269	557.319.430	*Income tax article 25*
Pajak penghasilan pasal 23	112.893.040	212.466.986	*Income tax article 23*
Pajak Pertambahan Nilai	10.645.442	1.855.407	*Value added tax*
Jumlah	**11.219.855.469**	**14.327.487.501**	***Total***

b. Beban pajak penghasilan / *b. Income tax expenses*

	2023	2022	
Kini	(7.449.415.380)	(8.758.067.780)	*Current*
Tangguhan	(970.754.436)	2.681.973.959	*Deferred*
Jumlah	**(8.420.169.816)**	**(6.076.093.821)**	***Total***

18. PERPAJAKAN (lanjutan) / *18. TAXATION (continued)*

c. Pajak kini / *c. Current tax*

Rekonsiliasi antara laba sebelum beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran penghasilan kena pajak untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 adalah sebagai berikut:

The reconciliation between income before tax expense, as shown in the statements of profit or loss and other comprehensive income and estimated taxable income for years ended December 31, 2023 and 2022 are as follows:

	2023	2022	
Laba sebelum pajak menurut laporan laba rugi	37.071.952.672	19.286.275.780	*Income before tax per statement of profit or loss*
Perbedaan temporer			***Temporary differences***
Penyisihan kerugian penurunan nilai aset keuangan:			*Allowance for impairment losses on financial assets:*
- Pinjaman yang diberikan	(4.653.077.839)	7.223.172.251	*Loans -*
- Transaksi rekening administrasi	(253.820.555)	669.565.663	*Transaction of administrative accounts -*
Penyusutan aset hak guna	(23.819.420)	8.870.615	*Depreciation of right of use assets*
Penyusutan aset tetap dan aset takberwujud	2.351.595.704	18.259.183.630	*Depreciation of fixed assets and intangible assets*
Penyisihan HRD	(2.864.469.152)	(4.227.437.786)	*HRD allowance*
Bonus karyawan	(25.414.882)	(2.831.169.153)	*Employee bonus*
Liabilitas imbalan pasca kerja	1.056.485.972	102.043.917	*Post-employment benefits liabilities*
Jumlah perbedaan temporer	(4.412.520.172)	19.204.229.137	*Total temporary differences*
Perbedaan tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan untuk tujuan perpajakan:			*Non-deductible expenses:*
Promosi	-	1.289.349.433	*Promotion*
Kantor	9.559.159	511.011.068	*Office*
Pajak	4.005.411	375.176.471	*Taxes*
Pendidikan dan pelatihan	-	40.256.478	*Training and education*
Kesejahteraan dan pensiun karyawan	-	18.807.174	*Employee welfare and retirement*
Pemeliharaan dan perbaikan	168.416	3.061.960	*Repair and maintenance*
Sewa	10.000	168.155	*Rental*
Tenaga ahli	839.579.234	-	*Professional services*
Lain-lain	382.805.880	236.146.159	*Others*
Penghasilan yang tidak dikenakan pajak:			*Non-taxable income:*
Pendapatan sewa	(34.581.600)	(426.026.067)	*Rent income*
Jumlah perbedaan tetap	1.201.546.500	2.047.950.831	*Total permanent differences*
Laba kena pajak	**33.860.979.000**	**40.538.455.748**	***Taxable income***
Akumulasi laba (rugi) fiskal			***Accumulated tax gain (loss)***
Tahun 2019	-	(7.013.438.415)	*Year 2019*
Penyesuaian sehubungan dengan SKP	-	6.284.381.667	*Adjustment related to SKP*
Jumlah akumulasi laba fiskal	**33.860.979.000**	**39.809.399.000**	***Total accumulated tax gain***
Beban pajak penghasilan	**7.449.415.380**	**8.758.067.780**	***Income tax expense***
Pajak dibayar di muka			***Prepaid tax***
Pajak penghasilan pasal 25	5.235.997.107	1.841.556.224	*Income tax article 25*
Kurang bayar pajak penghasilan	**2.213.418.273**	**6.916.511.556**	***Under payment income tax***

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2022 telah sesuai dengan Surat Pemberitahuan Tahunan yang dilaporkan ke kantor pajak.

The calculation of corporate income tax for the year ended December 31, 2022 is in accordance with the Annual Corporate Income Tax Return reported to the Tax Office.

18. PERPAJAKAN (lanjutan)

c. Pajak kini (lanjutan)

Sesuai dengan peraturan perpajakan Indonesia, Bank menghitung, menetapkan dan membayar sendiri jumlah pajak yang terhutang *(self-assesment system)*. Direktorat Jenderal Pajak dapat menghitung dan mengubah kewajiban pajak dalam batas waktu lima tahun sejak tanggal terutangnya pajak.

Pada tanggal 29 Oktober 2021, Pemerintah mengesahkan Undang-Undang (UU) No.7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan. Tarif pajak penghasilan wajib pajak badan dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022 dan seterusnya, serta pengurangan lebih lanjut tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

d. Rekonsiliasi tarif pajak

Rekonsiliasi antara laba sebelum beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran penghasilan kena pajak untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 adalah sebagai berikut:

18. TAXATION (continued)

c. Current tax (continued)

In compliance with Indonesian tax regulations, Bank determines and pays its tax obligations/payables based on self-assessment. Directorate General of Tax may assess or amend taxes within five years from the date the tax became due.

On October 29, 2021, the Government ratified Law (UU) No.7 of 2021 concerning the Harmonization of Tax Regulations. The income tax rate for domestic corporate taxpayers and permanent establishments is 22% which will come into effect from the fiscal year 2022 onwards, and a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

d. Tax rate reconciliation

The reconciliation between income before tax expense, as shown in the statements of profit or loss and other comprehensive income and estimated taxable income for years ended December 31, 2023 and 2022 are as follows:

	2023	2022	
Laba sebelum pajak menurut laporan laba rugi	37.071.952.672	19.286.275.780	*Income before tax per statement of profit or loss*
Pajak dihitung pada tarif pajak tunggal	(8.155.829.588)	(4.242.980.672)	*Tax calculated at single rates*
Perbedaan tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan untuk tujuan perpajakan:			*Non-deductible expenses:*
Promosi	-	(283.656.875)	*Promotion*
Kantor	(2.103.015)	(112.422.435)	*Office*
Pajak	(881.190)	(82.538.824)	*Taxes*
Pendidikan dan pelatihan	-	(8.856.425)	*Training and education*
Kesejahteraan dan pensiun karyawan	-	(4.137.578)	*Employee welfare and retirement*
Pemeliharaan dan perbaikan	(37.051)	(673.631)	*Repair and maintenance*
Sewa	(2.200)	(36.994)	*Rental*
Kesehatan dan premi asuransi	-	-	*Medical and insurance premium*
Tenaga ahli	(184.707.431)	-	*Professional services*
Lain-lain	(84.217.293)	(51.952.155)	*Others*
Penghasilan yang tidak dikenakan pajak:			*Non-taxable income:*
Pendapatan sewa	7.607.952	93.725.735	*Rent income*
Jumlah	(264.340.228)	(450.549.182)	*Total*
Penyesuaian sehubungan dengan SKP	-	(1.382.563.967)	*Adjustment related to SKP*
Jumlah beban pajak penghasilan	**(8.420.169.816)**	**(6.076.093.821)**	***Total income tax expenses***

18. PERPAJAKAN (lanjutan)

e. Liabilitas pajak tangguhan

Pengaruh pajak tangguhan atas beda temporer yang signifikan antara pelaporan komersial dan perpajakan adalah sebagai berikut:

18. TAXATION (continued)

e. Deferred tax liabilities

The tax effects of significant temporary differences between commercial reporting and tax purposes are as follows:

	31 Desember/ *December 31,* 2022	Diakui pada laporan laba rugi/ *Recognised in statements of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognised in other comprehensive income*	31 Desember/ *December 31,* 2023	
Penyisihan kerugian penurunan nilai					*Allowance for impairment losses*
- Pinjaman yang diberikan	(15.634.225.262)	(1.023.677.124)	-	(16.657.902.386)	*Loans -*
- Transaksi rekening administratif	193.958.678	(55.840.522)	-	138.118.156	*Transactions of administrative accounts -*
Penyusutan aset tetap dan aset takberwujud	(1.214.915.991)	517.351.055	-	(697.564.936)	*Depreciation of fixed assets and intangible assets*
Liabilitas imbalan pasca kerja	3.147.723.599	232.426.914	(37.496.143)	3.342.654.370	*Post-employment benefits liabilities*
Penyisihan HRD	1.974.855.040	(630.183.213)	-	1.344.671.827	*HRD allowance*
Bonus karyawan	1.149.591.274	(5.591.274)	-	1.144.000.000	*Employee bonus*
Penyusutan aset hak guna	215.391.363	(5.240.272)	-	210.151.091	*Depreciation of right of assets*
Liabilitas pajak tangguhan - bersih	**(10.167.621.299)**	**(970.754.436)**	**(37.496.143)**	**(11.175.871.878)**	***Deferred tax liabilities - net***

18. PERPAJAKAN (lanjutan)

e. Liabilitas pajak tangguhan (lanjutan)

Pengaruh pajak tangguhan atas beda temporer yang signifikan antara pelaporan komersial dan perpajakan adalah sebagai berikut: (lanjutan)

18. TAXATION (continued)

e. Deferred tax liabilities (continued)

The tax effects of significant temporary differences between commercial reporting and tax purposes are as follows: (continued)

	31 Desember/ *December 31,* 2021	Diakui pada laporan laba rugi/ *Recognised in statements of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognised in other comprehensive income*	31 Desember/ *December 31,* 2022	
Penyisihan kerugian penurunan nilai					*Allowance for impairment losses*
- Pinjaman yang diberikan	(17.223.323.157)	1.589.097.895	-	(15.634.225.262)	*Loans -*
- Transaksi rekening administratif	46.654.232	147.304.446	-	193.958.678	*Transactions of administrative accounts -*
Penyusutan aset tetap dan aset takberwujud	(5.231.936.390)	4.017.020.399	-	(1.214.915.991)	*Depreciation of fixed assets and intangible assets*
Liabilitas imbalan pasca kerja	3.459.574.421	22.449.662	(334.300.484)	3.147.723.599	*Post-employment benefits liabilities*
Penyisihan HRD	2.904.891.353	(930.036.313)	-	1.974.855.040	*HRD allowance*
Bonus karyawan	1.772.448.488	(622.857.214)	-	1.149.591.274	*Employee bonus*
Akumulasi rugi fiskal	1.542.956.451	(1.542.956.451)	-	-	*Accumulated tax losses*
Penyusutan aset hak guna	213.439.828	1.951.535	-	215.391.363	*Depreciation of right of assets*
Liabilitas pajak tangguhan - bersih	**(12.515.294.774)**	**2.681.973.959**	**(334.300.484)**	**(10.167.621.299)**	***Deferred tax liabilities - net***

19. LIABILITAS IMBALAN PASCA KERJA / *19. POST-EMPLOYMENT BENEFITS LIABILITIES*

Liabilitas imbalan pasca kerja pada tanggal 31 Desember 2023 dan 2022 merupakan hasil perhitungan aktuaris independen dengan menggunakan metode *projected-unit-credit* sesuai dengan yang dipersyaratkan oleh PSAK 24 (revisi 2013) mengenai Imbalan Kerja.

Liabilities for post-employment benefits as of December 31, 2023 and 2022, is based on independent actuarial calculation using the projected-unit-credit as required by PSAK 24 (revised 2013) regarding Employee Benefits.

Perhitungan liabilitas imbalan pasca kerja pada tanggal 31 Desember 2023 dilakukan oleh aktuaris independen Kantor Konsultan Aktuaria Steven & Mourits berdasarkan laporan aktuaris tertanggal 26 Januari 2024.

The calculation of post-employment benefit liabilities as of December 31, 2023 carried out by an independent actuary, Kantor Konsultan Aktuaria Steven & Mourits based on based actuarial report dated January 26, 2024.

Perhitungan liabilitas imbalan pasca kerja pada tanggal 31 Desember 2022 dilakukan oleh aktuaris independen Kantor Konsultan Aktuaria Steven & Mourits berdasarkan laporan aktuaris tertanggal 23 Januari 2023.

The calculation of post-employment benefit liabilities as of December 31, 2022 carried out by an independent actuary, Kantor Konsultan Aktuaria Steven & Mourits based on based actuarial report dated January 23, 2023.

Rekonsiliasi atas perubahan aset program dan estimasian liabilitas imbalan kerja adalah sebagai berikut:

The reconciliation of the movements of plan assets and liabilities employee benefits estimation are as follows:

	2023	2022	
Nilai kini kewajiban	15.193.883.496	14.307.834.536	*Present value defined benefit obligation*
Nilai wajar aset program	-	-	*Fair value plan assets*
Status pendanaan	15.193.883.496	14.307.834.536	*Funding status*
Dampak pembatasan aset	-	-	*Effect of application of asset ceiling*
Tidak didanai	**15.193.883.496**	**14.307.834.536**	***Unfunded***

Rekonsiliasi perubahan saldo liabilitas imbalan pasca kerja untuk tahun yang berakhir 31 Desember 2023 dan 2022 adalah sebagai berikut:

Reconciliation of changes in the post-employment benefit liabilities for the years ended December 31, 2023 dan 2022, were as follows:

	2023	2022	
Saldo awal	14.307.834.536	15.725.338.277	*Beginning balance*
Beban jasa kini	3.174.667.599	2.824.777.569	*Current service cost*
Beban bunga	931.701.197	1.000.971.166	*Interest cost*
Pengakuan liabilitas masa kerja lalu	116.058.249	275.783.826	*Recognition of past services liabilities*
Pembayaran selama tahun berjalan	(3.165.941.073)	(3.449.010.763)	*Payments of benefits during the current year*
Dampak atas perubahan metode atribusi	-	(550.477.881)	*Impact of changes in attribution method*
Laba pengukuran kembali:			*Gain of remeasurements:*
Perubahan asumsi pengalaman	(630.008.952)	(1.958.743.729)	*Changes in experience assumptions*
Perubahan asumsi keuangan	459.571.940	439.196.071	*Changes in financial assumptions*
Saldo akhir	**15.193.883.496**	**14.307.834.536**	***Ending balance***

Beban liabilitas imbalan pasca kerja yang diakui di dalam laporan laba rugi adalah sebagai berikut:

Post-employment benefit liabilities expenses recognized in statements of profit or loss are as follows:

	2023	2022	
Beban jasa kini	3.174.667.599	2.824.777.569	*Current service cost*
Beban bunga	931.701.197	1.000.971.166	*Interest cost*
Pengakuan liabilitas masa kerja lalu	116.058.249	275.783.826	*Recognition of past services liabilities*
Dampak atas perubahan metode atribusi	-	(550.477.881)	*Impact of changes in attribution method*
Beban terminasi	450.273.509	1.793.186.061	*Termination cost*
Jumlah	**4.672.700.554**	**5.344.240.741**	***Total***

19. LIABILITAS IMBALAN PASCA KERJA (lanjutan) / *19. POST-EMPLOYMENT BENEFITS LIABILITIES (continued)*

Pengukuran kembali kerugian di penghasilan komprehensif lain adalah sebagai berikut:

Remeasurement of loss in other comprehensive income is as follows:

	2023	2022	
Saldo awal	4.011.624.630	5.531.172.288	*Beginning balance*
Perubahan asumsi pengalaman	(630.008.952)	(1.958.743.729)	*Changes in experience assumptions*
Perubahan asumsi keuangan	459.571.940	439.196.071	*Changes in financial assumptions*
Saldo akhir	**3.841.187.618**	**4.011.624.630**	***Ending balance***

Perhitungan aktuaria atas program pensiun dilakukan dengan menggunakan menggunakan metode *"Projected Unit Credit"* dan asumsi-asumsi sebagai berikut:

The actuarial valuation of defined benefits pensionwas carried out using the "Projected Unit Credit" method and using assumptions as follows:

	2023	2022	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal retirement age*
Tingkat kenaikan gaji	4,00% per tahun/*per year*	4,00% per tahun/*per year*	*Salary increment rate*
Tingkat diskonto	6,75% per tahun/*per year*	7,25% per tahun/*per year*	*Discount rate*
Tingkat mortalita	TMI 4 (2019)	TMI 4 (2019)	*Mortality rate*
Tingkat kecacatan	10% dari tingkat mortalita/*10% from mortality rate*		*Disability rate*
Tingkat pengunduran diri	0,05% per tahun sampai usia 40 tahun menurun 0,01% usia 55 tahun/ *0.05% p.a. until age 40 years then decrease to 0.01% at age 55 years*		*Resignation rate*

Analisis sensitivitas / ***Sensitivity analysis***

Sensitivitas dari nilai kini liabilitas imbalan kerja terhadap perubahan asumsi aktuaria adalah sebagai berikut:

The sensitivity of the present value of employee benefit liabilities to changes in the actuarial assumptions is as follow:

	Perubahan asumsi/ *Change in assumptions*	Nilai kini kewajiban/ *Present value of obligation* 2023	2022	
Asumsi dasar				*Basic assumption*
Tingkat diskonto	+ 1%	14.096.673.000	13.460.372.000	*Discount rate*
	- 1%	16.437.721.000	15.262.406.000	
Tingkat kenaikan gaji	+ 1%	16.530.795.000	15.351.411.000	*Salary increase rate*
	- 1%	13.998.533.000	13.368.119.000	

Analisis profil jatuh tempo pembayaran program imbalan pasti adalah sebagai berikut:

Maturity profile analysis of payment defined benefit obligation are as follows:

	2023	2022	
≤ 1 tahun	1.854.828.953	2.843.850.105	*≤ 1 year*
1 - 2 tahun	647.331.663	1.739.188.943	*1 - 2 years*
3 - 5 tahun	5.323.507.586	5.911.385.093	*3 - 5 years*
6 - 10 tahun	10.024.824.250	7.330.410.043	*6 - 10 years*
> 10 tahun	37.026.820.725	28.473.452.986	*> 10 years*

20. PENDAPATAN DITERIMA DIMUKA / *20. UNEARNED REVENUE*

	2023	2022	
Sewa bangunan non kantor	-	34.581.600	*Non office building lease*
Sewa *safety deposit box*	-	1.715.805	*Safety deposit box rental*
Jumlah	**-**	**36.297.405**	***Total***

21. LIABILITAS SEWA / *21. LEASE LIABILITIES*

	2023	2022	
Bangunan	3.074.894.717	1.083.605.655	*Buildings*
Kendaraan	5.334.770.249	6.481.067.521	*Vehicles*
Peralatan kantor	310.464.499	567.999.377	*Office equipment*
Lainnya	1.124.929.164	1.132.729.466	*Other*
Jumlah	**9.845.058.629**	**9.265.402.019**	***Total***

Berikut ini ringkasan komponen perubahan liabilitas yang timbul dari sewa:

The following summarizes the component of changes in the liabilities arising from leases:

	2023	2022	
Saldo awal	9.265.402.019	10.135.771.297	*Beginning balance*
Arus kas	(12.268.516.448)	(7.909.189.787)	*Cash flows*
Perubahan non kas - penambahan	12.848.173.058	7.038.820.509	*Non cash change - additions*
Saldo akhir	**9.845.058.629**	**9.265.402.019**	***Ending balance***

22. LIABILITAS LAIN-LAIN / *22. OTHER LIABILITIES*

	2023	2022	
Penyisihan HRD	6.119.881.084	8.984.350.236	*HRD allowance*
Bonus karyawan	5.200.000.000	5.225.414.882	*Production service bonus*
Komunikasi metro ethernet	1.248.330.356	1.584.734	*Metro ethernet communication*
Annual fee and report	976.500.536	2.293.273.502	*Annual fee and report*
Beban *retail loan*	927.331.871	5.676.064.008	*Retail loan expenses*
Kerugian penurunan nilai atas transaksi rekening administratif	627.809.796	881.630.351	*Impairment losses on transactions of administrative accounts*
Corporate card	450.000.000	13.000.000	*Corporate card*
Kalender	339.228.800	500.000.000	*Calendar*
Premi asuransi	325.974.640	107.203.335	*Insurance premium*
Jaminan *safety deposit box*	151.450.000	146.250.000	*Collateral of safety deposit box*
Lain-lain	5.437.612.298	9.450.134.212	*Others*
Jumlah	**21.804.119.381**	**33.278.905.260**	***Total***

Liabilitas lain-lain ("lain-lain") terdiri dari antara lain biaya listrik, telepon, internet, alih daya, *fixed report* pefindo, perizinan sertifikat laik fungsi, anti-virus dan lain-lain.

Other liabilities ("others") consist of, among others, electricity, telephone, internet, outsourcing, pefindo fixed report, license of functional certificate, anti-virus and others.

Pada tanggal 31 Desember 2023 dan 2022, perubahan penyisihan kerugian penurunan nilai atas transaksi rekening administratif adalah sebagai berikut:

As of December 31, 2023 and 2022, the movements of the allowance for impairment losses for transactions of administrative accounts are as follows:

	2023	2022	
Saldo awal	881.630.351	212.064.688	*Beginning balance*
Penyisihan (pemulihan) selama tahun berjala	(253.820.555)	669.565.663	*Allowance (recovery) during the year*
Saldo akhir	**627.809.796**	**881.630.351**	***Ending balance***

23. MODAL SAHAM / *CAPITAL STOCK*

Pada tanggal 31 Desember 2023 dan 2022, susunan pemegang saham adalah sebagai berikut:

As of December 31, 2023 and 2022, the composition of the shareholders is as follows:

2023

Pemegang Saham/ *Shareholders*	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah modal disetor/ *Total paid-in capital*
Ok Next Co, Ltd. (dahulu/*formerly* APRO Financial Co, Ltd.)	15.288.673.243	89,73%	1.528.867.324.300
Masyarakat	1.603.717.942	9,42%	160.371.794.200
	16.892.391.185	99,15%	1.689.239.118.500
Saham treasuri/*Treasury stock*	145.401.089	0,85%	14.540.108.900
Jumlah/*Total*	**17.037.792.274**	**100,00%**	**1.703.779.227.400**

2022

Pemegang Saham/ *Shareholders*	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah modal disetor/ *Total paid-in capital*
APRO Financial Co, Ltd.	15.913.673.243	93,40%	1.591.367.324.300
Masyarakat	978.717.942	5,75%	97.871.794.200
	16.892.391.185	99,15%	1.689.239.118.500
Saham treasuri/*Treasury stock*	145.401.089	0,85%	14.540.108.900
Jumlah/*Total*	**17.037.792.274**	**100,00%**	**1.703.779.227.400**

Berdasarkan akta No.01 tanggal 4 Januari 2024 tentang "Penegasan komposisi kepemilikan modal" yang dibuat dihadapan notaris Agung Iriantoro, S.H., M.H, notaris Jakarta. Bank menyatakan bahwa komposisi kepemilikan saham perseroan adalah APRO Financial Co, Ltd berubah menjadi Ok Next Co, Ltd berdasarkan sertifikat notaris tanggal 31 Oktober 2023 selaku pemegang saham 15.288.673.243 saham dan masyarakat pemegang saham 1.749.119.031 saham bernilai Rp100. Akta tersebut telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia dengan Surat Keputusan No.AHU-AH.01.09-0005330 tanggal 5 Januari 2024.

Based on deed No.01 dated January 4, 2024 about "Affirmation of capital ownership composition" of notary Agung Iriantoro, S.H., M.H, a notary in Jakarta. Bank stated that the composition of the company's legal ownership is APRO Financial Co, Ltd changed to Ok Next Co, Ltd based on the notarial certificate dated October 31, 2023 as shareholders of 15,288,673,243 shares and public shareholders of 1,749,119,031 shares worth Rp100. The deed has been approved by the Ministry of Law and Human Rights with Decree No.AHU-AH.01.09-0005330 dated January 5, 2024.

Berdasarkan akta No.6 tanggal 9 November 2022 tentang "Perubahan Komposisi kepemilikan saham perseroan" yang dibuat dihadapan Notaris Agung Irianti, S.H., M.H, notaris Jakarta. Bank menyatakan bahwa komposisi kepemilikan saham Perseroan adalah APRO Financial Co, Ltd, selaku pemegang saham 15.913.673.243 saham dan masyarakat pemegang saham 1.124.119.031 saham bernilai Rp100. Akta tersebut telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia dengan Surat Keputusan No.AHU-AH.01.09-0074196 tanggal 9 November 2022.

Based on notarial deed No.6 dated November 9, 2022 about "Changes in the composition of the Company's share ownership" of Notary Agung Iriantoro, S.H., M.H., notary in Jakarta. The Bank stated that the composition of the company's shareholding was APRO Financial Co., Ltd, as the shareholder of 15,913,673,243 shares and the public as the shareholder of 1,124,119,031 shares worth Rp100. The deed was approved by the Ministry of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-AH.01.09-0074196 dated November 9, 2022.

24. SAHAM TREASURI

Pada tanggal 29 Juli 2019, Bank melakukan pembelian kembali (*buy back*) sebanyak 145.401.089 lembar saham atau sebesar Rp55.201.439.696 yang merupakan saham-saham minoritas yang dimiliki oleh Kevin Tirta Tanujaya sebanyak 50.000 lembar saham atau sebesar Rp19.529.250, Andy Tanujaya sebanyak 2.314.000 lembar saham atau sebesar Rp903.813.690, Hadi Widjaja Sidarta sebanyak 80.750.000 lembar saham atau sebesar Rp31.539.738.750, Herry Harsini Widjaja sebanyak 25.364.690 lembar saham atau sebesar Rp9.907.067.444 dan I Wayan Gatha sebanyak 36.922.399 lembar saham atau sebesar Rp12.831.290.562. Pembelian kembali (*buy back*) saham-saham minoritas telah disahkan berdasarkan akta notaris Dewi Kusumawati, S.H., No.3 tanggal 2 Agustus 2019.

24. TREASURY STOCKS

On July 29, 2019, the Bank bought back as many as 145,401,089 shares or Rp55,201,439,696 which were minority shares owned by Kevin Tirta Tanujaya as many as 50,000 shares or Rp19,529,250, Andy Tanujaya as many as 2,314,000 shares or as Rp903,813,690, Hadi Widjaja Sidarta as many as 80,750,000 shares or Rp31,539,738,750, Herry Harsini Widjaja as many as 25,364,690 shares or Rp9,907,067,444 and I Wayan Gatha as many as 36,922,399 shares or Rp12,831,290,562. Buy back of minority shares has been validated based on the notarial deed of Dewi Kusumawati, S.H., No.3 dated August 2, 2019.

25. TAMBAHAN MODAL DISETOR

25. ADDITIONAL PAID-IN CAPITAL

	2023	2022	
Agio saham dari dari Penawaran Umum Perdana	5.000.000.000	5.000.000.000	*Premium on share capital from Initial Public Offering*
Biaya emisi saham	(4.828.000.000)	(4.828.000.000)	*Share issuance cost*
Aset pengampunan pajak	300.000.000	300.000.000	*Tax amnesty assets*
Efek penggabungan usaha	707.674.202.900	707.674.202.900	*Merger effect*
Agio saham dari Penawaran Umum Terbatas I	245.874.619.039	245.874.619.039	*Premium on share capital from Limited Public Offering I*
Agio saham dari Penawaran Umum Terbatas II	231.034.182.538	231.034.182.538	*Premium on share capital from Limited Public Offering II*
Biaya emisi saham	(1.074.412.141)	(1.074.412.141)	*Share issuance cost*
Agio saham dari Penawaran Umum Terbatas III	246.108.118.215	246.108.118.215	*Premium on share capital from Limited Public Offering III*
Biaya emisi saham	(1.080.241.086)	(1.080.241.086)	*Share issuance cost*
Agio saham dari Penawaran Umum Terbatas IV	205.646.501.410	205.646.501.410	*Premium on share capital from Limited Public Offering IV*
Biaya emisi saham	(1.169.086.330)	(1.169.086.330)	*Share issuance cost*
Jumlah	**1.633.485.884.545**	**1.633.485.884.545**	***Total***

Aset pengampunan pajak sebesar Rp300.000.000 diakui berdasarkan Surat Keterangan Pengampunan Pajak (SKPP) No.KET-1701/PP/WPJ.07/2016 tanggal 30 Desember 2016.

Tax amnesty assets amounting to Rp300,000,000 was recognized based on tax amnesty letter (SKPP) No.KET-1701/PP/WPJ.07/2016 dated December 30, 2016.

26. CADANGAN UMUM DAN WAJIB

Cadangan umum dan wajib pada awalnya dibentuk dalam rangka memenuhi ketentuan Pasal 61 ayat (1) Undang-undang No.1/1995 mengenai Perseroan Terbatas (kemudian diganti dengan Undang-undang Perseroan Terbatas No.40/2007 pasal 70), yang mengharuskan perusahaan Indonesia untuk membuat penyisihan cadangan umum dan wajib sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan penyisihan tersebut.

Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No.5 tanggal 11 Mei 2023, pemegang saham menyetujui penggunaan laba tahun buku 2022 sampai dengan 20% disisihkan sebagai cadangan atau sebesar Rp2.642.036.392.

26. GENERAL AND LEGAL RESERVES

The general and legal reserves were originally provided in accordance with Indonesian Limited Liability Company Law No.1/1995 article 61 paragraph (1) (later superseded by Limited Liability Company Law No.40/2007 article 70), which requires Indonesian companies to set up a general and legal reserve amounting to at least 20% of the issued and paid-up share capital. This particular law does not regulate the period of time in relation to the provision of such reserves.

Based on the Deed of Decision of the General Meeting of Shareholders No.5 dated May 11, 2023, the shareholders approved the use of the 2022 financial year profit up to 20% set aside as reserves or amounted to Rp2,642,036,392.

26. CADANGAN UMUM DAN WAJIB (lanjutan) / *GENERAL AND LEGAL RESERVES (continued)*

Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No.2 tanggal 11 Mei 2022, pemegang saham menyetujui penggunaan laba tahun buku 2021 sampai dengan 20% disisihkan sebagai cadangan atau sebesar Rp3.492.061.441.

Saldo cadangan ditentukan penggunaannya pada tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp31.756.097.833 dan Rp29.114.061.441.

Based on the Deed of Decision of the General Meeting of Shareholders No.2 dated May 11, 2022, the shareholders approved the use of the 2021 financial year profit up to 20% set aside as reserves or amounted to Rp3,492,061,441.

Appropriated reserves balance as of December 31, 2023 and 2022 amounted to Rp31,756,097,833 and Rp29,114,061,441 respectively.

27. SURPLUS REVALUASI / *REVALUATION SURPLUS*

	2023	2022	
Saldo awal	85.034.192.275	89.209.065.621	*Beginning balance*
Peningkatan	3.341.147.591	-	*Increase*
Dipindahkan ke saldo laba	(2.895.278.531)	(4.174.873.346)	*Transferred to retained earnings*
Jumlah	**85.480.061.335**	**85.034.192.275**	***Total***

Surplus revaluasi dipindahkan ke saldo laba adalah sebesar perbedaan antara jumlah penyusutan berdasarkan nilai revaluasian aset dan jumlah penyusutan berdasarkan biaya perolehan awal.

The revaluation surplus transferred to retained earnings is the difference between the amount of depreciation based on the revalued value of the asset and the amount of depreciation based on initial cost.

28. PENDAPATAN BUNGA / *INTEREST INCOME*

	2023	2022	
Kredit yang diberikan	888.987.058.638	624.717.841.303	*Loans*
Efek-efek	89.615.342.710	55.608.114.603	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain	17.539.375.801	18.958.833.950	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia dan bank lain	4.241.239.341	2.695.832.502	*Current accounts with Bank Indonesia and other banks*
Jumlah	**1.000.383.016.490**	**701.980.622.358**	***Total***

Jumlah pendapatan bunga kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 masing-masing sebesar Rp12.020.216.214 dan Rp4.057.363.345.

Total interest income to related parties for the years ended December 31, 2023 and 2022 amounted to Rp12,020,216,214 and Rp4,057,363,345.

29. BEBAN BUNGA / *INTEREST EXPENSES*

	2023	2022	
Simpanan dari nasabah			*Deposits from customers*
Tabungan	11.703.512.307	14.564.094.411	*Savings deposits*
Giro	12.613.499.849	8.485.663.610	*Current accounts*
Deposito berjangka	288.561.227.487	180.193.543.944	*Time deposits*
Simpanan dari bank lain			*Deposits from other banks*
Tabungan	507.946.972	549.291.243	*Savings deposits*
Giro	3.313.855.779	4.361.077.740	*Current accounts*
Deposito berjangka	23.775.028.987	9.616.663.775	*Time deposits*
Interbank call money	963.350.000	1.117.566.667	*Interbank call money*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	66.869.413	164.190.629	*Liabilities of securities sold under repurchase agreement*
Pinjaman yang diterima	41.412.086.416	6.866.499.999	*Borrowings*
Premi penjaminan simpanan (Catatan 40)	14.105.166.840	9.020.007.128	*Premium of deposits guarantee (Note 40)*
Jumlah	**397.022.544.050**	**234.938.599.146**	***Total***

Jumlah beban bunga kepada pihak berelasi untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 masing-masing sebesar Rp1.004.406.294 dan Rp2.283.217.453.

Total interest expense to related parties for the years ended December 31, 2023 and 2022 amounted to Rp1,004,406,294 and Rp2,283,217,453.

30. PENDAPATAN (BEBAN) OPERASIONAL LAINNYA / *30. OTHER OPERATING INCOME (EXPENSES)*

	2023	2022	
Pendapatan operasional lainnya			***Other operating income***
Hapus buku	6.042.695.164	1.266.364.431	*Write-off*
Penalti dan denda	5.895.430.870	6.349.273.628	*Penalty and sanction*
Pendapatan administrasi	1.185.817.677	956.795.250	*Administration income*
Transaksi ATM dan *payment point*	707.025.959	578.805.837	*ATM transactions and payment point*
Transfer, inkaso dan kliring	150.682.300	140.281.600	*Transfers, cheques collection and clearing*
Safety deposit boxes	117.237.037	163.477.088	*Safety deposit boxes*
Komisi asuransi, notaris dan appraisal	79.367.839	439.844.620	*Insurance, notarial and appraisal commisions*
Provisi dan komisi selain dari kredit yang diberikan	35.875.315	51.814.369	*Fees and commissions not related to loans*
Lain-lain	2.734.862.355	489.751.429	*Others*
Jumlah	**16.948.994.516**	**10.436.408.252**	***Total***
Beban operasional lainnya			***Other operating expenses***
Rugi kredit modifikasian	(10.231.131.062)	(16.049.648.820)	*Loss from modified loans*
Jumlah	**(10.231.131.062)**	**(16.049.648.820)**	***Total***

Pendapatan operasional lainnya - lain-lain, terutama terdiri dari penyelesaian agunan yang diambil alih, penggantian buku tabungan/cek/bilyet giro.

Other operating income - others, mainly consisting of foreclosed assets settlement, replacement of passbooks/check/cheque.

31. BEBAN TENAGA KERJA / *31. PERSONNEL EXPENSES*

	2023	2022	
Gaji	92.244.201.029	82.605.008.821	*Salary*
Kesehatan dan premi asuransi	11.102.019.600	7.804.174.206	*Medical and insurance premium*
Kesejahteraan dan pensiun karyawan	5.954.137.892	5.672.761.086	*Employee welfare and retirement*
Imbalan pasca kerja (Catatan 19)	4.672.700.554	5.344.240.741	*Post employment benefits (Note 19)*
Pendidikan dan pelatihan	3.495.837.744	3.647.354.204	*Training and education*
Lain-lain	11.287.262.915	3.900.833.271	*Others*
Jumlah	**128.756.159.734**	**108.974.372.329**	***Total***

Perincian gaji dan tunjangan untuk Dewan Komisaris dan Direksi Bank untuk tahun yang berakhir 31 Desember 2023 dan 2022 adalah sebagai berikut:

Details of salaries and allowances for the Boards of Commissioners and Directors of the Bank for the years ended December 31, 2023 and 2022 are as follows:

	2023	2022	
Dewan Komisaris	1.558.645.161	844.588.709	*Board of Commisioners*
Dewan Direksi	11.305.465.088	11.448.293.893	*Board of Directors*
Jumlah	**12.864.110.249**	**12.292.882.602**	***Total***

32. BEBAN UMUM DAN ADMINISTRASI / *32. GENERAL AND ADMINISTRATIVE EXPENSES*

	2023	2022	
Kantor	34.909.277.778	29.385.670.462	*Office*
Fee dan komisi	28.085.506.277	34.573.275.599	*Fees and commissions*
Pemeliharaan dan perbaikan	23.592.667.882	19.053.418.481	*Repair and maintenance*
Promosi	20.711.792.436	18.069.904.149	*Promotion*
Penyusutan aset hak guna (Catatan 12)	14.579.295.397	11.692.152.237	*Depreciation of right of use assets (Note 12)*
Tenaga ahli	11.772.188.662	8.385.140.736	*Professional services*
Amortisasi aset takberwujud (Catatan 11)	11.837.689.343	23.794.016.190	*Amortization of intangible assets (Note 11)*
Penyusutan aset tetap (Catatan 10)	10.427.039.103	10.238.892.491	*Depreciation fixed assets (Note 10)*
Fasilitas IT dan komunikasi	7.008.191.969	7.452.974.648	*IT and communication facilities*
Sewa	3.213.113.000	3.361.325.229	*Rental*
Pajak	814.848.298	1.405.940.117	*Taxes*
Premi asuransi	268.468.701	352.406.277	*Insurance premium*
Penelitian dan pengembangan	188.379.660	187.360.660	*Research and developments*
Lain-lain	8.614.484.128	8.287.094.940	*Others*
Jumlah	**176.022.942.634**	**176.239.572.216**	***Total***

33. PENYISIHAN KERUGIAN PENURUNAN NILAI ATAS ASET KEUANGAN DAN NON-KEUANGAN / *33. PROVISION FOR IMPAIRMENT LOSSES ON FINANCIAL AND NON-FINANCIAL ASSETS*

	2023	2022	
Pinjaman yang diberikan (Catatan 9)	268.383.764.768	144.687.422.576	*Loans (Note 10)*
Agunan yang diambil alih (Catatan 13)	-	11.400.000.000	*Foreclosed assets (Note 13)*
Fasilitas kredit kepada nasabah yang belum digunakan (Catatan 22)	(253.820.555)	669.565.663	*Unused loans commitments granted to customer (Note 22)*
Jumlah	**268.129.944.213**	**156.756.988.239**	***Total***

34. PENDAPATAN (BEBAN) NON-OPERASIONAL / *34. NON-OPERATING INCOME (EXPENSE)*

	2023	2022	
Pendapatan non-operasional			***Non-operating income***
Laba penjualan aset tetap	44.341.659	8.555.690	*Gain from sale of fixed assets*
Sewa bangunan non-kantor	34.581.600	426.026.067	*Non office building lease*
Laba hapus buku aset hak guna	8.546.338	-	*Gain from right of use write-off*
Lain-lain	5.056.144	55.693.117	*Others*
	92.525.741	490.274.874	
Beban non-operasional			***Non-operating expense***
Denda-denda	52.650.000	100.000	*Fines*
Rugi penghapusan aset tetap	13	18.672.018	*Loss on fixed assets write-off*
Rugi penjualan agunan yang diambil alih	-	495.979.956	*Loss from sale of foreclosed assets*
Lain-lain	137.212.369	147.096.980	*Others*
	189.862.382	661.848.954	
Jumlah pendapatan (beban) non-operasional - bersih	**(97.336.641)**	**(171.574.080)**	***Total non-operating income (expenses) - net***

35. KOMITMEN DAN KONTINJENSI / *35. COMMITMENTS AND CONTINGENCIES*

	2023	2022	
KOMITMEN			***COMMITMENTS***
Liabilitas komitmen			***Commitment liabilities***
Fasilitas kredit kepada nasabah yang belum digunakan	(1.047.588.279.424)	(1.064.847.760.715)	*Unused loans commitments granted to customers*
JUMLAH KOMITMEN - BERSIH	**(1.047.588.279.424)**	**(1.064.847.760.715)**	***TOTAL COMMITMENTS - NET***
KONTINJENSI			***CONTINGENCIES***
Tagihan kontinjensi			***Contingent receivables***
Pendapatan bunga dalam penyelesaian	53.716.259.981	24.190.449.007	*Past due interest receivables*
Pendapatan bunga kredit restrukturisasi	22.503.019.265	-	*Interest receivables on restructure loans*
Kredit hapusbuku	407.271.228.342	227.782.145.358	*Loan write-off*
Jumlah tagihan kontinjensi	**483.490.507.588**	**251.972.594.365**	***Total contingent receivables***
Liabilitas kontinjensi			***Contingent liabilities***
Bank garansi	(17.284.072.000)	(13.433.000.000)	*Bank guarantees*
Penempatan pada bank lain	-	(28.840.000.000)	*Placement with other banks*
Jumlah liabilitas kontinjensi	**(17.284.072.000)**	**(42.273.000.000)**	***Total contingent liabilities***
JUMLAH KONTINJENSI - BERSIH	**466.206.435.588**	**209.699.594.365**	***TOTAL CONTINGENCIES - NET***

36. TRANSAKSI DENGAN PIHAK YANG BERELASI / *36. RELATED PARTY TRANSACTIONS*

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

In the normal course of business, Bank enters into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

36. TRANSAKSI DENGAN PIHAK YANG BERELASI (lanjutan) / *36. RELATED PARTY TRANSACTIONS (continued)*

Berikut ini adalah pihak-pihak berelasi Bank, sifat hubungan dan sifat dari transaksi:

The related parties, nature of relationship and nature of transactions are described as follows:

Pihak berelasi/ ***Related parties***	**Sifat hubungan/** ***Nature of relationship***	**Sifat dari transaksi/** ***Nature of transaction***
Dewan Komisaris, Direksi dan Pejabat Eksekutif/ *Board of Commisioner, Board of Directors, Executive Bank Officer*	Karyawan kunci/ *Key management personnel*	a. Kredit yang diberikan/*Loans* b. Simpanan/*Deposits* c. Beban bunga/*Interest expenses* d. Pendapatan bunga/*Interest income*
Ok Next Co, Ltd. (dahulu/*formerly* APRO Financial Co, Ltd.)	Pemegang saham pengendali/ *Ultimate shareholder*	a. Simpanan/*Deposits* b. Beban bunga/*Interest expenses*
PT Oke Asset Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ *Owned by the ultimate shareholder*	a. Kredit yang diberikan/*Loans* b. Simpanan/*Deposits* c. Beban bunga/*Interest expenses* d. Pendapatan bunga/*Interest income*
PT Oke Investment Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ *Owned by the ultimate shareholder*	a. Simpanan/*Deposits* b. Beban bunga/*Interest expenses*
PT PTOP Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ *Owned by the ultimate shareholder*	a. Simpanan/*Deposits* b. Beban bunga/*Interest expenses*

Saldo dari pihak-pihak berelasi adalah sebagai berikut:

The outstanding balance with related parties are as follows:

	2023	**2022**	
Aset			***Asset***
Kredit yang diberikan			*Loans*
PT Oke Asset Indonesia	77.226.244.327	68.601.946.108	*PT Oke Asset Indonesia*
Lain-lain kurang dari Rp1.000.000.000	3.387.845.495	4.092.070.515	*Other less than Rp1,000,000,000*
Jumlah	**80.614.089.822**	**72.694.016.623**	***Total***
Persentase terhadap jumlah aset	0,73%	0,71%	*Percentage to total assets*
Liabilitas			***Liabilities***
Simpanan dari nasabah			*Deposits from customers*
Giro	3.772.314	1.556.330.000	*Current accounts*
Tabungan	79.947.411.306	4.166.225.770	*Savings deposits*
Deposito berjangka	14.296.424.716	12.482.569.325	*Time deposits*
Jumlah	**94.247.608.336**	**18.205.125.095**	***Total***
Persentase terhadap jumlah liabilitas	1,26%	0,27%	*Percentage to total liabilities*
Pendapatan bunga			***Interest income***
Pinjaman yang diberikan	12.020.216.214	4.057.363.345	*Loans*
Persentase terhadap jumlah pendapatan bunga	1,20%	0,58%	*Percentage to total interest income*
Beban bunga			***Interest expenses***
Simpanan dari nasabah	1.004.406.294	2.283.217.453	*Deposits from customers*
Persentase terhadap jumlah beban bunga	0,25%	0,97%	*Percentage to total interest expenses*
Beban tenaga kerja			***Personnel expenses***
Kompensasi kepada Dewan Komisaris, Direksi dan Pejabat Eksekutif:			*Compensation of Board of Commisioner, Board of Directors, Executive Bank Officer:*
Gaji dan imbalan kerja jangka pendek	40.782.905.858	22.279.329.327	*Salaries and short term employee benefits*
Imbalan pasca kerja	3.077.249.251	2.395.914.532	*Post employment benefits*
Jumlah	**43.860.155.109**	**24.675.243.859**	***Total***
Persentase terhadap jumlah beban tenaga kerja	34,06%	22,64%	*Percentage of total personnel expenses*

Transaksi dengan pihak-pihak berelasi dilakukan dengan kebijakan harga dan syarat normal, sebagaimana dilakukan dengan pihak yang tidak berelasi, kecuali pinjaman yang diberikan kepada karyawan Bank.

Related parties transactions are conducted at normal prices and terms of policy, as conducted by parties who are not related, except for loans granted to employees of the Bank.

37. INFORMASI SEGMEN

Bank melaporkan segmen wilayah geografis sebagai informasi segmen utama.

37. SEGMENT INFORMATION

The bank reported geographical segment as its primary segment information.

	2023						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Jawa Barat/ *West Java***	**Jumlah/ *Total***	
Pendapatan bunga	899.883.392.316	5.633.714.906	51.902.885.443	35.756.647.673	7.206.376.153	1.000.383.016.490	*Interest income*
Beban bunga	(369.361.746.954)	(2.201.292.035)	(7.964.288.356)	(14.052.456.430)	(3.442.760.276)	(397.022.544.050)	*Interest expenses*
Pendapatan bunga - bersih	530.521.645.363	3.432.422.871	43.938.597.087	21.704.191.243	3.763.615.876	603.360.472.440	*Interest income - net*
Pendapatan operasional lainnya	15.099.549.298	358.831.472	800.401.998	660.830.767	29.380.982	16.948.994.516	*Other operating income*
Tenaga kerja	(120.904.413.224)	(1.517.293.079)	(2.815.045.817)	(1.959.003.066)	(1.560.404.548)	(128.756.159.734)	*Personnel*
Umum dan administrasi	(153.547.987.289)	(1.305.543.521)	(11.807.569.894)	(1.512.272.486)	(7.849.569.446)	(176.022.942.634)	*General and administrative*
Penyisihan kerugian penurunan nilai atas aset keuangan	(268.096.604.923)	(6.437.076)	(20.103.828)	(5.748.989)	(1.049.397)	(268.129.944.213)	*Allowance for impairment losses on financial and*
Lainnya	(10.231.131.062)	-	-	-	-	(10.231.131.062)	*Others*
Laba (rugi) operasional	(7.158.941.837)	961.980.667	30.096.279.546	18.887.997.470	(5.618.026.532)	37.169.289.313	*Operating income (loss)*
Laba (rugi) bersih	18.245.118.937	(148.862.226)	3.034.690.502	13.494.617.972	(5.973.782.329)	28.651.782.856	*Net profit (loss)*
Jumlah aset	9.703.557.352.016	238.332.274.220	583.193.397.418	421.786.522.816	128.281.537.435	11.075.151.083.905	*Total asssets*
Jumlah liabilitas	6.678.323.679.058	54.559.906.047	211.762.347.413	397.360.928.880	148.658.704.179	7.490.665.565.577	*Total liabilities*

	2022					
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Jumlah/ *Total***	
Pendapatan bunga	645.106.511.645	2.050.201.254	39.454.452.027	15.369.457.432	701.980.622.358	*Interest income*
Beban bunga	(222.947.266.202)	(935.664.191)	(4.060.939.873)	(6.994.728.880)	(234.938.599.146)	*Interest expenses*
Pendapatan bunga - bersih	422.159.245.443	1.114.537.063	35.393.512.154	8.374.728.552	467.042.023.212	*Interest income - net*
Pendapatan operasional lainnya	8.912.976.795	519.109.321	327.208.460	677.113.676	10.436.408.252	*Other operating income*
Tenaga kerja	(103.666.330.808)	(1.225.714.960)	(2.346.296.554)	(1.736.030.007)	(108.974.372.329)	*Personnel*
Umum dan administrasi	(169.468.789.519)	(657.583.770)	(916.460.847)	(5.196.738.080)	(176.239.572.216)	*General and administrative*
Penyisihan kerugian penurunan nilai atas aset keuangan	(133.600.462.612)	(70.693.929)	(18.263.554.164)	(4.822.277.534)	(156.756.988.239)	*Allowance for impairment losses on financial and*
Lainnya	(8.071.541.884)	-	(7.353.988.814)	(624.118.122)	(16.049.648.820)	*Others*
Laba (rugi) operasional	24.336.639.299	(320.346.275)	14.194.409.049	(2.703.203.393)	35.507.498.680	*Operating income (loss)*
Laba bersih	25.113.195.485	(50.531.269)	(13.771.685.872)	1.919.203.615	13.210.181.959	*Net profit*
Jumlah aset	9.269.060.294.781	27.025.878.431	674.873.328.862	212.451.733.463	10.183.411.235.537	*Total asssets*
Jumlah liabilitas	6.122.191.247.254	31.666.002.722	140.406.208.454	336.788.130.095	6.631.051.588.525	*Total liabilities*

38. NILAI WAJAR INSTRUMEN KEUANGAN

Tabel dibawah ini menggambarkan nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan pada tanggal 31 Desember 2023 dan 2022.

38. FAIR VALUE OF FINANCIAL INSTRUMENTS

The following table represents the carrying value and fair value of financial assets and liabilities as of December 31, 2023 and 2022.

	2023		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Aset keuangan			***Financial assets***
Kas	17.163.556.200	17.163.556.200	*Cash*
Giro pada Bank Indonesia	462.808.546.170	462.808.546.170	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.730.197.054	2.730.197.054	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	549.985.425.169	549.985.425.169	*Placements with Bank Indonesia and other banks*
Efek-efek	1.382.901.566.872	1.405.787.044.820	*Marketable securities*
Kredit yang diberikan	8.310.560.436.858	8.310.560.436.858	*Loans*
	10.726.149.728.323	**10.749.035.206.271**	
Liabilitas keuangan			***Financial liabilities***
Liabilitas segera	57.419.625.960	57.419.625.960	*Liabilities immediately payable*
Simpanan dari nasabah	6.069.744.599.248	6.069.744.599.248	*Deposits from customers*
Simpanan dari bank lain	744.262.551.516	744.262.551.516	*Deposits from other banks*
Pinjaman yang diterima	550.000.000.000	550.000.000.000	*Borrowings*
	7.421.426.776.724	**7.421.426.776.724**	

	2022		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Aset keuangan			***Financial assets***
Kas	26.413.110.800	26.413.110.800	*Cash*
Giro pada Bank Indonesia	406.090.896.181	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.315.894.760	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	529.376.918.859	529.376.918.859	*Placements with Bank Indonesia and other banks*
Efek-efek	921.400.841.679	913.187.510.340	*Marketable securities*
Kredit yang diberikan	7.929.653.822.949	7.929.653.822.949	*Loans*
	9.814.251.485.228	**9.806.038.153.889**	
Liabilitas keuangan			***Financial liabilities***
Liabilitas segera	80.974.154.780	80.974.154.780	*Liabilities immediately payable*
Simpanan dari nasabah	5.368.611.972.518	5.368.611.972.518	*Deposits from customers*
Simpanan dari bank lain	600.081.913.207	600.081.913.207	*Deposits from other banks*
Pinjaman yang diterima	500.000.000.000	500.000.000.000	*Borrowings*
	6.549.668.040.505	**6.549.668.040.505**	

Bank menggunakan hirarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

(i) Tingkat 1: Harga dikutip (tidak disesuaikan) dari pasar yang aktif untuk aset atau liabilitas keuangan yang identik;

(ii) Tingkat 2: *Input* selain harga yang dikutip dari pasar yang disertakan pada Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas keuangan, baik secara langsung (yaitu sebagai sebuah harga) atau secara tidak langsung (yaitu sebagai turunan dari harga);

(iii) Tingkat 3: *Input* untuk aset atau liabilitas keuangan yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

(i) Level 1: Quoted prices in active market for the same/identical financial asset or liability;

(ii) Level 2: Inputs other than quoted market prices included in Level 1 that are observable for the financial asset or liability, either directly (as a price) or indirectly (derived from prices);

(iii) Level 3: Inputs for the financial asset or liability that are not based on observable market data (unobservable information).

38. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

a. Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek dan aset lain-lain.

Nilai tercatat dari giro dan penempatan dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap, efek-efek dan aset lain-lain ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari penempatan dengan suku bunga tetap, efek-efek dan aset lain-lain adalah perkiraan yang layak atas nilai wajar.

b. Pinjaman yang diberikan

Pinjaman yang diberikan dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh cadangan kerugian penurunan nilai.

Nilai tercatat dari pinjaman yang diberikan dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar dari pinjaman yang diberikan mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar.

c. Simpanan dari nasabah, simpanan dari bank lain dan liabilitas lain-lain

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga adalah sebesar jumlah terutang ketika utang tersebut dibayarkan.

Estimasi nilai wajar terhadap simpanan dengan tingkat suku bunga tetap, liabilitas akseptasi dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga hutang baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo dibawah satu tahun sehingga nilai tercatat dari simpanan dengan suku bunga tetap, serta beban yang masih harus dibayar adalah perkiraan yang layak atas nilai wajar.

38. FAIR VALUE OF FINANCIAL INSTRUMENT (continued)

a. Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities and other assets.

The carrying values of current account and placements with floating interest rate is a reasonable approximation of their fair values.

The estimated fair value of the placement with a fixed interest rate, marketable securities and other assets is based on discounted cash flows using money market interest rate applicable to loans with similar credit risk and remaining maturity. Because the residual maturity is below 1 (one) year, the carrying amount of the placement with a fixed interest rate, marketable securities and other assets is a reasonable approximation of their fair values.

b. Loans

Loans are stated at carrying amount after deducting the allowance for impairment losses.

The carrying value of loans with floating interest rates is a reasonable approximation of their fair values.

The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received. The expected cash flows is discounted at current market rates to determine its fair value.

c. Deposits from customers, deposits from other banks and other liabilities

The estimated fair value of deposits without maturity, including non-interest bearing deposits is equal to the outstanding amount when the debt is paid.

The estimated fair value of the deposits with fixed interest rates, liabilities acceptances and other liabilities that are not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. Because the residual maturity is below one year, the carrying amount of deposits with fixed interest rates, is reasonable approximation of fair value.

39. MANAJEMEN RISIKO

Penerapan manajemen risiko di Bank mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Bank telah menyusun buku Pedoman Penerapan Manajemen Risiko yang mencakup kebijakan dan prosedur mengenai:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur dan penetapan limit;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian internal yang menyeluruh.

Bank senantiasa melakukan penyesuaian, perbaikan dan penyempurnaan terhadap pedoman penerapan manajemen risiko bila terdapat perubahan atas ketentuan yang berlaku.

Bank telah membentuk Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko yang bertugas menetapkan kebijakan termasuk strategi manajemen risiko dan perencanaan dalam keadaan darurat *(contingency plan)* untuk menghadapi risiko yang timbul, memperbaiki dan menyempurnakan penerapan manajemen risiko.

Dalam rangka meningkatkan efektifitas penerapan manajemen risiko maka telah dilakukan upaya peningkatan kemampuan dan pengetahuan petugas melalui seminar, sosialisasi dan mengikutsertakan dalam program sertifikasi. Bank telah memiliki serangkaian prosedur dan metodologi untuk digunakan dalam melakukan identifikasi, pengukuran, pemantauan dan pengendalian untuk 8 (delapan) jenis risiko yang melekat pada aktivitas fungsional bank. Secara berkala Bank melakukan evaluasi terhadap prosedur dan metodologi yang ada untuk lebih menyempurnakan praktek penerapan manajemen risiko.

a. Risiko kredit

Risiko kredit adalah potensi terjadinya kerugian keuangan ketika nasabah atau *counterparty* gagal memenuhi kewajibannya pada saat jatuh tempo, dan timbul terutama dari giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek yang dibeli dengan janji dijual kembali, efek-efek dan pinjaman yang diberikan. Tujuan dari manajemen risiko kredit adalah untuk mengendalikan dan mengelola eksposur risiko kredit dalam parameter yang dapat diterima, sekaligus memaksimalkan *return on risk.*

Risiko kredit terutama berasal dari pinjaman yang diberikan dan garansi.

39. RISK MANAGEMENT

Implementation of risk management in Bank accordance with the Financial Services Authority Regulation (POJK) No.18/POJK.03/2016 dated March 16, 2016 regarding Application of Risk Management for Commercial Banks. The Bank has prepared Risk Management Implementation Guidelines which include policies and procedures regarding:

1. *Active supervision by the Board of Commissioner and Board of Directors;*
2. *Adequacy of policies, procedures, and establishment of limits;*
3. *Adequacy of processes of identification, measurement, monitoring, and control of risks and the Risk Management information system; and*
4. *Comprehensive internal control system.*

The Bank makes adjustments, revisions and improvements to the guidelines for risk management when there are changes to the applicable regulations.

The Bank has established a Risk Management Committee and Risk Management Unit which is responsible for determining policies including risk management strategy and planning in an emergency (contingency plan) to deal with the resulting risks, improve and refine risk management.

In order to improve the effectiveness of risk management application they have made efforts to increase the ability and knowledge of officers through seminars, socialization and participation in the certification program. The Bank has a series of procedures and methodologies use in the identification, measurement, monitoring and control for 8 (eight) types of risks inherent in the functional activity of the bank. The Bank periodically evaluates existing procedures and methodologies to further enhance risk management practices.

a. Credit risk

Credit risk is the potential for financial loss when a customer or counterparty fails to meet its obligations at maturity, and arises principally from current account with Bank Indonesia, current account with other banks, placement with Bank Indonesia and other banks, marketable securities purchased under resale agreement, marketable secutities and loans. The purpose of the credit risk management is to control and manage the credit risk exposure within acceptable parameters, while maximizing the return on risk.

Credit risk comes primarily from loans and guarantees.

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

Pengelolaan risiko kredit dilaksanakan sejalan dengan kebijakan dan prosedur yang telah ada untuk memastikan beberapa hal berikut:

1. Analisa usaha setiap sektor kredit, kelengkapan dokumen dan pengikatan dalam kegiatan pemberian kredit.
2. Proses manajemen risiko kredit dari identifikasi risiko, analisa risiko, pengukuran risiko hingga monitoring risiko kredit dalam siklus proses pemberian kredit secara menyeluruh.
3. Mempercepat penyelesaian kredit bermasalah, menurunkan NPL bank dan meningkatkan hasil usaha.
4. Meningkatkan kemampuan kompetensi karyawan melalui training dan pendidikan di internal maupun eksternal.

Rasio kredit bermasalah/*non-performing loans (NPL)* Bank pada tanggal 31 Desember 2023 dan 2022 (Catatan 9q).

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

Eksposur risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan adalah sebagai berikut:

39. *RISK MANAGEMENT (continued)*

a. *Credit risk (continued)*

Credit risk management is implemented in line with the policies and procedures exist to ensure the following:

1. *Analysis of each business credit sector, documents and binding in lending activities.*
2. *Credit risk management process of risk identification, risk analysis, risk measurement by monitoring credit risk in the loan processing cycle as a whole.*
3. *Accelerate the completion of non-performing loans, lowering the bank NPLs and improve business results.*
4. *Improve the ability of the competence of employees through training and education both internal and external.*

Non-performing loans (NPL) ratio of the Bank as of December 31, 2023 and 2022 (Note 9q).

Earnings asset quality ratio is the ratio of assets classified as non-performing to total earnings assets.

Credit risk exposure without taking into account collateral and other credit support to the financial assets in the statements of financial position is as follows:

Keterangan	Eksposur maksimum/ *Maximum exposure* 2023	2022	*Description*
Giro pada Bank Indonesia	462.808.546.170	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.730.197.054	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	549.985.425.169	529.376.918.859	*Placements with Bank Indonesia and other banks*
Efek-efek	1.382.901.566.872	921.400.841.679	*Marketable securities*
Pinjaman yang diberikan	8.527.881.283.440	8.064.122.682.911	*Loans*
Jumlah - bruto	10.926.307.018.705	9.922.307.234.390	*Total - gross*
Penyisihan kerugian penurunan nilai	(217.320.846.582)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**10.708.986.172.123**	**9.787.838.374.428**	***Total - net***

Eksposur risiko kredit terhadap komitmen dan kontinjensi tanpa memperhitungkan agunan atau pendukung kredit lainnya adalah sebagai berikut:

Credit risk exposure to the commitments contingencies without collateral held or other credit support is as follows:

Keterangan	Eksposur maksimum/ *Maximum exposure* 2023	2022	*Description*
Fasilitas kredit kepada debitur yang belum digunakan	1.047.588.279.424	1.064.847.760.715	*Unused loans commitments granted to customers*
Penempatan pada bank lain	-	28.840.000.000	*Placement with other banks*
Garansi yang diterbitkan	17.284.072.000	13.433.000.000	*Guarantees issued*
Jumlah	**1.064.872.351.424**	**1.107.120.760.715**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(i) Sektor industri

Tabel dibawah berikut ini menggambarkan rincian eksposur kredit Bank pada nilai tercatat dan rincian eksposur kredit Bank terhadap komitmen dan kontijensi (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(i) Industry sector

The following table below illustrates the details of the Bank's credit exposure to the carrying value and the details of the Bank's credit exposure to commitments and contigencies (without taking into account collateral or other credit support), which are categorized by industry sector.

	2023				
	Pemerintah/ *Government*	**Bank Indonesia dan bank lain/ *Bank Indonesia and other banks***	**Korporasi dan perorangan/ *Corporate and individual***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	-	462.808.546.170	-	462.808.546.170	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	2.730.197.054	-	2.730.197.054	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	549.985.425.169	-	549.985.425.169	*Placements with Bank Indonesia and other banks*
Efek-efek	1.382.901.566.872	-	-	1.382.901.566.872	*Marketable securities*
Pinjaman yang diberikan	-	229.553.111.822	8.298.328.171.618	8.527.881.283.440	*Loans*
Jumlah - bruto	1.382.901.566.872	1.245.077.280.215	8.298.328.171.618	10.926.307.018.705	*Total - gross*
Penyisihan kerugian penurunan nilai	-	-	(217.320.846.582)	(217.320.846.582)	*Allowance for impairment losses*
Jumlah - bersih	**1.382.901.566.872**	**1.245.077.280.215**	**8.081.007.325.036**	**10.708.986.172.123**	***Total - net***
Fasilitas kredit kepada debitur yang belum digunakan	-	55.359.735.598	992.228.543.826	1.047.588.279.424	*Unused loans commitments granted to customers*
Garansi yang diterbitkan	-	-	17.284.072.000	17.284.072.000	*Guarantees issued*
Jumlah	**-**	**55.359.735.598**	**1.009.512.615.826**	**1.064.872.351.424**	***Total***

39. MANAJEMEN RISIKO (lanjutan) / *39. RISK MANAGEMENT (continued)*

a. Risiko kredit (lanjutan) / *a. Credit risk (continued)*

(i) Sektor industri (lanjutan) / *(i) Industry sector (continued)*

	2022				
	Pemerintah/ *Government*	**Bank Indonesia dan bank lain/ *Bank Indonesia and other banks***	**Korporasi dan perorangan/ *Corporate and individual***	**Jumlah/ *Total***	
Giro pada Bank Indonesia	-	406.090.896.181	-	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	1.315.894.760	-	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	529.376.918.859	-	529.376.918.859	*Placements with Bank Indonesia and other banks*
Efek-efek	921.400.841.679	-	-	921.400.841.679	*Marketable securities*
Pinjaman yang diberikan	-	224.100.028.764	7.840.022.654.147	8.064.122.682.911	*Loans*
Jumlah - bruto	921.400.841.679	1.160.883.738.564	7.840.022.654.147	9.922.307.234.390	*Total - gross*
Penyisihan kerugian penurunan nilai	-	-	(134.468.859.962)	(134.468.859.962)	*Allowance for impairment losses*
Jumlah - bersih	**921.400.841.679**	**1.160.883.738.564**	**7.705.553.794.185**	**9.787.838.374.428**	***Total - net***
Fasilitas kredit kepada debitur yang belum digunakan	-	36.922.271.569	1.027.925.489.146	1.064.847.760.715	*Unused loans commitments granted to customers*
Penempatan pada bank lain	-	28.840.000.000	-	28.840.000.000	*Placement with other banks*
Jumlah	**-**	**65.762.271.569**	**1.041.358.489.146**	**1.107.120.760.715**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(ii) Sektor geografis

Eksposur risiko kredit atas aset keuangan berdasarkan wilayah geografis tempat Bank beroperasi adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(ii) Geographic sector

Credit risk exposure of the financial assets by geographic sector in which the Bank operates is as follows:

2023

	DKI Jakarta/ *DKI Jakarta*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Bali/ *Bali*	Lain-lain/ *Others*	Jumlah/ *Total*	
Giro pada Bank Indonesia	462.808.546.170	-	-	-	-	462.808.546.170	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.730.197.054	-	-	-	-	2.730.197.054	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	549.985.425.169	-	-	-	-	549.985.425.169	*Placements with Bank Indonesia and other banks*
Efek-efek - bersih	1.382.901.566.872	-	-	-	-	1.382.901.566.872	*Marketable securities - net*
Pinjaman yang diberikan - bersih	7.104.780.061.865	233.478.495.531	553.608.884.061	418.692.995.401	-	8.310.560.436.858	*Loans - net*
Jumlah	**9.503.205.797.130**	**233.478.495.531**	**553.608.884.061**	**418.692.995.401**	**-**	**10.708.986.172.123**	***Total***

2022

	DKI Jakarta/ *DKI Jakarta*	Jawa Tengah/ *Central Java*	Jawa Timur/ *East Java*	Bali/ *Bali*	Lain-lain/ *Others*	Jumlah/ *Total*	
Giro pada Bank Indonesia	406.090.896.181	-	-	-	-	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.315.894.760	-	-	-	-	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	529.376.918.859	-	-	-	-	529.376.918.859	*Placements with Bank Indonesia and other banks*
Efek-efek - bersih	921.400.841.679	-	-	-	-	921.400.841.679	*Marketable securities - net*
Pinjaman yang diberikan - bersih	7.056.046.751.221	25.986.520.862	642.828.326.688	204.792.224.178	-	7.929.653.822.949	*Loans - net*
Jumlah	**8.914.231.302.700**	**25.986.520.862**	**642.828.326.688**	**204.792.224.178**	**-**	**9.787.838.374.428**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(ii) Sektor geografis (lanjutan)

Eksposur risiko kredit atas komitmen dan kontinjensi berdasarkan wilayah geografis tempat Bank beroperasi adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(ii) Geographic sector (continued)

Credit risk exposure of commitment and contingency by geographic sector in which the Bank operates is as follows:

	2023						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Fasilitas kredit kepada debitur yang belum digunakan	844.224.786.700	98.678.598.592	20.288.510.544	84.396.383.588	-	1.047.588.279.424	*Unused loans commitments granted to customers*
Garansi yang diterbitkan	17.284.072.000	-	-	-	-	17.284.072.000	*Guarantees issued*
Jumlah	**861.508.858.700**	**98.678.598.592**	**20.288.510.544**	**84.396.383.588**	**-**	**1.064.872.351.424**	***Total***

	2022						
	DKI Jakarta/ *DKI Jakarta*	**Jawa Tengah/ *Central Java***	**Jawa Timur/ *East Java***	**Bali/ *Bali***	**Lain-lain/ *Others***	**Jumlah/ *Total***	
Fasilitas kredit kepada debitur yang belum digunakan	915.145.795.455	2.243.823.047	82.765.731.364	64.692.410.849	-	1.064.847.760.715	*Unused loans commitments granted to customers*
Penempatan pada bank lain	5.500.000.000	-	-	23.340.000.000	-	28.840.000.000	*Placement with other banks*
Garansi yang diterbitkan	13.433.000.000	-	-	-	-	13.433.000.000	*Guarantees issued*
Jumlah	**934.078.795.455**	**2.243.823.047**	**82.765.731.364**	**88.032.410.849**	**-**	**1.107.120.760.715**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Kualitas kredit dari aset keuangan

Tabel berikut menyajikan aset keuangan berdasarkan *stage* dengan jumlah cadangan kerugian penurunan nilai untuk setiap aset keuangan dengan klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain pada tanggal 31 Desember 2023 dan 2022:

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iii) Credit quality of financial assets

The following table presents the financial assets by stage with the allowance for impairment losses against each financial assets under classification of amortised cost and fair value through other comprehensive income as of December 31, 2023 and 2022:

2023

	Stage 1			***Stage 2***			***Stage 3***			**Jumlah/*Total***			
	Nilai tercatat/ *Carrying amount*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	**Nilai tercatat/ *Carrying amount***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	**Nilai tercatat/ *Carrying amount***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	**Nilai tercatat/ *Carrying amount***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	
Giro pada Bank Indonesia	462.808.546.170	-	462.808.546.170	-	-	-	-	-	-	462.808.546.170	-	462.808.546.170	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.730.197.054	-	2.730.197.054	-	-	-	-	-	-	2.730.197.054	-	2.730.197.054	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	549.985.425.169	-	549.985.425.169	-	-	-	-	-	-	549.985.425.169	-	549.985.425.169	*Placements with Bank Indonesia and other banks*
Efek-efek - bersih	1.382.901.566.872	-	1.382.901.566.872	-	-	-	-	-	-	1.382.901.566.872	-	1.382.901.566.872	*Marketable securities - net*
Pinjaman yang diberikan - bersih	8.082.668.449.821	(83.576.465.124)	7.999.091.984.697	221.955.660.523	(40.136.059.175)	181.819.601.348	223.257.173.096	(93.608.322.283)	129.648.850.813	8.527.881.283.440	(217.320.846.582)	8.310.560.436.858	*Loans - net*
Jumlah	**10.481.094.185.086**	**(83.576.465.124)**	**10.397.517.719.962**	**221.955.660.523**	**(40.136.059.175)**	**181.819.601.348**	**223.257.173.096**	**(93.608.322.283)**	**129.648.850.813**	**10.926.307.018.705**	**(217.320.846.582)**	**10.708.986.172.123**	***Total***

2022

	Stage 1			***Stage 2***			***Stage 3***			**Jumlah/*Total***			
	Nilai tercatat/ *Carrying amount*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	**Nilai tercatat/ *Carrying amount***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	**Nilai tercatat/ *Carrying amount***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	**Nilai tercatat/ *Carrying amount***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Nilai tercatat bersih/ *Net carrying amount***	
Giro pada Bank Indonesia	406.090.896.181	-	406.090.896.181	-	-	-	-	-	-	406.090.896.181	-	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.315.894.760	-	1.315.894.760	-	-	-	-	-	-	1.315.894.760	-	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	529.376.918.859	-	529.376.918.859	-	-	-	-	-	-	529.376.918.859	-	529.376.918.859	*Placements with Bank Indonesia and other banks*
Efek-efek - bersih	921.400.841.679	-	921.400.841.679	-	-	-	-	-	-	921.400.841.679	-	921.400.841.679	*Marketable securities - net*
Pinjaman yang diberikan - bersih	7.707.654.547.914	(62.342.307.340)	7.645.312.240.574	68.447.292.791	(5.476.550.931)	62.970.741.860	288.020.842.206	(66.650.001.691)	221.370.840.515	8.064.122.682.911	(134.468.859.962)	7.929.653.822.949	*Loans - net*
Jumlah	**9.565.839.099.393**	**(62.342.307.340)**	**9.503.496.792.053**	**68.447.292.791**	**(5.476.550.931)**	**62.970.741.860**	**288.020.842.206**	**(66.650.001.691)**	**221.370.840.515**	**9.922.307.234.390**	**(134.468.859.962)**	**9.787.838.374.428**	***Total***

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Kualitas kredit dari aset keuangan (lanjutan)

Dalam hal terdapat keraguan terhadap kemampuan nasabah untuk melakukan pembayaran kontraktual pada saat jatuh tempo, persyaratan kredit dapat dinegosiasikan kembali berdasarkan kesepakatan antara Bank dan nasabah.

Dampak langsung dan tidak langsung atas pandemik COVID-19 mempengaruhi perekonomian global, pasar, dan pihak lawan maupun debitur dari Bank. COVID-19 diperkirakan merupakan krisis jangka pendek dan manajemen telah melakukan langkah-langkah untuk memitigasi dampak terhadap bisnis Bank sebagai berikut:

- Mempersiapkan skema restrukturisasi kredit untuk debitur yang berdampak COVID-19.
- Melakukan penyaluran kredit yang diberikan secara selektif dengan menerapkan prinsip kehati-hatian.
- Meningkatkan upaya penagihan dan penyelesaian kredit bermasalah.
- Melakukan efisiensi biaya operasional.
- Menerapkan manajemen risiko likuiditas secara optimum untuk menjaga posisi likuiditas Bank.

Sehubungan dengan hal tersebut, pihak regulator juga telah mengeluarkan beberapa peraturan baru yaitu, antara lain:

- POJK No.11/POJK.03/2020 tanggal 13 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19 sebagaimana diubah terakhir dengan POJK No.17/POJK.03/2021 tanggal 10 September 2021 yang bertujuan untuk mendorong optimalisasi kinerja perbankan khususnya fungsi intermediasi, menjaga stabilitas sistem keuangan,dan mendukung pertumbuhan ekonomi.
- Siaran pers OJK No.SP28/DHMSOJK/IV/2020 tentang Panduan Penerapan PSAK 71 dan PSAK 68 untuk Perbankan di Masa Pandemi COVID-19 tanggal 16 April 2020.
- Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. 34/KDK.03/2022 tentang Penetapan Sektor Penyediaan Akomodasi dan Penyediaan Makan Minum, Sektor Tekstil dan Produk Tekstil Serta Alas Kaki, Segmen Usaha Mikro, Kecil, Menengah, serta Provinsi Bali sebagai Sektor dan Daerah yang Memerlukan Perlakuan Khusus terhadap Kredit atau Pembiayaan Kredit.

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iii) Credit quality of financial assets (continued)

Where there is doubt on the ability of the borrowers to meet contractual payments when due, the terms of the loans might be renegotiated based on mutual agreement between the Bank and the borrowers.

Direct and indirect effects of the COVID-19 outbreak are impacting the global economy, markets, and the counterparties and debtor of the Bank. COVID-19 is expected to be short term crisis (V-curve crisis) and management has taking actions to mitigate the impacts on the Bank's business as follow:

- *Establish various restructuring scheme which can considered for customers affected by COVID-19.*
- *Provide loans to customers selectively with prudent principles.*
- *Increase efforts on collections and settlements of non-performing loans.*
- *Manage operational expenses efficiently.*
- *Implement liquidity risk management optimally to secure the Bank's liquidity position.*

In relation to these, the regulators has also issued several new regulations as follows:

- *POJK No.11/POJK.03/2020 dated March 13, 2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy which have been amended with POJK No.17/POJK.03/2021 dated September 10, 2021 to push the optimization of bank's performance specifically for the intermediation function, manage the stability of the financial system, and support the economic growth.*
- *OJK press release No.SP28/DHMSOJK/IV/2020 concerning Guidelines for the Implementation of PSAK 71 and PSAK 68 for Banking during the COVID-19*
- *Decree of the Board of Commissioners of the Financial Services Authority No. 34/KDK.03/2022 on the Determination of the Accommodation and Drinking Food Provision Sector, Textile and Textile Products and Footwear Sector, Micro, Small, Medium Enterprises Segment, and Bali Province as Sectors and Regions that Require Special Treatment of Credit or Credit Financing.*

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Kualitas kredit dari aset keuangan (lanjutan)

Manajemen telah melakukan evaluasi dampak pandemi COVID-19 terhadap perhitungan kerugian kredit ekspektasian, antara lain penyesuaian terhadap variable ekonomi makro yang mempengaruhi kerugian kredit ekspektasian 12 bulan *(Stage 1)* dan kerugian kredit ekspektasian sepanjang umur aset keuangan *(Stage 2)*. Mengingat model perhitungan kerugian kredit ekspektasian tidak sepenuhnya dapat menghasilkan estimasi kerugian yang akurat dalam kondisi ekonomi yang abnormal, maka Manajemen juga sudah memperhitungkan beberapa faktor penyesuaian untuk memastikan nilai kerugian kredit ekspektasian yang diakui dalam laporan keuangan dinyatakan secara wajar.

Dalam menilai kondisi masa depan, manajemen telah mempertimbangkan berbagai informasi relevan yang tersedia, termasuk kebijakan COVID-19 yang dikeluarkan oleh pemerintah untuk mendukung dan mengurangi dampak penyebaran COVID-19 terhadap perekonomian, dan mendorong Bank untuk menunda atau merestrukturisasi pinjaman. Dalam kondisi normal, penjadwalan ulang atau restrukturisasi pinjaman akan menunjukkan peningkatan risiko kredit yang signifikan dan pindah ke *Stage 2.* Namun, dalam kondisi saat ini dan sejalan dengan panduan yang dikeluarkan oleh Ikatan Akuntan Indonesia, manajemen telah mempertimbangkan bahwa restrukturisasi atau peristiwa mungkin tidak secara otomatis memicu peningkatan risiko kredit yang signifikan jika peminjam diharapkan untuk memulihkan dan memenuhi kewajiban kontraktual mereka setelah akhir periode restrukturisasi atau relaksasi.

Asumsi dan pertimbangan utama dalam menentukan kerugian kredit ekspektasian

Variabel Makro Ekonomi (MEV)

Lingkungan ekonomi yang berkembang adalah penentu utama dari kemampuan nasabah Bank untuk memenuhi kewajiban mereka saat jatuh tempo. Ini adalah prinsip dasar PSAK 71 bahwa potensi kerugian kredit di masa depan harus bergantung tidak hanya pada kesehatan ekonomi saat ini, tetapi juga harus memperhitungkan kemungkinan perubahan pada lingkungan ekonomi. Misalnya, jika Bank mengantisipasi perlambatan tajam dalam ekonomi dunia, Bank harus membentuk lebih banyak cadangan hari ini untuk menyerap kerugian kredit yang kemungkinan akan terjadi dalam waktu dekat.

Untuk menangkap efek perubahan pada lingkungan ekonomi, model PD digunakan untuk menghitung kerugian kredit ekspektasian, dengan memasukkan informasi *forward looking* dalam bentuk perkiraan nilai-nilai variabel ekonomi yang kemungkinan akan berdampak pada kemampuan pembayaran kembali nasabah Bank.

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iii) Credit quality of financial assets (continued)

Management has evaluated the impact of the COVID-19 pandemic on calculating expected credit loss, including adjustments to macroeconomic variables that affect 12-month expected credit losses (Stage 1) and expected credit losses over the life of the financial assets (Stage 2). Considering that the expected credit loss calculation model cannot produce an accurate estimation of losses in abnormal economic conditions, management has also taken into account several adjustment factors to ensure the expected value of the expected credit loss recognized in the financial statements is stated fairly.

In assessing future conditions, management has considered various relevant information available, including COVID-19 policies issued by the government to support and mitigate the impact of the spread of COVID-19 on the economy, and encouragement for banks to defer or restructure loans. Under normal conditions, a rescheduling or restructuring of a loan would indicate a significant increase in credit risk and a move to Stage 2. However, in the current condition and in line with guidance issued by the Indonesia Institute of Accountants, management have considered that such a restructuring or event may not automatically trigger a significant increase in credit risk if the borrower would be expected to recover and fulfill their contractual obligations after the end of the restructuring or relaxation period.

Key assumptions and judgments in determining expected credit loss

Macro Economic Variable (MEV)

The developing economic environment is the key determinant of the ability of a Bank's customer to meet their obligations as they fall due. It is a fundamental principle of PSAK 71 that the potential future credit losses should depend not just on the health of the economy today, but should also take into account potential changes to the economic environment. For example, if the Bank was to anticipate a sharp slowdown in the world economy, Bank should make more provisions today to absorb the credit losses likely to occur in the near future.

To capture the effect of changes to the economic environment, PD model is used to calculate expected credit loss, by incorporating forward-looking information in the form of forecasts of the values of economic variables that are likely to have an effect on the repayment ability of the Bank's customer.

39. MANAJEMEN RISIKO (lanjutan)

a. Risiko kredit (lanjutan)

(iii) Kualitas kredit dari aset keuangan (lanjutan)

Asumsi dan pertimbangan utama dalam menentukan kerugian kredit ekspektasian (lanjutan)

Berbagai MEV digunakan untuk setiap model PD, tergantung pada hasil analisis statistik kesesuaian MEV dengan PD serta konsensus dari pakar kredit. Diantaranya adalah Produk Domestik Bruto (PDB) dan Indeks Harga Konsumen.

Bank menggunakan metode pemodelan untuk memproyeksikan MEV di masa depan. Bank menggunakan 3 skenario untuk pemodelan, yaitu normal, batas prediksi bawah dan batas prediksi atas. Bank akan memberikan bobot pada ketiga skenario tersebut untuk memperoleh proyeksi dasar untuk setiap MEV. Semua proyeksi diperbarui setiap satu tahun.

Sensitivitas MEV terhadap ECL

Perhitungan ECL bergantung pada beberapa variabel dan pada dasarnya tidak linier dan tergantung pada portofolio, yang menyiratkan bahwa tidak ada analisis tunggal yang dapat sepenuhnya menunjukkan sensitivitas kerugian kredit ekspektasian terhadap perubahan dalam MEV. Bank berkeyakinan bahwa sensitivitas harus dilakukan terhadap seluruh variabel, alih-alih variabel tunggal, karena hal ini sejalan dengan sifat multi-variabel dari perhitungan ECL.

b. Risiko pasar

Risiko pasar merupakan risiko yang timbul karena adanya pergerakan faktor pasar *(adverse movement)* dari portofolio yang dimiliki oleh Bank, yang dapat merugikan Bank yaitu suku bunga dan nilai tukar.

Tujuan dari manajemen risiko pasar adalah untuk melakukan identifikasi, pengukuran, pengendalian dan pengelolaan eksposur risiko pasar dalam parameter yang dapat diterima, serta memaksimalkan tingkat pengembalian.

Pemantauan terhadap risiko pasar dilakukan secara aktif dengan memonitor perkembangan suku bunga Bank Indonesia yang dikeluarkan oleh Bank Indonesia dan menganalisa arah pergerakan suku bunga. Bank juga menetapkan batas maksimum risiko pasar yang dapat ditoleransi dan eksposur per jenis risiko.

Risiko suku bunga adalah potensi kerugian yang timbul akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi atau transaksi Bank yang mengandung risiko suku bunga.

39. RISK MANAGEMENT (continued)

a. Credit risk (continued)

(iii) Credit quality of financial assets (continued)

Key assumptions and judgments in determining expected credit loss (continued)

Various of MEVs are used for each PD model, depending on the statistical analysis result of appropriateness of the MEV with PD as well as consensus from credit expert. Amongst others are Gross Domestic Product (GDP) and Consumer Pricing Index.

The Banks uses modeling method to forecast the MEV in the future. The Bank uses 3 modeling scenarios, i.e. normal, lower prediction limit and upper prediction limit. The Bank will give weight to all three scenarios to obtain the base forecast for each MEV. All projections are updated on a yearly basis.

Sensitivity of MEV to ECL

The ECL calculation relies on multiple variables and is inherently non-linear and portfolio-dependent, which implies that no single analysis can fully demonstrate the sensitivity of the expected credit loss to changes in the MEVs. The Bank believes that sensitivity should be performed to all variables, instead of single variable, as this aligns with the multi-variable nature of the ECL calculation.

b. Market risk

Market risk is the risk arising due to movements in market factors (adverse movement) of the portfolio held by the Bank, which can be detrimental to the Bank such interest rates and exchange rates.

The objective of market risk management is to identify, measure, control and manage the market risk exposures within acceptable parameters, while maximizing returns.

Monitoring of market risk is done actively by monitoring the progress of Bank Indonesia rate issued by Bank Indonesia and analyze the direction of interest rate movements. The Bank has also set a maximum limit that can be tolerated market risks and exposures per risk type.

Interest rate risk is the potential loss arising from interest rate movements in the market opposite to the Bank or transactions that contain interest rate risk.

39. MANAJEMEN RISIKO (lanjutan)

b. Risiko pasar (lanjutan)

Tabel di bawah merangkum tingkat suku bunga efektif setahun untuk Rupiah untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

39. RISK MANAGEMENT (continued)

b. Market risk (continued)

The table below summarizes the effective interest rates per year for Rupiah for the years ended December 31, 2023 and 2022.

	2023	2022	
Aset			***Assets***
Giro pada bank lain	0,63%	0,56%	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
- *Deposit facility*	5,01%	2,93%	*Deposit facility -*
- *Term deposits*	5,59%	4,12%	*Term deposits -*
- Deposito berjangka	6,69%	5,31%	*Time deposits -*
- *Call money*	5,69%	3,58%	*Call money -*
Efek-efek			*Marketable securities*
- Surat Utang Negara	7,39%	7,32%	*Government Debenture Debt -*
- Obligasi Ritel Indonesia	5,57%	6,00%	*Indonesian Retail Bonds -*
- Sukuk Ritel Negara	7,13%	6,50%	*State Islamic Bonds -*
Pinjaman yang diberikan	10,89%	9,88%	*Loans*
Liabilitas			***Liabilities***
Simpanan nasabah			*Deposits from customers*
- Giro	2,14%	2,78%	*Current acounts -*
- Tabungan	3,06%	3,21%	*Savings deposits -*
- Deposito berjangka	5,85%	4,61%	*Time deposits -*
Simpanan dari bank lain			*Deposits from other banks*
- Giro	2,79%	2,95%	*Current acounts -*
- Tabungan	2,99%	2,73%	*Savings deposits -*
- Deposito berjangka	5,30%	3,59%	*Time deposits -*

39. MANAJEMEN RISIKO (lanjutan)

b. Risiko pasar (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur instrumen keuangan Bank pada nilai tercatatnya terhadap risiko tingkat suku bunga yang dikategorikan menurut mana yang terlebih dahulu antara tanggal *repricing* atau tanggal jatuh tempo:

39. RISK MANAGEMENT (continued)

b. Market risk (continued)

The table below summarizes the Bank's exposure to financial instruments on the carrying value of the interest rate risk which are categorized according to which will be the first between the date of repricing or maturity dates:

	2023					
	<1 bulan/*month*	**1-3 bulan/*months***	**3-12 bulan/*months***	**>12 bulan/*months***	**Jumlah/ *Total***	
Aset						***Assets***
Kas	17.163.556.200	-	-	-	17.163.556.200	*Cash*
Giro pada Bank Indonesia	462.808.546.170	-	-	-	462.808.546.170	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.730.197.054	-	-	-	2.730.197.054	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain-bersih	549.985.425.169	-	-	-	549.985.425.169	*Placements with Bank Indonesia and other banks - net*
Efek-efek - bersih	-	160.947.459.377	50.617.946.629	1.171.336.160.866	1.382.901.566.872	*Marketable securities - net*
Pinjaman yang diberikan-bersih	250.024.377.572	464.311.632.972	5.618.123.587.455	1.978.100.838.859	8.310.560.436.858	*Loans - net*
Aset lain-lain - piutang bunga	2.328.126.849	16.670.816.487	4.490.616.076	45.779.632.223	69.269.191.635	*Other assets - interest recevables*
Jumlah aset keuangan	**1.285.040.229.014**	**641.929.908.836**	**5.673.232.150.160**	**3.195.216.631.948**	**10.795.418.919.958**	***Total financial assets***
Liabilitas						***Liabilities***
Simpanan dari nasabah	3.867.046.009.433	569.233.048.804	1.552.647.128.273	80.818.412.738	6.069.744.599.248	*Deposits from customers*
Simpanan dari bank lain	414.087.551.516	67.075.000.000	263.100.000.000	-	744.262.551.516	*Deposits from other banks*
Pinjaman yang diterima	-	-	-	550.000.000.000	550.000.000.000	*Borrowings*
Liabilitas segera	57.419.625.960	-	-	-	57.419.625.960	*Liabilities due immediately*
Jumlah liabilitas keuangan	**4.338.553.186.909**	**636.308.048.804**	**1.815.747.128.273**	**630.818.412.738**	**7.421.426.776.724**	***Total financial liabilities***
Jumlah *maturity gap*	**(3.053.512.957.895)**	**5.621.860.032**	**3.857.485.021.887**	**2.564.398.219.210**	**3.373.992.143.234**	***Total maturity gap***

39. MANAJEMEN RISIKO (lanjutan) / *39. RISK MANAGEMENT (continued)*

b. Risiko pasar (lanjutan) / *b. Market risk (continued)*

	2022					
	<1 bulan/*month*	1-3 bulan/*months*	3-12 bulan/*months*	>12 bulan/*months*	Jumlah/ *Total*	
Aset						***Assets***
Kas	26.413.110.800	-	-	-	26.413.110.800	*Cash*
Giro pada Bank Indonesia	406.090.896.181	-	-	-	406.090.896.181	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.315.894.760	-	-	-	1.315.894.760	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain-bersih	528.176.918.859	1.200.000.000	-	-	529.376.918.859	*Placements with Bank Indonesia and other banks - net*
Efek-efek - bersih	-	-	31.193.262.700	890.207.578.979	921.400.841.679	*Marketable securities - net*
Pinjaman yang diberikan-bersih	369.295.696.597	250.251.780.010	5.639.939.399.248	1.670.166.947.094	7.929.653.822.949	*Loans - net*
Aset lain-lain - piutang bunga	58.047.265.689	-	-	-	58.047.265.689	*Other assets - interest recevables*
Jumlah aset keuangan	**1.389.339.782.886**	**251.451.780.010**	**5.671.132.661.948**	**2.560.374.526.073**	**9.872.298.750.917**	***Total financial assets***
Liabilitas						***Liabilities***
Simpanan dari nasabah	3.672.016.606.202	1.048.158.793.091	386.692.750.186	261.743.823.039	5.368.611.972.518	*Deposits from customers*
Simpanan dari bank lain	207.185.213.077	44.146.700.130	335.750.000.000	13.000.000.000	600.081.913.207	*Deposits from other banks*
Pinjaman yang diterima	-	-	100.000.000.000	400.000.000.000	500.000.000.000	*Borrowings*
Liabilitas segera	80.974.154.780	-	-	-	80.974.154.780	*Liabilities due immediately*
Jumlah liabilitas keuangan	**3.960.175.974.059**	**1.092.305.493.221**	**822.442.750.186**	**674.743.823.039**	**6.549.668.040.505**	***Total financial liabilities***
Jumlah *maturity gap*	**(2.570.836.191.173)**	**(840.853.713.211)**	**4.848.689.911.762**	**1.885.630.703.034**	**3.322.630.710.412**	***Total maturity gap***

c. Risiko likuiditas / *c. Liquidity risk*

Risiko likuiditas adalah risiko yang disebabkan oleh ketidakmampuan Bank dalam memenuhi kewajiban yang telah jatuh tempo dan menutup posisi di pasar. Risiko likuiditas merupakan risiko yang terpenting pada bank umum dan perlu dikelola secara berkesinambungan.

Pemantauan risiko likuiditas dilaksanakan dengan memonitor kewajiban yang akan jatuh tempo, melakukan observasi atas pengelolaan dana melalui *maturity profile* antara lain seperti pembelian SBI.

Analisa *maturity gap* adalah untuk mengukur beda kumulatif dari aset produktif dengan kewajiban berbunga dan dampaknya terhadap likuiditas Bank.

Liquidity risk is the risk caused by the inability of the Bank to meet obligations that have matured and closed position in the market. Liquidity risk is the most important risks for commercial banks and need to be managed sustainably.

Liquidity risk management is carried out, by monitoring obligations which will mature, to make observations on the management of funds through maturity profile, among others such as the purchase of SBI.

Maturity gap analysis is to measure the cumulative difference of productive assets to interest bearing liabilities and the impact on liquidity.

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

Pemantauan risiko likuiditas dilaksanakan dengan memonitor kewajiban yang akan jatuh tempo, melakukan observasi atas pengelolaan dana melalui *maturity profile.*

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas Bank berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak:

39. RISK MANAGEMENT (continued)

c. Liquidity risk (continued)

Liquidity risk management is carried out, by monitoring obligations which will mature, to make observations on the management of funds through maturity profile.

The table below presents the maturity analysis of assets and liabilities of the Bank based on the remaining period until the maturity date of the contract:

	2023						
	Nilai tercatat/ *Carrying amount*	Tidak memiliki jatuh tempo/ *Does not have a maturity*	Kurang dari 1 bulan/ *Less than 1 month*	>1-3 bulan/*months*	>3-12 bulan/*months*	Lebih dari 12 bulan/ *More than 12 months*	
Aset							***Assets***
Kas	17.163.556.200	17.163.556.200	-	-	-	-	*Cash*
Giro pada Bank Indonesia	462.808.546.170	462.808.546.170		-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.730.197.054	2.730.197.054		-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	549.985.425.169	-	549.985.425.169	-	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	1.382.901.566.872	-	-	160.947.459.377	50.617.946.629	1.171.336.160.866	*Marketable securities*
Pinjaman yang diberikan	8.527.881.283.440	-	283.697.819.383	2.015.223.877.678	502.389.913.599	5.726.569.672.780	*Loans*
Aset tetap - bersih	130.722.320.727	130.722.320.727	-	-	-	-	*Fixed assets - net*
Aset takberwujud - bersih	24.825.228.281	24.825.228.281	-	-	-	-	*Intangible assets - net*
Aset hak guna - bersih	22.599.367.204	22.599.367.204	-	-	-	-	*Right of use assets - net*
Aset lain-lain	170.854.439.370	101.585.247.735	69.269.191.635	-	-	-	*Other assets*
	11.292.471.930.487	**762.434.463.371**	**902.952.436.187**	**2.176.171.337.055**	**553.007.860.228**	**6.897.905.833.646**	
Penyisihan kerugian penurunan nilai	(217.320.846.582)						*Allowance for impairment losses*
	11.075.151.083.905						

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

39. RISK MANAGEMENT (continued)

c. Liquidity risk (continued)

	2023						
	Nilai tercatat/ *Carrying amount*	Tidak memiliki jatuh tempo/ *Does not have a maturity*	Kurang dari 1 bulan/ *Less than 1 month*	>1-3 bulan/*months*	>3-12 bulan/*months*	Lebih dari 12 bulan/ *More than 12 months*	
Liabilitas							***Liabilities***
Liabilitas segera	57.419.625.960	712.024.047	29.425.987.928	27.281.613.985	-	-	*Liabilities due immediately*
Simpanan dari nasabah	6.069.744.599.248	1.252.845.076.656	2.614.200.932.777	569.233.048.804	1.552.647.128.273	80.818.412.738	*Deposits from customers*
Simpanan dari bank lain	744.262.551.516	196.637.551.516	217.450.000.000	67.075.000.000	263.100.000.000	-	*Deposits from other banks*
Pinjaman yang diterima	550.000.000.000	-	-	-	-	550.000.000.000	*Borrowings*
Utang pajak	11.219.855.469	-	11.219.855.469	-	-	-	*Taxes payable*
Liabilitas imbalan pasca kerja	15.193.883.496	-	-	-	-	15.193.883.496	*Post-employment benefit liabilities*
Liabilitas sewa	9.845.058.629	-	456.692.850	1.830.475.859	3.064.368.950	4.493.520.970	*Lease liabilities*
Liabilitas pajak tangguhan - bersih	11.175.871.878	-	-	11.175.871.878	-	-	*Deferred tax liabilities - net*
Liabilitas lain-lain	21.804.119.381	6.542.846.734	-	15.261.272.647	-	-	*Other liabilities*
	7.490.665.565.577	**1.456.737.498.953**	**2.872.753.469.024**	**691.857.283.173**	**1.818.811.497.223**	**650.505.817.204**	
Perbedaan jatuh tempo	**3.801.806.364.910**	**(694.303.035.582)**	**(1.969.801.032.837)**	**1.484.314.053.882**	**(1.265.803.636.995)**	**6.247.400.016.442**	***Maturity gap***
Posisi neto setelah penyisihan kerugian penurunan nilai	**3.584.485.518.328**						***Net position, net of allowance for impairment losses***

39. MANAJEMEN RISIKO (lanjutan)

c. Risiko likuiditas (lanjutan)

39. RISK MANAGEMENT (continued)

c. Liquidity risk (continued)

2022

	Nilai tercatat/ *Carrying amount*	Tidak memiliki jatuh tempo/ *Does not have a maturity*	Kurang dari 1 bulan/ *Less than 1 month*	>1-3 bulan/*months*	>3-12 bulan/*months*	Lebih dari 12 bulan/ *More than 12 months*	
Aset							***Assets***
Kas	26.413.110.800	26.413.110.800	-	-	-	-	*Cash*
Giro pada Bank Indonesia	406.090.896.181	406.090.896.181		-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.315.894.760	1.315.894.760		-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	529.376.918.859	-	528.176.918.859	1.200.000.000	-	-	*Placements with Bank Indonesia and other banks*
Efek-efek	921.400.841.679	-	-	-	31.193.262.700	890.207.578.979	*Marketable securities*
Pinjaman yang diberikan	8.064.122.682.911	-	397.831.439.193	1.684.298.119.768	259.534.546.052	5.722.458.577.898	*Loans*
Aset tetap - bersih	114.081.070.833	114.081.070.833	-	-	-	-	*Fixed assets - net*
Aset takberwujud - bersih	31.516.464.324	31.516.464.324	-	-	-	-	*Intangible assets - net*
Aset hak guna - bersih	15.391.736.545	15.391.736.545	-	-	-	-	*Right of use assets - net*
Aset lain-lain	208.170.478.607	150.123.212.918	58.047.265.689	-	-	-	*Other assets*
	10.317.880.095.499	**744.932.386.361**	**984.055.623.741**	**1.685.498.119.768**	**290.727.808.752**	**6.612.666.156.877**	
Penyisihan kerugian penurunan nilai	(134.468.859.962)						*Allowance for impairment losses*
	10.183.411.235.537						
Liabilitas							***Liabilities***
Liabilitas segera	80.974.154.780	960.468.389	21.132.466.660	58.881.219.731	-	-	*Liabilities due immediately*
Simpanan dari nasabah	5.368.611.972.518	1.152.425.440.869	2.519.591.165.333	1.048.158.793.091	386.692.750.186	261.743.823.039	*Deposits from customers*
Simpanan dari bank lain	600.081.913.207	125.168.308.967	82.016.904.110	44.146.700.130	335.750.000.000	13.000.000.000	*Deposits from other banks*
Pinjaman yang diterima	500.000.000.000	-	-	-	100.000.000.000	400.000.000.000	*Borrowings*
Utang pajak	14.327.487.501	-	14.327.487.501	-	-	-	*Taxes payable*
Liabilitas imbalan pasca kerja	14.307.834.536	-	-	-	-	14.307.834.536	*Post-employment benefit liabilities*
Pendapatan diterima dimuka	36.297.405	-	36.297.405	-	-	-	*Unearned revenue*
Liabilitas sewa	9.265.402.019	-	369.280.350	1.247.523.228	3.452.828.169	4.195.770.272	*Lease liabilities*
Liabilitas pajak tangguhan - bersih	10.167.621.299	-	-	10.167.621.299	-	-	*Deferred tax liabilities - net*
Liabilitas lain-lain	33.278.905.260	10.585.217.898	-	22.693.687.362	-	-	*Other liabilities*
	6.631.051.588.525	**1.289.139.436.123**	**2.637.473.601.359**	**1.185.295.544.841**	**825.895.578.355**	**693.247.427.847**	
Perbedaan jatuh tempo	**3.686.828.506.974**	**(544.207.049.762)**	**(1.653.417.977.618)**	**500.202.574.927**	**(535.167.769.603)**	**5.919.418.729.030**	***Maturity gap***
Posisi neto setelah penyisihan kerugian penurunan nilai	**3.552.359.647.012**						***Net position, net of allowance for impairment losses***

39. MANAJEMEN RISIKO (lanjutan)

d. Risiko operasional

Risiko operasional berhubungan dengan risiko kerugian yang dihadapi Bank akibat dari pelanggaran karyawan, tidak berfungsinya proses internal, kegagalan sistem dan masalah-masalah dari eksternal yang mempengaruhi operasional Bank.

Fokus penerapan manajemen risiko operasional adalah pelaksanaan pengawasan internal yang melekat di dalam setiap proses operasional, peningkatan *risk awareness* dan pengelolaan risiko produk dan aktivitas baru. Selain itu juga melakukan pelaksanaan tindakan darurat pada saat kondisi bencana dengan penerapan *Business Continuity Management* (BCM).

Pengawasan internal dilakukan dengan memastikan bahwa semua aktivitas operasional telah mematuhi ketentuan internal dan eksternal. Setiap tindakan penyimpangan ditangani penyelesaiannya dengan melibatkan unit internal audit dan unit kerja lain yang terkait.

e. Risiko hukum

Risiko hukum merupakan risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan pengikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan.

Pengelolaan risiko hukum dilakukan untuk memastikan agar seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum.

f. Risiko strategis

Pelaksanaan strategi, visi dan misi yang tidak tepat serta pengambilan keputusan bisnis yang tidak sejalan dengan perubahan eksternal dapat mempengaruhi kelangsungan bisnis Bank.

Dalam kaitannya dengan hal tersebut di atas, bank telah membentuk, merumuskan, menyusun dan memantau pelaksanaan strategi termasuk *corporate and business plan.* Selain itu bank menetapkan sejumlah indikator penting yang disesuaikan dengan kecukupan aset, permodalan dan kondisi perubahan pasar agar bisnis bank tetap tumbuh dan terus meningkatkan kepercayaan bagi para *stakeholder* dan *shareholder.*

g. Risiko kepatuhan

Risiko kepatuhan merupakan risiko yang timbul ketika Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku. Risiko kepatuhan, jika tidak dikelola dengan baik, berpotensi pada pengenaan denda, hukuman, atau rusaknya reputasi.

Hal penting dalam penerapan risiko kepatuhan adalah untuk memastikan dipatuhinya ketentuan-ketentuan eksternal/internal sebelum kebijakan atau prosedur disetujui direksi termasuk keputusan-keputusan manajemen yang akan diambil.

39. RISK MANAGEMENT (continued)

d. Operational risk

Operational risks associated with the risk of loss faced by the Bank as a result of violations of employees, malfunction of the internal processes, system failures and external problems affecting the operations of the Bank.

The focus of the implementation of operational risk management is implementation of internal control that is inherent in every operational processes, increased risk awareness and risk management products and activities. In addition, it also implements emergency actions during disaster conditions by implementing Business Continuity Management (BCM).

Internal monitoring is done to ensure that all operational activities are in compliance with internal and external regulations. Every action settlement is deal with irregularities involving the internal audit unit and other related units.

e. Legal risk

Legal risk is the risk caused by deficiencies in the juridical aspect, which is partly due to lawsuits, the absence of legislation that supports or weakness of such non-compliance with the terms of binding contract and validity of collateral.

Legal risk management is done to ensure that all activities of the Bank's and its relationships with third parties is based on rules and requirements which protects the interests of the Bank in law.

f. Strategic risk

Implementation of the strategy, vision and mission improper and business decisions that are not in line with the external changes could affect the continuity of Bank's business.

In connection with the foregoing, the bank has established, formulate, organize and monitor the implementation of the strategies including preparation of corporate and business plan. In addition the bank set a number of important indicators that are tailored to the adequacy of assets, capital and market conditions change so that the bank's business will continue to grow and continue to increase the trust of the stakeholders and shareholders.

g. Compliance risk

Compliance risk is the risk that arises when the Bank does not comply or do not implement laws and other rules. Compliance risk, if not managed properly, will potentially imposed of fines, penalties, or damage to reputation.

It is important in the implementation of compliance risk is to ensure compliance with the provisions of the external/internal policies or procedures approved before directors including management decisions to be taken.

39. MANAJEMEN RISIKO (lanjutan)

g. Risiko kepatuhan (lanjutan)

Selain itu, pemantauan pencapaian posisi rasio-rasio keuangan penting dilakukan secara rutin dan berkala.

h. Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap Bank.

Identifikasi risiko reputasi dilakukan secara berkala sesuai dengan pengalaman kerugian di masa lalu yang disebabkan oleh risiko reputasi. Penilaian risiko reputasi dilakukan secara kualitatif antara lain bersumber dari pemberitaan dan komentar negatif yang muncul dari masyarakat dan keluhan nasabah terhadap pelayanan bank, perilaku karyawan bank dalam melayani nasabah dan sistem komunikasi Bank.

Dalam rangka pemantauan risiko reputasi, dibangun sistem pemantauan reputasi yang dirancang agar dapat secara rutin memeriksa transaksi, peraturan, teknologi, dan tren perkembangan dan perubahan yang berpotensi mempengaruhi bisnis Bank. Dalam hal ini Bank melakukan analisa kesenjangan antara kinerja Bank dan harapan stakeholder pada umumnya dan nasabah pada khususnya, dan melakukan pencatatan terhadap hal-hal yang berpotensi menimbulkan risiko reputasi serta dengan mengoptimalkan fungsi satuan kerja yang bertanggungjawab mengelola risiko reputasi yaitu divisi *Human Capital*, unit *Service Quality and Complain Handling*.

i. Manajemen risiko permodalan

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang serta untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

Bank menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko yang dapat ditoleransi melalui proses perencanaan modal, begitu pula dengan bisnis yang disesuaikan dengan tingkat permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data-data analisis.

Rencana Permodalan disusun oleh Dewan Direksi sebagai bagian dan Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang kuat guna mendukung pertumbuhan bisnis ke depan.

39. RISK MANAGEMENT (continued)

g. Compliance risk (continued)

In addition, monitoring the achievement of the position of the key financial ratios is conducted regularly and periodically.

h. Reputation risk

Reputation risk is the risk due to decreased levels of stakeholder confidence that comes from a negative perception of the Bank.

Identification of reputation risk is performed regularly in accordance with past experience losses due to reputation risk. The risk assessment is conducted qualitatively among other sources of news and negative comments arising from the public and customer complaints against banking services, behavior of bank employees in serving customers and communication systems of the Bank.

In order to monitor the risk of reputation, a reputation that is built in monitoring system is designed to routinely check transactions, regulations, technology and trend developments and changes that may affect the Bank's business. In this case, the Bank analyzes the gap between the Bank's performance and the expectations of stakeholders in general and customers in particular, and records things that have the potential to cause reputational risk and by optimizing the functions of the work unit responsible for managing reputational risk, namely the Human Capital division, Service Quality and Complain Handling unit.

i. Capital risk management

The primary objectives of the Bank's capital management policy are to ensure that the Bank has a strong capital to support the Bank's business expansion strategy currently, to sustain future development of the business, to meet regulator capital adequacy requirements and also to ensure the efficiency of Bank's capital structure.

The Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks. The Bank will continue to link financial and capital adequacy goals to risk which can be tolerated appetite through the capital planning process method as well as assess the businesses based on Bank's capital and liquidity requirements.

The capital needs of the Bank are also discussed and planned on a routine basis supported by data analysis.

Capital Planning is prepared by the Board of Directors as part of Bank's business plan and is approved by the Board of Commissioners. Capital Planning ensures that adequate levels of capital and strong mix of the different components of capital are maintained to support business growth in the future.

39. MANAJEMEN RISIKO (lanjutan)

i. Manajemen risiko permodalan (lanjutan)

Otoritas Jasa Keuangan (OJK) menentukan dan mengawasi kebutuhan modal Bank. Bank diwajibkan untuk mentaati peraturan yang berlaku dalam hal ini modal yang diwajibkan regulator. Pendekatan Bank terhadap pengelolaan modal ditentukan oleh strategi dan persyaratan organisasi bank, dengan memperhitungkan peraturan, serta keadaan ekonomi dan komersial.

Bank mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

Bank menghitung kebutuhan modal berdasarkan Peraturan Otoritas Jasa Keuangan No.27 Tahun 2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum" dan Surat Edaran OJK No.43/SEOJK.03/2016 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", dimana modal yang diwajibkan regulator dianalisa dalam dua *tier* sebagai berikut:

1. Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan. Modal inti utama antara lain meliputi modal ditempatkan dan disetor penuh, tambahan modal disetor, cadangan umum, laba tahun-tahun lalu dan periode/tahun berjalan (100%), penghasilan komprehensif lainnya berupa potensi keuntungan/kerugian yang berasal dari perubahan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual, selisih kurang dari penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia dan cadangan kerugian penurunan nilai aset produktif yang diperbolehkan. Aset pajak tangguhan, aset takberwujud (termasuk *goodwill*) dan penyertaan (100%) merupakan faktor pengurang modal inti utama. Modal inti tambahan antara lain terdiri dari saham preferen, surat berharga subordinasi dan pinjaman subordinasi dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.
2. Modal pelengkap (*tier* 2) antara lain meliputi surat berharga subordinasi dan pinjaman subordinasi serta penyisihan penghapusan aset produktif sesuai ketentuan Otoritas Jasa Keuangan.

Beberapa batasan berlaku untuk bagian-bagian modal yang diwajibkan oleh regulator, antara lain Bank wajib menyediakan modal inti (*tier* 1) paling rendah sebesar 6% dari ATMR dan modal inti utama *(Common Equity tier 1)* paling rendah sebesar 4,5% dari ATMR.

1. Modal *tier* 1, meliputi modal ditempatkan dan disetor penuh, cadangan umum, saldo laba dan laba periode berjalan.
2. Modal *tier* 2, meliputi penyisihan kerugian penurunan nilai yang diperbolehkan.

39. RISK MANAGEMENT (continued)

i. Capital risk management (continued)

The Financial Services Authority (OJK) sets and monitors capital requirements for the Bank. The Bank is required to comply with prevailing regulation in respect of regulatory capital. The Bank's approach to capital management is driven by bank's strategy and organisational requirements, taking into account the regulatory, economic and commercial environment.

The Bank has complied with all regulatory imposed capital requirements throughout the reporting period, particularly regarding Capital Adequacy Ratio (CAR) and calculation of Risk Weighted Assets (RWA).

Bank calculates its capital requirements in accordance with Financial Services Authority Regulation No. 27 Year 2022 about Minimum Capital Reserve or Commercial Bank"and OJK Circular Letter No.43/SEOJK.03/2016 about "Transparency and Publication Conventional Commercial Bank Report", where the regulatory capital is analysed into two tiers as follows:

1. *Tier 1 capital, which consists of core and additional core capital. Core capital includes issued and fully paid-up capital, additional paid-in capital, general reserve, specific reserve, retained earnings and profit for the period/year (100%), other comprehensive income deriving from potential gain/loss from the changes in fair value of financial assets classified as available-for-sale, shortfall between allowable amount of allowance for uncollectible account on productive assets according to Bank Indonesia guideline and allowance for impairment losses on productive assets. Deferred tax assets, intangible assets (including goodwill) and share investments (100%) are deducted from core capital. Additional core capital includes non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.*
2. *Supplementary capital (tier 2), which includes subordinated securities and subordinated debts and allowance for uncollectible account on productive assets according to Financial Service Authority.*

Various limits have been set to elements of the regulatory capital, such as Banks are required to provide core capital (tier 1) at a minimum of 6% from Risk Weighted Assets and Common Equity tier 1 at a minimum of 4.5% from Risk Weighted Assets.

1. *Tier 1 capital, which includes issued and fully paid share capital, general reserve, retained earnings and profit for the period.*
2. *Tier 2 capital, which includes the eligible amount of allowance for impairment losses.*

39. MANAJEMEN RISIKO (lanjutan)

i. Manajemen risiko permodalan (lanjutan)

Bank tidak mempunyai modal tambahan lain yang memenuhi kriteria modal *tier* 3 sesuai dengan peraturan Bank Indonesia yang berlaku.

Berbagai batasan telah diterapkan untuk bagian-bagian modal yang diwajibkan oleh regulator. Pengaruh dari pajak tangguhan telah dikeluarkan dalam menentukan jumlah saldo laba untuk modal *tier* 1; hanya 50 persen laba periode berjalan sebelum pajak tangguhan yang dapat diperhitungkan dalam modal *tier* 1; dan modal *tier* 2 tidak boleh melebihi modal *tier* 1. Juga terdapat batasan jumlah penyisihan kolektif penurunan nilai yang boleh dimasukkan sebagai bagian dari modal *tier* 2.

Aset Tertimbang Menurut Risiko ("ATMR") Bank ditentukan berdasarkan persyaratan yang telah ditentukan yang mencerminkan berbagai tingkatan risiko yang terkait dengan aset dan eksposur, yang tidak tercermin dalam laporan posisi keuangan. Berdasarkan peraturan Bank Indonesia, Bank diharuskan untuk mempertimbangkan risiko kredit, risiko pasar dan risiko operasional dalam mengukur ATMR Bank.

Kebijakan Bank adalah menjaga modal yang kuat untuk menjaga kepercayaan pemodal, kreditur dan pasar dan untuk mempertahankan perkembangan bisnis di masa depan. Pengaruh tingkat modal terhadap tingkat pengembalian ke pemegang saham juga diperhitungkan dan Bank juga memahami perlunya menjaga keseimbangan antara tingkat pengembalian yang tinggi, yang dimungkinkan dengan *gearing* yang lebih besar serta keuntungan-keuntungan dan tingkat keamanan yang didapat dari posisi modal yang kuat.

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Bank dan rasio-rasio modal ini tetap menjadi standar industri untuk mengukur kecukupan modal. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Bank wajib menyediakan modal minimum sesuai profil risiko.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

a. Untuk profil risiko peringkat 1 (satu), modal minimum terendah yang wajib dimiliki adalah 8% dari Aset Tertimbang Menurut Risiko;
b. Untuk profil risiko peringkat 2 (dua), modal minimum terendah yang wajib dimiliki adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko;
c. Untuk profil risiko peringkat 3 (tiga), modal minimum terendah yang wajib dimiliki adalah 10% sampai dengan kurang dari 11% dari Aset Tertimbang Menurut Risiko;
d. Untuk profil risiko peringkat 4 (empat) atau 5 (lima), modal minimum terendah yang wajib dimiliki adalah 11% sampai dengan kurang dari 14% dari Aset Tertimbang Menurut Risiko.

39. RISK MANAGEMENT (continued)

i. Capital risk management (continued)

The Bank does not have any other supplementary capital which meets the criteria of tier 3 capital under prevailing Bank Indonesia regulation.

Various limits are applied to elements of the regulatory capital. The effect of deferred taxation has been excluded in determining the amount of retained earnings for tier 1 capital; only 50 percent of the profit for the period before deferred taxation being included in tier 1 capital; and qualifying tier 2 capital cannot exceed tier 1 capital. There is also a restriction on the amount of collective impairment allowances that may be included as part of tier 2 capital.

The Bank's weighted assets risk ("WAR") are determined according to specified requirements that seek to reflect the varying levels of risk attached to assets and exposures not recognized in the statements of financial position. Based on Central Bank regulations, the Bank needs to take into consideration its credit risk, market risk and operational risk in measuring the WAR.

The Bank's policy is to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of business. The impact of the level of capital on shareholders' return is also recognized and the Bank also recognize the need to maintain a balance between the higher return that might be possible with greater gearing and the advantages and security level afforded by a strong capital position.

Management uses regulatory capital ratios in order to monitor its capital base, and these capital ratios remain the industry standards for measuring capital adequacy. OJK's approach to such measurement is primarily based on monitoring the relationship of the Bank's risk profile with the available capital. The Bank is required to provide minimum capital based on the risk profile.

Minimum capital requirements are as follows:

a. For banks with risk profile rating 1 (one), the minimum capital requirement is 8% of Risk Weighted Asset;
b. For banks with risk profile rating 2 (two), the minimum capital requirement is 9% to less than 10% of Risk Weighted Asset;
c. For banks with risk profile rating 3 (three), the minimum capital requirement is 10% to less than 11% of Risk Weighted Asset;
d. For banks with risk profile rating 4 (four) or 5 (five), the minimum capital requirement is 11% to less than 14% of Risk Weighted Asset.

39. MANAJEMEN RISIKO (lanjutan)

i. Manajemen risiko permodalan (lanjutan)

Posisi modal yang diwajibkan regulator Bank sesuai Peraturan Otoritas Jasa Keuangan (POJK) yang berlaku pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

i. Capital risk management (continued)

The Bank's regulatory capital position under prevailing Financial Services Authority Regulation (POJK) as of December 31, 2023 and 2022 was as follows:

	2023	**2022**	
	(dalam jutaan Rupiah / *in million Rupiah*)		
Modal inti *(Tier 1)*			*Core capital (Tier 1)*
Modal inti utama (CET 1)	3.505.265	3.464.082	*Common equity tier (CET 1)*
Modal inti tambahan (AT 1)	-	-	*Additional equity tier (AT 1)*
	3.505.265	3.464.082	
Modal pelengkap *(Tier 2)*	79.084	73.639	*Supplementary capital (Tier 2)*
Jumlah modal	3.584.349	3.537.721	*Total capital*
Aset Tertimbang Menurut Risiko			*Risk Weighted Asset*
Risiko kredit	6.952.305	6.787.689	*Credit risk*
Risiko operasional	329.425	633.506	*Operational risk*
Risiko pasar	-	-	*Market risk*
Total Aset Tertimbang Menurut Risiko	7.281.730	7.421.195	*Total Risk Weighted Asset*
Rasio kecukupan modal			*Capital Adequacy Ratio*
Rasio CET 1	48,14%	46,68%	*CET 1 Ratio*
Rasio *tier 1*	48,14%	46,68%	*Tier 1 Ratio*
Rasio *tier 2*	1,09%	0,99%	*Tier 2 Ratio*
Rasio modal terhadap ATMR	49,22%	47,67%	*Ratio of capital to ATMR*
Rasio Kewajiban Penyediaan Modal Minimum yang diwajibkan	9,00% - <10,00%	9,00% - <10,00%	*Required Minimun Capital Adequacy Ratio*

Berdasarkan *self-assessment* Bank, pada tanggal 31 Desember 2022 dan 2021 profil risiko Bank dinilai berada pada peringkat 2. Oleh karena itu, Bank berkewajiban untuk memenuhi modal minimum sebesar 9% sampai dengan kurang dari 10%. Kewajiban Penyediaan Modal Minimum Bank berada pada level di atas modal minimum yang diwajibkan tersebut, yaitu sebesar 49,22% dan 47,67%.

Based on its self-assessment, as of December 31, 2022 and 2021 the Bank's risk profile is assessed to be in rating 2. Therefore, the Bank is required to provide a mínimum capital of 9% to less than 10%. The Bank Capital Adequate Ratio was 49.22% and 47.67%, which was higher than the required minimum provision of capital.

40. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Keputusan Presiden Republik Indonesia No.15 tahun 2004 tentang pengakhiran tugas dan pembubaran Badan Penyehatan Perbankan Nasional (BPPN), dinyatakan dalam pasal 8 bahwa dengan diakhirinya tugas dan dibubarkannya BPPN, Program Penjaminan Pemerintah terhadap kewajiban pembayaran bank umum yang semula dilakukan oleh BPPN berdasarkan Keputusan Presiden Republik Indonesia No.26 tahun 1998 dan Keputusan Presiden Republik Indonesia No.27 tahun 1998, selanjutnya dilaksanakan oleh Menteri Keuangan melalui Unit Pelaksanaan Penjaminan Pemerintah (UP3) sebagaimana diatur oleh Keputusan Presiden Republik Indonesia No.17 tahun 2004, yang diatur lebih lanjut dengan Keputusan Menteri Keuangan No.84/KMK.06/2004 tanggal 27 Pebruari 2004 tentang Perubahan atas Keputusan Menteri Keuangan Republik Indonesia No.179/KMK.017/2000 tentang Syarat, Tatacara dan Ketentuan Pelaksanaan Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum.

40. GOVERNMENT GUARANTEES ON THE OBLIGATIONS OF COMMERCIAL BANKS

Based on Article 8 of the Decision No.15 year 2004 of the President of the Republic of Indonesia regrading the termination of the role and winding-up of the Indonesian Bank Restructuring Agency (BPPN), the Government Guarantee Program on the obligations of domestic banks, which was originally handled by IBRA based on the Decisions of the President of the Republic of Indonesia No.26 year 1998 and No.27 year 1998, shall be handled by the Ministry of Finance, specifically by the Government Guarantee Implementation Unit (Unit Pelaksanaan Penjaminan Pemerintah/UP3) as provided in the Decision of the President of the Republic of Indonesia No.17 year 2004, which was futher regulated by the Decision No.84/KMK.06/2004 dated February 27, 2004 of the Ministry of Finance regarding the Amendment of Decision No.179/KMK.017/2000 of the Ministry of Finance of the Term, Implementing Guidelines and Conditions of the Goverment Guarantee on the obligations of commercial banks.

40. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)

Program Penjaminan Pemerintah melalui UP3 telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan Republik Indonesia No.68/PMK.05/2005 tanggal 10 Agustus 2005 tentang Perhitungan dan Pembayaran Premi Program Penjaminan Terhadap Pembayaran Bank Umum untuk periode 1 Juli sampai 21 September 2005. Sebagai pengganti UP3, Pemerintah telah membentuk Lembaga Independen yaitu Lembaga Penjaminan Simpanan (LPS). Berdasarkan Undang-Undang No.24 tanggal 22 September 2004, sebagaimana diubah terakhir dengan Undang-Undang No.4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan, LPS dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No.66 tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000.000 untuk per nasabah per bank. Simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 4,25% dan 3,75% pada tanggal 31 Desember 2023 dan 2022.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Undang-Undang Republik Indonesia No. 7 Tahun 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008 tentang Perubahan atas Undang-Undang No. 24 Tahun 2004 tentang Lembaga Penjaminan Simpanan Menjadi Undang-Undang.

Bank adalah peserta dari program penjaminan tersebut. Beban premi penjamin untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 masing-masing sebesar Rp14.105.166.840 dan Rp9.020.007.128 (Catatan 29).

40. GOVERNMENT GUARANTEES ON THE OBLIGATIONS OF COMMERCIAL BANKS (continued)

The Guarantee Program by the Government through UP3 ended on September 22, 2005, as stated in Regulation No.68/PMK.05/2005 dated August 10, 2005 of the Ministry of Finance concerning the Calculation and Payment of Premium on Guarantee Program from Commercial Banks for the period July 1 to September 21, 2005. To replace UP3, the Government was formed an independent institution there is the Indonesia Deposit Insurance Corporation (Lembaga Penjaminan Simpanan/LPS). Based on Law No.24 dated September 22, 2004, which have been amended Law No.4 Year 2023 dated January 12, 2023 regarding Development and Strengthening of Financial Sector, LPS was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, the amount of such guarantee is subject to change if the situation complies with certain valid criteria.

Based on Government Regulation No.66 year 2008 dated October 13, 2008 regarding the Amount of Deposit Guarantee by the Indonesia Deposit Insurance Corporation, the amount of deposit covered by LPS is up to Rp2,000,000,000 per depositor per bank. Customer deposits are covered only if the rate of interest is equal to or below 4.25% and 3.75% as of December 31, 2023 and 2022.

On January 13, 2009, the Government of the Republic of Indonesia passed Law No. 7 Year 2009 on the Stipulation of Government Regulation in Lieu of Law No. 3 Year 2008 on the Amendment to Law No. 24 Year 2004 on Deposit Insurance Corporation into law.

The Bank is a participant of the guarantee program. Deposit guarantee premium for the year ended December 31, 2023 and 2022 amounted to Rp14,105,166,840 and Rp9,020,007,128, respectively (Note 29).

41. PENILAIAN KEMBALI ASET TETAP

Pada bulan Agustus 2023, Bank kembali melakukan revaluasi aktiva tetap yang dilakukan oleh pihak penilai independen KJPP Herman Meirizki dan Rekan dengan Ijin Penilaian Publik No.P-1.22.00615 untuk kepentingan akuntansi, dengan hasil laporan No.00687/2.0120-00/PI/07/0347/1/X/2023 tanggal 24 Oktober 2023.

Rincian nilai hasil revaluasi tersebut adalah sebagai berikut:

41. REVALUATION OF FIXED ASSETS

In August 2023, the Bank has revalued its property and equipment which performed by the independent appraiser, KJPP Herman Meirizki dan Rekan, which is registered under OJK with Public Appraiser Permit No.P-1.22.00615 for accounting purposes, with report No.00687/2.0120-00/PI/07/0347/1/X/2023 dated October 24, 2023.

The details of the revaluation results is as follows:

No.	Kelompok/jenis aset tetap/ *Group/type fixed assets*	Nilai perolehan/ *Acquisition cost*	Nilai buku sebelum penilaian kembali/ *Book value before revaluation*	Nilai buku (nilai pasar) setelah penilaian kembali/ *Book value (market value) after revaluation*	Surplus (defisit) revaluasi/ *Revaluation surplus (deficits)*
1.	Tanah/*Lands*	82.286.200.000	81.670.300.000	82.286.200.000	615.900.000
2.	Bangunan/*Buildings*	28.448.801.995	11.689.503.298	18.444.263.957	6.754.760.659
3.	Kendaraan/*Vehicles*	1.330.494.055	(154.230.549)	186.352.333	340.582.882
4.	Perlengkapan kantor/*Office equipments*	13.806.962.483	1.043.770.081	2.907.323.391	1.863.553.310
5.	Mesin kantor/*Office machines*	2.502.145.147	228.483.980	272.283.720	43.799.740
6.	Perangkat keras/*Hardware*	56.345.146.048	15.342.417.821	9.064.968.821	(6.277.449.000)
	Jumlah/*Total*	**184.719.749.728**	**109.820.244.632**	**113.161.392.223**	**3.341.147.591**

42. LABA PER SAHAM DASAR / *BASIC EARNINGS PER SHARE*

Laba per saham dasar dihitung dengan membagi laba bersih kepada pemegang saham dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan dengan mempertimbangkan rekonsiliasi faktor-faktor tertentu karena pengaruh pemecahan saham.

Basic earnings per share is computed by dividing net income to shareholders by the weighted average number of ordinary shares outstanding during the year by considering the reconciliation of certain factors such as the effect of stock split.

	2023	2022	
Laba bersih			***Net income***
Laba bersih untuk perhitungan laba per saham	28.651.782.856	13.210.181.959	*Net income for the calculation of basic earnings per share*
Jumlah saham			***Number of shares***
Rata-rata tertimbang jumlah saham untuk perhitungan laba per saham dasar	17.037.792.274	14.204.619.339	*Weighted average number of shares for calculation of basic earnings per share*
Laba per saham dasar	**1,68**	**0,93**	***Basic earnings per share***

43. PERIKATAN - PERIKATAN SIGNIFIKAN / *SIGNIFICANT AGREEMENTS*

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut:

1) Perjanjian Sewa Menyewa No.49 tanggal 12 Desember 2017 dan telah di addendum tanggal 30 September 2022 atas bangunan rumah toko (ruko) 3 (tiga) lantai, beralamat di Jl. Pluit Sakti Blok A Kavling No.16, Kelurahan Pluit, Kecamatan Penjaringan, Jakarta Utara, yang didirikan di atas tanah Hak Guna Bangunan No.8985/Pluit selama 2 tahun, terhitung sejak tanggal 8 Desember 2022 sampai dengan tanggal 8 Desember 2024.

1) Lease agreement No. 49 dated December 12, 2017 and has been addendum on September 30, 2022, on home building store (shop) 3 (three) floors, located at Jl. Pluit Sakti Block A Plot No.16, Village Pluit, Penjaringan, North Jakarta, which was established on the land HGB No.8985/Pluit for 2 years, commencing from the date of December 8, 2022 until December 8, 2024.

2) Perjanjian Sewa Menyewa No.15 tanggal 6 Agustus 2018 dan telah diaddendum pertama tanggal 1 Februari 2023 atas bangunan 3 (tiga) lantai, beralamat di Jl. Raya Barat Boulevard Blok LC 7 Kavling No.16, Kelurahan Kelapa Gading Barat, Kecamatan Kelapa Gading, Jakarta Utara yang didirikan di atas tanah Hak Guna Bangunan No.2518/Kelapa Gading Barat. Terhitung sejak tanggal 19 Mei 2023 sampai dengan tanggal 19 Mei 2025.

2) Lease agreement No.15 dated August 6, 2018 and first addendum dated February 1, 2023 on building 3 (three) floors, located at Jl. Boulevard Barat Raya Blok LC 7 Plot No.16, Kelapa Gading Barat Urban Village, District Kelapa Gading established on land HGB No.2518/Kelapa Gading Barat. As from the date of May 19, 2012 until May 19, 2025.

3) Perjanjian Sewa Menyewa No.78 tanggal 28 Februari 2018 dan telah di addendum pertama tanggal 17 November 2022 atas bangunan rumah toko (ruko) 4 (empat) lantai, beralamat di Jl. Mangga Dua Raya, Komplek Mangga Dua Plaza, Blok I No.3, Kelurahan Mangga Dua Selatan, Kecamatan Sawah Besar, Jakarta Pusat, yang didirikan di atas tanah Hak Guna Bangunan No.5455/Mangga Dua Selatan. Terhitung sejak tanggal 4 Maret 2023 sampai dengan tanggal 4 Maret 2025.

3) Lease agreement No.78 dated February 28, 2018 and first addendum date November 17, 2022 on the building houses the store (shop) 4 (four) floor, located at Jl. Mangga Dua Raya, Mangga Dua Plaza Complex, Block I No. 3, Village Mangga Dua Selatan, District Sawah Besar, built on land HGB No.5455/Mangga Dua Selatan. As from the date of March 4, 2023 until March 4, 2025.

4) Perjanjian Sewa Menyewa Gedung tanggal 1 Oktober 2018 atas sebuah bangunan di Jalan Jembatan Besi II No.26, Jakarta Barat, dengan ukuran 9,80m x 14,8m atau kurang lebih 145,04m2 terletak di lantai dasar gedung bagian depan, milik Perhimpunan Sosial Candra Naya, termasuk lapangan parkir untuk nasabah Bank yang terletak tidak jauh dari lokasi objek sewa menyewa dan toilet khusus dengan kunci tersendiri. Perjanjian ini telah diperbarui, berlaku sejak 1 Oktober 2021 sampai dengan 1 Oktober 2026.

4) Building lease agreement dated October 1, 2018 on a building in Jl. Jembatan Besi II No.26, West Jakarta, with the size of 9.80m x 14.8m or approximately 145.04m2 located on the ground floor of the building frontage, belonging to the Association of Social Candra Naya, including parking space for customers of Bank which is located not far from the location of the object of lease and a special toilet with their own key. This agreement has been renewed, valid from October 1, 2021 until October 1, 2026.

43. PERIKATAN - PERIKATAN SIGNIFIKAN (lanjutan)

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut: (lanjutan)

5) Perjanjian Sewa Menyewa No.11 tanggal 18 November 2021 atas sebuah bangunan kantor hunian 1 ½ lantai, terletak di DKI Jakarta, Kota Administrasi Jakarta Barat, Kecamatan Tambora, Kelurahan Roa Malaka, setempat dikenal sebagai Jalan Pasar Pagi No.33, seluas 87m2 berikut dengan fasilitas-fasilitasnya yang ada dalam bangunan yaitu berupa aliran listrik dari Perusahaan Listrik Negara sebesar 16.500 watt, 2 (dua sambungan telepon, air PAM). Terhitung sejak tanggal 1 Desember 2021 sampai dengan tanggal 1 Desember 2024.
6) Perjanjian Sewa Menyewa No.67 tanggal 14 Mei 2018 dan telah diaddendum pertama No.245/DIR/BOI/V/2023 tanggal 12 Mei 2023 atas suatu bangunan kantor 3 ½ (tiga setengah) lantai yang terletak di Jl. KH Wahid Hasyim No. 212 dengan luas 134M2, Kelurahan Kampung Bali, Kecamatan Tanah Abang, Kotamadya Jakarta Pusat. Periode sewa selama 2 (dua) tahun yang terhitung dari tanggal 15 Juli 2023 sampai 14 Juli 2025.
7) Perjanjian Sewa Menyewa No.25 tanggal 18 Juli 2022 atas bangunan rumah toko (Ruko) 3 (tiga) lantai, terletak di Propinsi Banten, Kabupaten Tangerang, Perumahan Gading Serpong/ALX3/025, sektor Alexandrite Gading Serpong selama 3 (tiga) tahun, terhitung sejak tanggal 14 September 2022 sampai dengan tanggal 14 September 2024.
8) Perjanjian Sewa Menyewa No.105 tanggal 25 Februari 2019 atas bangunan 3 (tiga) lantai, Hak Milik No.07198/Kedoya Utara terletak di Propinsi Daerah Khusus Ibukota Jakarta, Kota Administrasi Jakarta Barat, Kecamatan Kebon Jeruk, Kelurahan Kedoya Utara, Komplek Perumahan Taman Ratu Indah Blok AA2 No.31 selama 5 (lima) tahun, terhitung tanggal 15 April 2019 sampai dengan tanggal 15 April 2024.
9) Perjanjian Sewa Menyewa No.3 tanggal 7 Januari 2019 atas bangunan 3 (tiga) lantai, terletak di Jl. Teuku Umar No.173, Desa/Kelurahan Dauh Puri Kauh, Kecamatan Denpasar Barat, Kota Denpasar selama 3 (tiga) tahun, terhitung sejak tanggal 7 Januari 2019 sampai dengan tanggal 7 Januari 2022. Perjanjian ini telah diperbarui, berlaku sejak 7 Januari 2024 sampai dengan 7 Januari 2026.
10) Perjanjian Sewa Menyewa No.PSM/01/I/2019 dan No.002/PKS-BOI/GAD/I/2019 tanggal 1 Februari 2019 atas sebagian ruangan dari bangunan gedung yaitu Gedung Wisma Nugra Santana, lantai dasar seluas 203,49m^2 terletak di Jl. Jend. Sudirman Kav. 7&8, Kelurahan Karet Tengsin, Kecamatan Tanah Abang, Jakarta Pusat selama 5 (lima) tahun, terhitung sejak tanggal 1 April 2019 sampai dengan tanggal 31 Maret 2024.
11) Akta Sewa Menyewa No.94 tanggal 21 Juni 2023 atas bangunan kantor 4½ lantai yang didirikan diatas tanah SHM No.694/Kebon kelapa dan SHM No.882/Kebon kelapa, Jakarta Pusat, yang terletak di Jl. Batu Ceper No.47 & 47A selama 3 (tiga) tahun terhitung sejak 21 Juli 2023 sampai dengan tanggal 20 Juli 2026.

43. SIGNIFICANT AGREEMENTS (continued)

Agremeents made by the Bank are as follows: (continued)

5) Lease agreement No.11 dated November 18, 2021 on a residential office building 1 ½ floor, located in Jakarta, West Jakarta, Tambora, Village Roa Malaka, known locally as Jalan Pasar Pagi No.33, covering an area of 87m2 with the facilities that exist in the building in the form of electricity from the State Electricity Company of 16,500 watts, 2 (two phone lines, water PAM). Starting from December 1, 2021 to December 1, 2024.

6) Lease Agreement No.67 dated May 14, 2018 and first addendum No.245/DIR/BOI/V/2023 dated May 12, 2023 for a 3 ½ (three and a half) floor office building located on Jl. KH Wahid Hasyim No. 212 with an area of 134M2, Kampung Bali Village, Tanah Abang District, Central Jakarta Municipality. The lease period is 2 (two) years from July 15, 2023 to July 14, 2025.

7) Lease agreement No.25 dated July 18, 2022 on commercial buildings (office) 3 (three) floors, located in the province of Banten, Tangerang, Perumahan Gading Serpong/ALX3/025, sector Alexandrite Gading Serpong for 3 (five) years, commencing from September 14, 2022 until September 14, 2024.

8) Lease agreement No.105 dated February 25, 2019 on the building 3 (three) floors, Hak Milik No.07198/Kedoya Utara located in the Province of Special Capital Region of Jakarta, West Jakarta Administration, District Kebon Jeruk, Kedoya Utara Urban Village, Komplek Perumahan Taman Ratu Indah Blok AA2 No.31 for 5 (five) years, commencing on April 15, 2019 until April 15, 2024.

9) Lease Agreement No.3 dated January 7, 2019 on buillding 3 (three) floor, located on Jl. Teuku Umar No.173, Dauh Puri Kauh Village, West Denpasar District, Denpasar City for 3 (fthree) years, starting from January 7, 2019 until January 7, 2022. This agreement has been renewed, valid from January 7, 2024 until January 7, 2026.

10) Lease Agreement No.PSM/01/I/2019 and No.002/PKS-BOI/GAD/I/2019 dated February 1, 2019 for part of room from building of Wisma Nugra Santana, ground floor area of 203.49m^2, located on Jl. Jend. Sudirman Lot 7&8, Karet Tengsin Urban Village, Tanah Abang District, Central Jakarta for 5 (five) years, starting from April 1, 2019 until March 31, 2024.

11) Deed of Lease No.94 dated June 21, 2023 for a 4½ floors office building which was established on the land SHM No.694/Kebon kelapa and SHM No.882/Kebon kelapa, Jakarta Pusat, located at Jl. Batu Ceper No.47 & 47A for 3 (three) years starting from July 21, 2023 until July 20, 2026.

43. PERIKATAN - PERIKATAN SIGNIFIKAN (lanjutan)

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut: (lanjutan)

12) Perjanjian sewa menyewa No.230608/01/PA/MDL/LEG/PSM-B/OB tanggal 8 Juni 2023 atas ruangan GF-01 D ground floor, Polluxmall lafayette, Semarang selama 5 (lima) tahun sejak 12 Juli 2023 sampai dengan tanggal 11 Juli 2028.

13) Akta perjanjian sewa menyewa No.06 tanggal 2 Desember 2022 atas bangunan rumah toko 2½ lantai yang berdiri diatas tanah SHM No.584/Pamayonan, Bandung, yang terletak di Jl. Pasir Kaliki No.161-3 selama 3 (tiga) tahun sejak 1 Maret 2023 sampai dengan tanggal 28 Februari 2026.

14) Akta perjanjian sewa menyewa No.62 tanggal 17 April 2023 atas bangunan diatas tanah SHM No.149/Manyar Sabrangan, Surabaya yang terletak di Jl. Manyar Kertoajo No.45 selama 5 (lima) tahun ditambah *grace periode* 4 (empat) bulan terhitung sejak 17 April 2023 sampai dengan 17 Agustus 2028.

15) Perjanjian Pemeliharaan ASP INOAN antara Bank dengan PT Next INS Indonesia, perjanjian ini dimulai sejak tanggal 4 September 2017, dan berlaku selama 5 (lima) tahun. Perjanjian telah diperbarui dengan Addendum No. 584/DIR/BOI/X/2022 selama 5 tahun sejak tanggal 4 September 2022 sampai dengan 4 September 2027.

16) Perjanjian Pemeliharaan HSM antara Bank dengan PT Dymar Jaya Indonesia dengan perjanjian No.005/DJI-MAINT/PS/III/2021 dan No.123/DIR/BOI/III/2021. Perjanjian ini telah diperbarui dengan Addendum No. 443/DIR/BOI/IX/2023 dan 036/DJI-Maint/IX/2023 , berlaku sejak 22 September 2023 sampai dengan 21 September 2024.

17) Perjanjian Berlangganan antara PT Aplikanusa Lintasarta dengan Bank dengan perjanjian No.0386/LA/CORP/2018-0005/2021, berlaku sejak 1 September 2021 sampai dengan 31 Agustus 2022. Perjanjian ini telah diperbarui dengan Addendum No. 0386/LA/CORP/2018-0006/2002 berlaku sejak 1 September 2022 sampai dengan 31 Agustus 2024.

18) Perjanjian Berlangganan Layanan *Dedicated* Internet antara Bank dan PT Supra Primata Nusantara dengan perjanjian No.009/PKS-BOI/IT/III/2019 pada tanggal 6 Maret 2019. Perjanjian ini telah diperbarui dengan Addendum No. Amd.5.009/DLS/BIZNET/III/2019 tanggal 13 November 2023 berlaku sejak 10 September 2023 sampai dengan 9 September 2025.

19) Perjanjian Pemeliharaan *Server* IBM *Power* dan HPE antara Bank dengan PT System Tree Technology dengan perjanjian No.2021/MA/II/003 dan No.115/DIR/BOI/III/2021 tanggal 1 Febuari 2021. Perjanjian ini telah diperbarui pada Addendum ke-IV tanggal 5 Februari 2023, berlaku sejak 1 Februari 2024 sampai dengan 31 Januari 2025.

43. SIGNIFICANT AGREEMENTS (continued)

Agremeents made by the Bank are as follows: (continued)

12) Lease agreement No.230608/01/PA/MDL/LEG/PSM-B/OB dated June 8, 2023 on GF-01 D ground floor, Polluxmall lafayette, Semarang for 5 (five) years from July 12, 2023 to July 11, 2028.

13) Deed of lease agreement No.06 dated December 2, 2022 for home building store 2½ floors SHM No.584/ pamayonan sub-district, Bandung, located at Jl. Pasir Kaliki No.161-3 for 3 (three) years from 1 March 2023 to 28 February 2026.

14) Deed of lease agreement No.62 dated April 17, 2023 on building which was established on land SHM No.149/Manyar Sabrangan, Surabaya located at Jl. Manyar Kertoajo No.45 for 5 (five) years plus grace period of 4 (four) months from April 17, 2023 until August 17, 2028.

15) Maintenance Agreement of ASP INOAN between Bank with PT Next INS Indonesia, this agreement began on September 4, 2017, and is valid for 5 (five) years. This agreement has been renewe with Addendum No. 584/DIR/BOI/X/2022, valid from September 4, 2022 until September 4, 2027.

16) HSM Maintenance agreement between Bank with PT Dymar Jaya Indonesia, agreement No.No.005/DJI-MAINT/PS/III/2021 and No.123/DIR/BOI/III/2021. This agreement has been renewed with Addendum No. 443/DIR/BOI/IX/2023 and 036/DJI-Maint/IX/2023, valid from Sepember 22, 2023 until September 21, 2024.

17) Suscription Agreement between PT Aplikasnusa Lintasarta and Bank with agreement No.0386/LA/CORP/2018-0005/2021, starts from September 1, 2021 until August 31, 2022. This agreement has been renewed with Addendum No. 0386/LA/CORP/2018-0006/2002, valid from September 1, 2022 until August 31, 2024.

18) Dedicated Internet Service Subscription Agreement between Bank and PT Supra Primata Nusantara with Agreement No.009/PKS-BOI/IT/III/2019 on March 6, 2019.This agreement has been renewed with Addendum No. Amd.5.009/DLS/BIZNET/III/2019 on November 13,2023, valid from September 10, 2023 until September 9, 2025.

19) Dedicated Internet Service Subscription Agreement between Bank and PT Supra Primata Nusantara with Agreement No.009/PKS-BOI/IT/III/2019 on March 6, 2019.This agreement has been renewed with Addendum No. Amd.5.009/DLS/BIZNET/III/2019 on November 13,2023, valid from September 10, 2023 until September 9, 2025.

43. PERIKATAN - PERIKATAN SIGNIFIKAN (lanjutan)

Perikatan-perikatan yang dibuat Bank adalah sebagai berikut: (lanjutan)

20) Perjanjian berlangganan layanan Metro-e antara PT Inforte Global Internet dan Bank berdasarkan perjanjian No.024/ISI-BOI/AMD I/MWIFO/XII/2020 tanggal 14 Desember 2020. Perjanjian telah diperbarui dengan Addendum No. 027/ISI-BOI/AMD II/MWIFO/XII/2022 berlaku sejak 16 Oktober 2022 sampai dengan 15 Oktober 2024.

21) Perjanjian Induk Layanan No.AMFC2/C/20/0152 tanggal 31 Desember 2019 antara PT Bank Oke Indonesia Tbk dan PT Multipolar Technology Tbk terhitung sejak tanggal 3 Juni 2020. Perjanjian ini telah diperbarui pada Addendum ke-I tanggal 5 Juni 2023, berlaku sejak 3 Juni 2023 ampai dengan 2 Juni 2024.

22) Berdasarkan perjanjian No.I_072/2022/01 tanggal 19 April 2022 dan No.050/PKS_PT.OKBANK/DKM/IV/2022 tanggal 10 Juni 2022, Bank melakukan kerjasama dengan PT Dunia Kreatif Mantra dan PT Ultima Servis Asia dalam rangka kegiatan promosi digital marketing yang dilaksanakan selama tahun 2022. Perjanjian ini telah diperbaharui dengan Addendum ketiga No.I_072/2023/01 berlaku sejak 16 April 2023 sampai dengan tanggal 31 Desember 2023.

23) Perjanjian Berlangganan Data Center antara PT Aplikanusa Lintasarta dan Bank. Berdasarkan perjanjian SC100015730/LA/CORP/2022 tanggal 24 November 2022. Perjanjian ini berlaku sejak 17 Desember 2022 sampai dengan tanggal 16 Desember 2024.

24) Perjanjian Kerja Sama antara PT Artajasa Pembayaran Elektronis dan Bank No. 456/DIR/BOI/VIII/2022 tanggal 15 Agustus 2022 tentang penyelenggaraan layanan Bersama *Interface Processor*. Perjanjian ini berlaku selama 5 tahun sejak 15 Agustus 2022 sampai dengan tanggal 14 Agustus 2027.

44. STANDAR AKUNTANSI BARU

Berikut ini ikhtisar Pernyataan Standar Akuntansi Keuangan (PSAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan yang berakhir pada tanggal 31 Desember 2023:

Berlaku efektif pada atau setelah tanggal 1 Januari 2024:
- Amandemen PSAK 1, "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dan kovenan; dan
- Amandemen PSAK 73, "Sewa" terkait liabilitas sewa pada transaksi jual dan sewa balik.

Berlaku efektif pada atau setelah tanggal 1 Januari 2025:
- PSAK 74, “Kontrak Asuransi”, yang diadopsi dari IFRS 17, penerapan dini diperkenankan untuk entitas yang juga telah menerapkan PSAK 71 dan PSAK 72.

Saat ini Bank sedang mengevaluasi dan belum menetapkan dampak dari penerapan standar tersebut serta pengaruhnya pada laporan keuangan Bank.

43. SIGNIFICANT AGREEMENTS (continued)

Agremeents made by the Bank are as follows: (continued)

20) Subscription agreement for Metro-e service between PT Inforte Global Internet and the Bank based on the agreement No.024/ISI-BOI/AMD I/MWIFO/XII/2020 dated December 14, 2020. This agreement has been renewed with Addendeum No. 027/ISI-BOI/AMD II/MWIFO/XII/2022, valid from October 16, 2022 until October 15, 2024.

21) Service Master Agreement No.AMFC2/C/20/0152 dated December 31, 2019 between PT Bank Oke Indonesia Tbk and PT Multipolar Technology from June 3, 2020. This agreement has been renewed by the first Addendum on June 5, 2023, valid from June 3, 2023 until June 2, 2024.

22) Based on agreement No.I_072/2022/01 dated April 19, 2022, and No.050/PKS_PT.OKBANK/DKM/IV/2022 dated June 10, 2022, the Bank cooperates with PT Dunia Kreatif Mantra and PT Ultima Servis Asia in the context of digital marketing promotion activities which will be carried out during 2022. This agreement has been renewed by the third Addendum No.I_072/2023/01 on June 5, 2023, valid from April 16, 2023 until Desember 31, 2023.

23) Data Center Subscriptions Agreement between PT Aplikanusa Lintasarta and the Bank, based on agreement SC100015730/LA/CORP/2022 dated November 24, 2022. This agreement valid from December 17, 2022 until December 16, 2024.

24) Cooperation Agreement between PT Artajasa Pembayaran Elektronis and Bank No. 456/DIR/BOI/VIII/2022 dated August 15, 2022 regarding the provision of the Joint Interface Processor service. This Agreement shall be valid for 5 years from August 15, 2022 to August 14, 2027.

44. NEW ACCOUNTING STANDARDS

The following summarizes the Statement of Financial Accounting Standards (PSAK) which were issued by the Financial Accounting Standards Board and are relevant to the Bank, but is not yet effective for financial statements ended December 31, 2023:

Effective on or after January 1, 2024:
- *Amendment PSAK 1, "Presentation of Financial Statements" regarding long term liabilities with the covenant; and*
- *Amendment PSAK 73, "Leases" regarding lease liabilities in sale and lease-back transaction.*

Effective on or after January 1, 2025:
- *PSAK 74, “Insurance Contracts”, adopted from IFRS 17, early application is permitted for entities that have also applied PSAK 71 and PSAK 72.*

The Bank is currently evaluating the above standards and has not yet determined the impact of these standard on the financial statement of the Bank.

45 PERISTIWA SETELAH TANGGAL PELAPORAN

Tidak terdapat peristiwa setelah tanggal laporan keuangan yang perlu pengungkapan.

45 *EVENTS AFTER THE REPORTING PERIOD*

There are no subsequent events after the date of the financial statements that need disclosure.

46. LIABILITAS KONTINJENSI

Bank saat ini mempunyai liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut:

a. Gugatan Bantahan No.153/Pdt.Bth/2021/PN.Jkt.Sel pada Pengadilan Negeri Jakarta Selatan dimana Bank berkedudukan sebagai Terbantah I, perkara ini telah diputus oleh Pengadilan Tinggi DKI Jakarta (Tingkat Banding) yang memenangkan Bank. Sampai saat ini masih menunggu apakah ada upaya hukum kasasi dari penggugat.

b. Gugatan Perlawanan No.221/Pdt.Plw/2021/PN.Jkt.Sel pada Pengadilan Negeri Jakarta Selatan dimana Bank berkedudukan sebagai Turut Terlawan I. Putusan Hakim Pengadilan Negeri Jakarta Selatan menyatakan bahwa perlawanan pelawan tidak dapat diterima dan saat ini masih dalam proses tingkat banding di Pengadilan Tinggi DKI Jakarta.

c. Gugatan No.642/Pdt.G/2021/PN.Jkt.Pst pada Pengadilan Negeri Jakarta Pusat dimana Bank berkedudukan sebagai Tergugat dan Perkara ini telah diputus oleh Pengadilan Tinggi DKI Jakarta yang memenangkan Bank namun perkara ini masih dalam proses karena penggugat melakukan upaya hukum (kasasi).

d. Gugatan No.649/Pdt.G/2020/PN.Jkt.Pst pada Pengadilan Negeri Jakarta Pusat dimana Bank berkedudukan sebagai Tergugat dan putusan Pengadilan Negeri menyatakan gugatan Penggugat Konpensi tidak dapat diterima. Pengadilan Tinggi DKI Jakarta (tingkat Banding) memberikan putusan yang memenangkan Bank namun sampai saat ini masih dalam proses karena penggugat melakukan upaya hukum (kasasi).

e. Gugatan No.744/Pdt.G/2021/PN.Jkt.Sel pada Pengadilan Negeri Jakarta Selatan dimana Bank berkedudukan sebagai Turut Tergugat I dan telah memperoleh putusan bahwa Pengadilan Negeri Jakarta Selatan tidak berwenang mengadili perkara. Dalam putusan tingkat banding tanggal 8 Februari 2023, Pengadilan Tinggi DKI Jakarta memutus putusan yang memenangkan Bank, sampai saat ini proses hukum masih berjalan karena pelawan melakukan upaya hukum (Banding).

f. Gugatan No.1105/Pdt.G/2022/PN.Jkt.Sel pada Pengadilan Negeri Jakarta Selatan. Bank sebagai Tergugat I. Pengadilan Negeri Jakarta Selatan telah memutukan untuk memenangkan Bank. Sampai saat ini masih menunggu apakah ada upaya hukum yang diajukan.

g. Gugatan No. 670/Pdt.G/2023/PN.Jkt.Pst dimana Bank selaku Turut Tergugat I. Sampai saat ini perkara masih berjalan di Pengadilan Negeri Jakarta Pusat.

h. Gugatan No. 267/Pdt.Sus-PHI/2023/PN.Niaga.Jkt.Pst dimana Bank selaku Tergugat. Sampai saat ini masih berjalan di Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat.

46. *CONTINGENT LIABILITIES*

The Bank currently has significant contingent liabilities in connection with several civil cases as follows:

a. Rebuttal Lawsuit No.153/Pdt.Bth/2021/PN.Jkt.Sel at the South Jakarta District Court where the Bank as Rebutted I. The case has been decided by the Jakarta High Court (Appellate Level) in favor of the Bank. At this time, it is still pending whether there will be a cassation appeal from the Plaintiff.

b. Resistance Lawsuit No.221/Pdt.Plw/2021/PN.Jkt.Sel in the South Jakarta District Court where the Bank as the Co-Opponent I and is still in the court process. The South Jakarta District Court Judge's decision stated that declaring the resistance of the contrarian was unacceptable and is currently still in the process of appeal at the DKI Jakarta High Court.

c. Lawsuit No.642/Pdt.G/2020/PN.Jkt.Pst at the Central Jakarta District Court where the Bank as Defendant I. The case has been decided by the Jakarta High Court in favor of the Bank but the case is still ongoing as the Plaintiff has filed an appeal (cassation).

d. Lawsuit No.649/Pdt.G/2020/PN.Jkt.Pst at the Central Jakarta District Court where the Bank as Defendant and the decision of the District Court stated that the Plaintiff's claim for compensation could not be accepted. The Jakarta High Court (Appellate Level) issued a ruling in favor of the Bank, but the case is still ongoing as the Plaintiff has filed a cassation appeal.

e. Lawsuit No.744/Pdt.G/2021/PN.Jkt.Sel at the South Jakarta District Court where the Bank as Co-Defendant I and has obtained a decision that the South Jakarta District Court has no authority to adjudicate the cases. In the decision at the appeal on 8 February 2023, The DKI Jakarta High Court issued a ruling in favor of the Bank. The legal process is still ongoing as the Counterparty has filed an appeal.

f. Lawsuit No.1105/Pdt.G/2022/PN.Jkt.Sel at the South Jakarta District Court. Bank as the Defendant I. Currently still ongoing and is in the court process at the South Jakarta District Court. The South Jakarta District Court has ruled in favor of the Bank. It is still pending whether any legal remedies will be filed.

g. Lawsuit No. 267/Pdt.Sus-PHI/2023/PN.Niaga.Jkt.Pst where Bank as Defendant. Currently still going in commercial court at the Central Jakarta District Court.

h. Lawsuit No. 267/Pdt.Sus-PHI/2023/PN.Niaga.Jkt.Pst where Bank as Defendant. Currently still going in commercial court at the Central Jakarta District Court.

46. LIABILITAS KONTINJENSI (lanjutan)

Bank saat ini mempunyai liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut: (lanjutan)

i. Gugatan Perbuatan Melawan Hukum No. 231/Pdt.G/2022/PN.Sgr dimana Bank selaku Tergugat. Perkara ini telah berakhir dengan damai dan telah dibuat acta van dading (Perjanjian Perdamaian) antara Penggugat I, Penggugat II, dan Tergugat I, Tergugat II, Tergugat III, dan Tergugat IV di Pengadilan Negeri Singaraja. Saat ini masih dalam proses pelaksanaan (eksekusi) atas perjanjian perdamaian.

j. Gugatan Perbuatan Melawan Hukum No. 625/Pdt.G/2023/PN.Jkt.Pst dimana Bank selaku Turut Tergugat I. Adapun Perkara ini masih berjalan di Pengadilan Negeri Jakarta Pusat.

k. Gugatan No. 825/Pdt.G/2023/PN.Jkt.Pst dimana OK Bank selaku Tergugat II. Sampai saat ini masih berjalan di Pengadilan Negeri Jakarta Pusat.

Manajemen Bank berkeyakinan bahwa penyelesaian kasus-kasus tersebut tidak mengganggu kinerja Bank dan karenanya manajemen berpendapat tidak perlu dibentuk penyisihan.

47. PENYELESAIAN DAN OTORISASI LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab atas penyusunan laporan keuangan ini yang diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi pada tanggal 21 Maret 2024.

46. CONTINGENT LIABILITIES (continued)

The Bank currently has significant contingent liabilities in connection with several civil cases as follows: (continued)

i. Lawsuit No. 231/Pdt.G/2022/PN.Sgr where Bank as Defendant. The case has been resolved amicably and and a "acta van dading" (Settlement Agreement) has been executed between the plaintiff's and the defendant's at Singaraja District Court. The settlement agreement is currently in the process of being enforced (executed).

j. Lawsuit No. 625/Pdt.G/2023/PN.Jkt.Pst, where Bank as the First Co-Defendant. The case is still ongoing at the Central Jakarta District Court.

k. Lawsuit No. 825/Pdt.G/2023/PN.Jkt.Pst, where OK Bank is the Second Defendant. The case is still ongoing at the Central Jakarta District Court.

The Bank's management believes that the above cases doesn't interfere to the Bank performances, and accordingly the management has the opinion hat no provision for possible losses is required.

47. COMPLETION AND AUTHORIZATION OF THE FINANCIAL STATEMENTS

The management of the Bank is responsible for the preparation of these financial statements which were completed and authorised for issuance by the Directors on March 21, 2024.

2023

Laporan Tahunan & Laporan Keberlanjutan
Annual Report & Sustainability Report

Stronger Fundamental for
Sustainable Growth

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