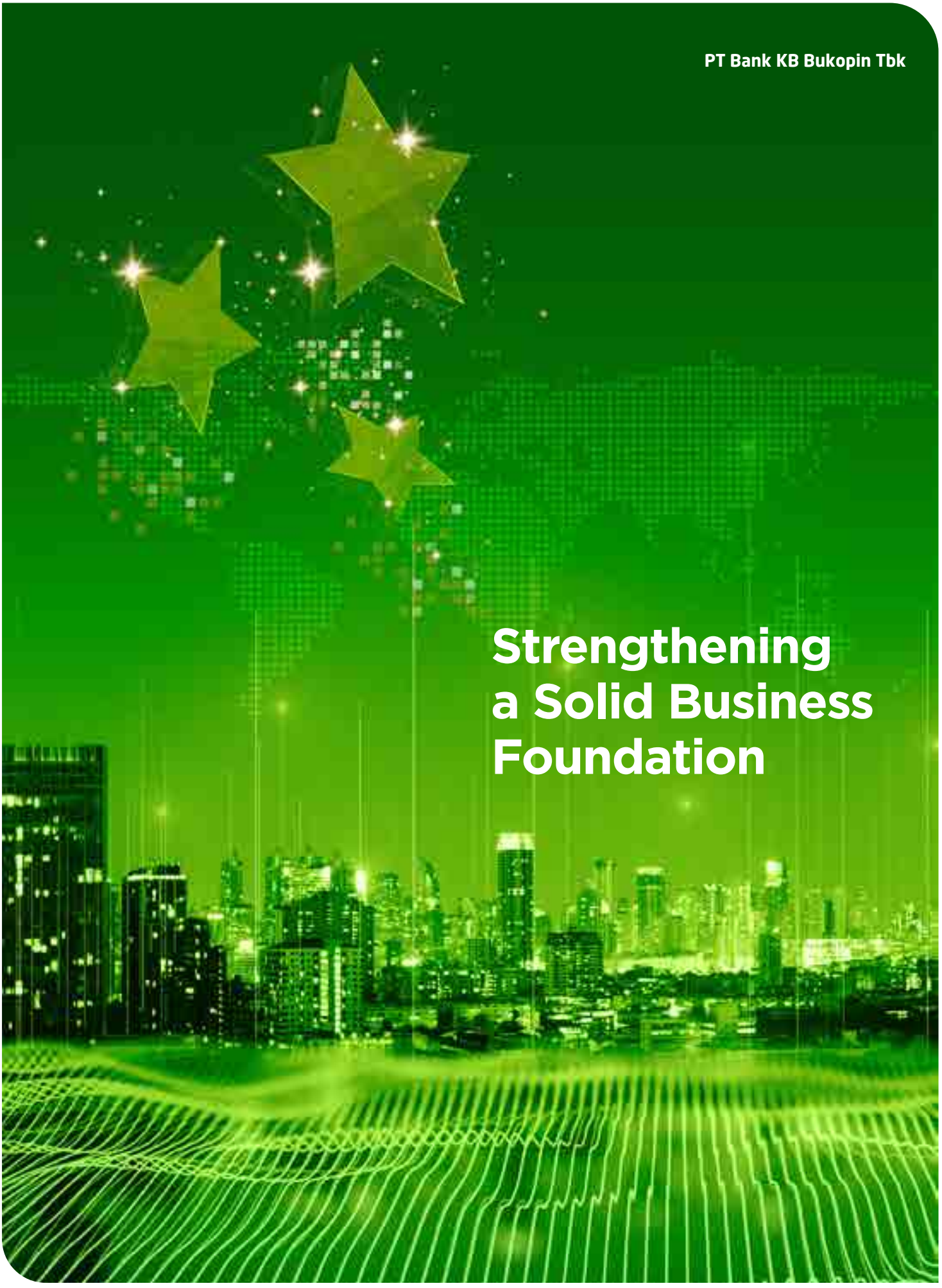
PT Bank KB Bukopin Tbk



Strengthening a Solid Business Foundation

KB Bank

Sustainability Report 2023

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PENJELASAN STRATEGI KEBERLANJUTAN [OJK A.1]

EXPLANATION OF SUSTAINABILITY STRATEGY [OJK A.1]

PT Bank KB Bukopin Tbk sebagai bagian dari lembaga jasa keuangan dikenai kewajiban untuk menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), sebagaimana diatur dalam POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Adapun format RAKB telah ditentukan dalam Lampiran I POJK Keuangan Berkelanjutan tersebut. Selanjutnya, secara spesifik, pada tahun 2018, OJK menerbitkan *Pedoman Teknis bagi Bank Terkait Implementasi POJK 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik 2018* di mana pada Bab IV berisi tentang Rencana Aksi Keuangan Berkelanjutan.

Sesuai dengan POJK Keuangan Berkelanjutan, RAKB didefinisikan sebagai dokumen tertulis yang menggambarkan rencana kegiatan usaha dan program kerja LJK jangka pendek (satu tahun) dan jangka panjang (lima tahun) yang sesuai dengan prinsip yang digunakan untuk menerapkan keuangan berkelanjutan, termasuk strategi untuk merealisasi rencana dan program kerja tersebut sesuai dengan target dan waktu yang ditetapkan, dengan tetap memperhatikan pemenuhan ketentuan kehati-hatian dan penerapan manajemen risiko.

Peraturan yang sama menyatakan bahwa RAKB wajib disusun berdasarkan prioritas masing-masing lembaga jasa keuangan paling sedikit:

1. Pengembangan produk dan/atau jasa keuangan berkelanjutan termasuk peningkatan portofolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan keuangan berkelanjutan;
2. Pengembangan kapasitas intern LJK; atau
3. Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional (*standard operating procedure*) LJK yang sesuai dengan prinsip penerapan keuangan berkelanjutan.

POJK Keuangan Berkelanjutan merupakan tindak lanjut dan manifestasi *Roadmap Keuangan Berkelanjutan di Indonesia 2015-2019* yang dikeluarkan OJK. *Roadmap* berisi paparan rencana kerja program keuangan berkelanjutan untuk industri jasa keuangan yang berada di bawah otoritas OJK, yaitu perbankan, pasar modal dan IKNB, selama periode 2015-2019. *Roadmap* keuangan berkelanjutan ini menjadi bagian dari *Master Plan* Sektor Jasa Keuangan Indonesia (MPSJKI), serta digunakan sebagai acuan bagi pemangku kepentingan keuangan berkelanjutan lainnya.

Roadmap ini disusun untuk:

1. Menjabarkan kondisi yang ingin dicapai terkait keuangan yang berkelanjutan di Indonesia dalam jangka menengah (5 tahun) dan panjang (10 tahun) untuk sektor jasa keuangan

PT Bank KB Bukopin Tbk as part of a financial services institution is obliged to prepare a Sustainable Financial Action Plan (RAKB), as regulated in POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies or POJK regarding Sustainable Finance. The RAKB format has been stipulated in Appendix I of POJK regarding Sustainable Finance. Furthermore, specifically, in 2018, OJK issued Technical Guidelines for Banks Regarding the Implementation of POJK 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies 2018 in which Chapter IV contains the Financial Action Plan Sustainable.

In accordance with OJK Regulation (POJK) regarding Sustainable Finance, RAKB is defined as a written document that describes short-term (one year) and long-term (five years) LJK business activity plans and work programs that are in accordance with the principles used to implement sustainable finance, including strategies for realizing plans and the work program is in accordance with the targets and time set, while still paying attention to the fulfillment of prudential provisions and the implementation of risk management.

The same regulation states that RAKB must be prepared based on the priorities of each financial services institution at least:

1. Development of sustainable financial products and/or services including increasing the financing portfolio, investment or placement in financial instruments or projects that are in line with the implementation of sustainable finance;
2. Financial service institution internal capacity development; or
3. Adjustment of the institution's organization, risk management, governance, and/or standard operating procedures (standard operating procedures) in accordance with the principles of implementing sustainable finance.

OJK Regulation regarding Sustainable Finance is a follow-up and manifestation of the Sustainable Finance Roadmap in Indonesia 2015-2019 issued by the OJK. The roadmap contains a presentation of the sustainable finance program work plan for the financial services industry under the authority of the OJK, namely banking, capital markets and IKNB, during the 2015-2019 period. This sustainable finance roadmap is part of the Indonesian Financial Services Sector Master Plan (MPSJKI), and is used as a reference for other sustainable finance stakeholders.

This roadmap is prepared to:

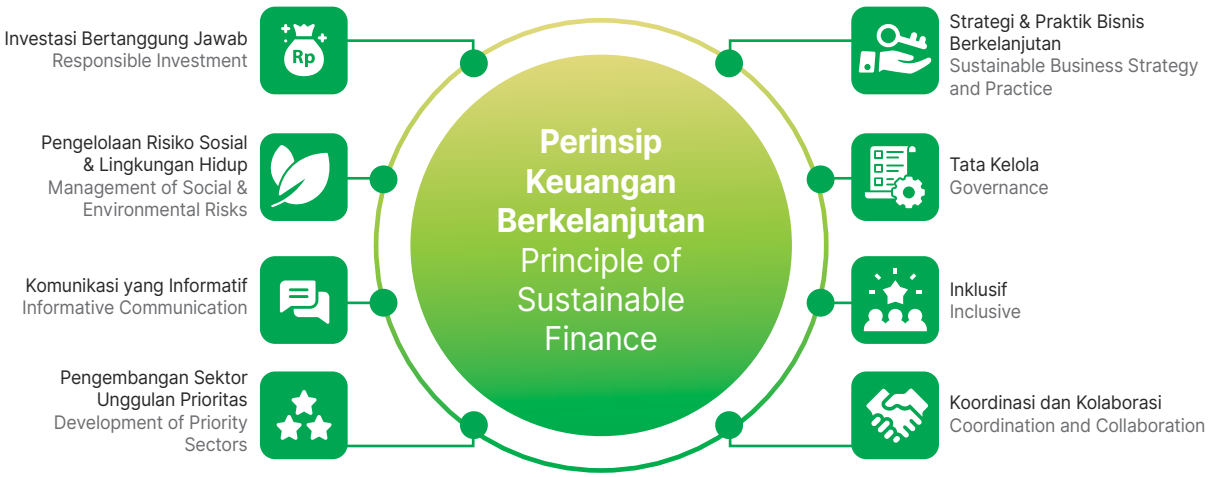
1. Describes the conditions to be achieved regarding sustainable finance in Indonesia in the medium (5 years) and long term (10 years) for the financial services sector

yang berada di bawah otoritas OJK, yaitu perbankan, pasar modal dan IKNB.
2. Menentukan dan menyusun tonggak perbaikan terkait keuangan berkelanjutan.

Dalam rentang waktu 2015-2019, implementasi *roadmap* tersebut telah menghasilkan beberapa inisiatif yang menjadi fondasi bagi perubahan pola pikir pelaku usaha. Inisiatif tersebut di antaranya pengelompokan kriteria usaha berkelanjutan, pengembangan insentif serta pelaksanaan sosialisasi dan pelatihan bagi industri keuangan, serta memperkenalkan delapan prinsip keuangan berkelanjutan yang menjadi acuan lembaga jasa keuangan dalam implementasi Rencana Keuangan Berkelanjutan. Kedelapan prinsip itu adalah sebagai berikut:

under the authority of OJK, namely banking, capital markets and IKNB.
2. Determine and develop improvement milestones related to sustainable finance.

In the 2015-2019 period, the implementation of the roadmap has resulted in several initiatives which have become the foundation for changing the mindset of business actors. These initiatives include grouping sustainable business criteria, developing incentives and implementing outreach and training for the financial industry, as well as introducing eight principles of sustainable finance which are used as a reference for financial service institutions in implementing the Sustainable Financial Plan. The eight principles are as follows:



Berdasarkan prinsip di atas, PT Bank KB Bukopin Tbk menetapkan 4 pilar utama dalam Rencana Keuangan Berkelanjutan dengan tujuan sebagai berikut:
1. KB Bukopin Untuk Negeri bertujuan untuk mendukung penyaluran kredit program pemerintah, inklusi keuangan, dan peningkatan kualitas SDM anak – anak Indonesia.
2. KB Bukopin *Care* bertujuan untuk meningkatkan kepedulian insan PT Bank KB Bukopin Tbk terhadap lingkungan hidup dan sumber daya alam dalam setiap langkah kegiatan bisnis dan operasional Bank.
3. KB Bukopin Dari Kita Untuk Kita bertujuan untuk mendukung pengembangan SDM internal PT Bank KB Bukopin Tbk yang berkualitas dan berdaya saing.
4. KB Bukopin Satu bertujuan untuk meningkatkan penyesuaian organisasi dengan mempertimbangkan aspek berkelanjutan terkait sosial dan lingkungan hidup.

Sasaran Perseroan dalam melaksanakan keuangan berkelanjutan yaitu dengan pengembangan produk dan/atau jasa keuangan berkelanjutan, pengembangan kapasitas intern PT Bank KB Bukopin Tbk, penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional. Strategi Perseroan adalah dengan membentuk pilar aktivitas yang mencakup sasaran tersebut dengan 4 (empat) pilar utama yang kemudian dijabarkan menjadi beberapa program jangka pendek (1 tahun) maupun program jangka panjang (5 tahun).

Based on the principles mentioned above, PT Bank KB Bukopin Tbk established 4 main pillars in the Sustainable Financial Plan with the following objectives:
1. KB Bukopin for the Nation aims to support the distribution of loan from the government program, financial inclusion, and improve the quality of human resources for Indonesian children.
2. KB Bukopin Care aims to increase the awareness of PT Bank KB Bukopin Tbk people towards the environment and natural resources in every step of the Bank's business and operational activities.
3. KB Bukopin Dari Kita Untuk Kita (From Us For Us) aims to support the development of quality and competitive internal human resources at PT Bank KB Bukopin Tbk.
4. KB Bukopin Satu aims to improve organizational adjustments by considering sustainable aspects related to social and environmental issues.

The Company's targets in implementing sustainable finance are developing sustainable financial products and/or services, developing internal capacity of PT Bank KB Bukopin Tbk, organizational adjustments, risk management, governance, and/or standard operational procedures. The Company's strategy is to establish activity pillars which include these targets together with four main pillars which are then translated into several short-term programs (1 year) and long-term programs (5 years).

Progam RAKB



Dalam perkembangannya, implementasi keuangan berkelanjutan di PT Bank KB Bukopin Tbk juga mengadopsi berbagi rujukan terkini, termasuk *Roadmap* Keuangan Berkelanjutan Tahap II (2021 – 2025). *Roadmap* yang dikeluarkan OJK ini merupakan kelanjutan dari *roadmap* tahun 2015-2019, yang diterbikan dengan tujuan meningkatkan pemahaman serta kapasitas pelaku sektor jasa keuangan untuk beralih menuju ekonomi rendah karbon dalam kurun waktu 2021-2025.

Untuk mempercepat transisi sektor keuangan ke arah berkelanjutan, serta ekonomi rendah karbon, pada *roadmap* ini OJK mengembangkan sebuah ekosistem yang terdiri dari tujuh komponen meliputi kebijakan, produk, infrastruktur pasar, koordinasi kementerian/lembaga, dukungan non-pemerintah, sumber daya manusia, dan awareness. Pembentukan komponen dalam ekosistem keuangan berkelanjutan ini sekaligus merupakan komitmen OJK dalam menciptakan regulasi yang transparan, membangun sinergi dengan kementerian/lembaga, dan meningkatkan kapabilitas industri keuangan.

at PT Bank KB Bukopin Tbk also adopted the latest references, including the Sustainable Finance Roadmap Phase II (2021 – 2025). The roadmap issued by OJK is a continuation of the 2015-2019 roadmap, which was issued with the aim of increasing the understanding and capacity of financial services sector players to shift towards a low-carbon economy in the 2021-2025 period.

To accelerate the transition of the financial sector towards a sustainable and low carbon economy, based on the roadmap, OJK is developing an ecosystem consisting the seven components: policies, products, market infrastructure, ministry/institution coordination, non-government support, human resources, and awareness. The formation of components in this sustainable financial ecosystem is also OJK›s commitment to creating transparent regulations, building synergies with ministries/institutions, and increasing the capabilities of the financial industry.

Guided by the references issued by the OJK, PT Bank KB

Berpedoman pada rujukan yang diterbitkan OJK, PT Bank KB Bukopin Tbk melaksanakan program prioritas dan terpilih dalam RAKB 2023 sesuai dengan pilar keuangan berkelanjutan sebagai berikut:

Bukopin Tbk is implementing priority and selected programs in the 2023 RAKB in accordance with the following pillars of sustainable finance:

POJK Keuangan Berkelanjutan POJK on Sustainable Finance	**Pilar RKAB Bank** Bank RKAB Pillars	**Rencana Program Bank Tahun 2023 (1 tahun)** Bank Program Plan for 2023 (1 year)	**Target Kegiatan Prioritas** Priority Activity Targets
Pengembangan Produk dan/atau Jasa keuangan Berkelanjutan Development of Sustainable financial Products and/or Services	1. KB Bukopin Untuk Negeri 2. KB Bukopin Care 1. KB Bukopin Untuk Negeri (KB Bukopin for the Country) 2. KB Bukopin Care	1. Pengembangan bisnis dengan fokus pada pembiayaan ramah lingkungan serta mendukung inklusi keuangan 2. Literasi Keuangan Berkelanjutan 3. Efisiensi & Implementasi Green Banking 1. Business development with a focus on green financing and supporting financial inclusion 2. Sustainable Financial Literacy 3. Efficiency & Implementation of Green Banking	1. Penyaluran kredit kepada sektor ramah lingkungan dan pendukung program pemerintah khususnya program KUR. 2. Pembiayaan Debitur MSME (Micro, Small and Medium-Sized Enterprise)ari dana IFC (International Finance Corporation) sesuai dengan standar E&S 3. Perkenalan produk/jasa perbankan ke masyarakat umum. 4. KB Bukopin Goes to Media 5. CSR Program (Education, Religius, Social, Environment & Natural disaster, Covid-19) 6. Paper Care, Water Care, Electric Care & Green Building 1. Lending to environmentally friendly sectors and supporting government programmes, especially the KUR programme. 2. MSME Debtor Financing (Micro, Small and Medium-Sized Enterprise) Debtor Financing from IFC (International Finance Corporation) funds in accordance with E&S standards. 3. Introduction of banking products/services to the general public. 4. KB Bukopin Goes to Media 5. CSR Programs (Education, Religious, Social, Environment & Natural disaster, Covid-19) 6. Paper Care, Water Care, Electric Care & Green Building
Pengembangan Kapasitas Intern Bank Internal Bank Capacity Building	3. KB Bukopin dari Kita untuk Kita 3. KB Bukopin dari Kita untuk Kita (KB Bukopin from Us to Us)	4. Penajaman dan penguatan organisasi SDM 4. HR organization sharpening and strengthening	1. Pelatihan/training karyawan 2. Sosialisasi Manajemen Risiko Sosial dan Lingkungan Hidup kepada seluruh pemangku kepentingan Bank 3. E-Learning Karyawan 1. Employee training 2. Dissemination of Social and Environmental Risk Management to all stakeholders of the Bank 3. Employee E-Learning
Penyesuaian organisasi, manajemen risiko , tata kelola, dan/atau standar prosedur operasional Adjustments to organization, risk management, governance, and/or standard operating procedures	4. KB Bukopin Satu 4. KB Bukopin Satu (KB Bukopin One)	5. Perbaikan kualitas struktur bisnis dan pengembangan bisnis proses berlandaskan digitalisasi 5. Business structure quality improvement and business process development based on digitalization	1. Penyesuaian kebijakan dan SOP terkai keuangan berkelanjutan 2. Digitalisasi proses layanan nasabah 3. Pembuatan Internal Kebijakan RAKB & Taksonomi Hijau Indonesia 4. Penambahan Struktur Organisasi dengan adanya ESG Section di bawah Corporate Strategic Department 5. Pembuatan kebijakan terkait SMLS (Sistem Manajemen Lingkungan dan Sosial) sesuai standar IFC 1. Adjustment of policies and SOPs related to sustainable finance 2. Digitalization of customer service process 3. Internal creation of RAKB Policy & Indonesia Green Taxonomy 4. Addition of Organizational Structure with the existence of ESG Section under Corporate Strategic Department 5. Creation of policies related to SMLS (Environmental and Social Management System) in accordance with IFC standards.

Untuk mendukung implementasi dan *monitoring* aktivitas dalam RAKB, PT Bank KB Bukopin Tbk telah menyusun tim yang bertanggung jawab atas rencana aksi keuangan berkelanjutan yang akan dilaksanakan. Tim yang dibentuk merupakan perwakilan dari masing-masing unit kerja terkait yang bertanggung jawab atas *monitoring* pelaksanaan implementasi keuangan berkelanjutan yang telah dirancang oleh Perseroan. Pengembangan teknologi informasi untuk mendukung program RAKB difokuskan pada digitalisasi proses bisnis dalam rangka peningkatan *paperless* sesuai dengan tujuan PT Bank KB Bukopin Tbk untuk bersinergi dan peduli terhadap lingkungan hidup.

SISTEM MONITORING, EVALUASI, DAN MITIGASI

Monitoring dan evaluasi terkait lingkungan, sosial dan tata kelola dimulai dari adanya struktur yang mengawasi implementasi RAKB dan kebijakan yang menaunginya. Tanggung jawab atas pengawasan dan evaluasi implementasi RAKB berada di bawah tanggung jawab Direksi dan dilaksanakan oleh unit kerja yang ditugasi setelah adanya kajian dan penyesuaian organisasi. Unit kerja tersebut menyampaikan hasil pengawasan dan evaluasi RAKB kepada Direksi setiap tiga bulan bersamaan dengan hasil pengawasan dan evaluasi RBB.

Dalam implementasi RAKB, selalu terdapat risiko tidak terlaksananya suatu rencana atau tidak tercapainya target. Untuk memitigasi risiko ini, PT Bank KB Bukopin Tbk merancang mitigasi risiko berdasarkan hasil evaluasi pencapaian rencana aksi. Mitigasi risiko maupun penyesuaian rencana aksi akan dilakukan berdasarkan hasil evaluasi tersebut.

Mitigasi risiko dalam implementasi RAKB dilakukan dengan melalui koordinasi antar semua unit kerja terkait, terutama setelah mendapatkan hasil pengawasan dan evaluasi dari unit/divisi yang ditugasi. Selain koordinasi antar unit kerja terkait, dilakukan juga identifikasi tantangan, kesulitan, dan hambatan atas implementasi RAKB. Setiap kesulitan yang ada akan didiskusikan dengan Direksi untuk diambil jalan keluarnya, misalnya pelatihan sektor berwawasan lingkungan hidup dan sosial dengan menghubungi pihak yang kompeten atau institusi yang dapat membantu.

To support the implementation and monitoring of activities in RAKB, PT Bank KB Bukopin Tbk has formed a team responsible for the sustainable financial action plan that will be implemented. The team established is a representative from each related work unit who is responsible for monitoring the implementation of sustainable finance that has been designed by the Company. The development of information technology to support the RAKB program is focused on digitizing business processes in the context of increasing paperless in accordance with PT Bank KB Bukopin Tbk goal of synergizing and caring for the environment.

MONITORING, EVALUATION AND MITIGATION SYSTEM

Monitoring and evaluation related to the environment, social and governance starts from the existence of a structure that oversees the implementation of the RAKB and the policies that cover it. Responsibility for monitoring and evaluating the implementation of RAKB is under the responsibility of the Board of Directors and is carried out by the assigned work unit after organizational studies and adjustments. This work unit submits the results of the monitoring and evaluation of the RAKB to the Board of Directors every three months along with the results of the monitoring and evaluation of the RBB.

In implementing RAKB, there is always a risk that a plan will not be implemented or a target will not be achieved. To mitigate this risk, PT Bank KB Bukopin Tbk designed risk mitigation based on the results of evaluating the achievement of the action plan. Risk mitigation and action plan adjustments will be carried out based on the results of the evaluation.

Risk mitigation in the implementation of RAKB is carried out through coordination between all related work units, especially after receiving monitoring and evaluation results from the assigned units/divisions. Apart from coordinating between related work units, challenges, difficulties and obstacles to the implementation of RAKB are also identified. Any difficulties that arise will be discussed with the Board of Directors to find a solution, for example training in environmental and social sectors by contacting competent parties or institutions that can help.


TIAS



01

IKHTISAR KINERJA KEBERLANJUTAN

SUSTAINABILITY PERFORMANCE OVERVIEW


KB

IKHTISAR KINERJA KEBERLANJUTAN
SUSTAINABILITY PERFORMANCE OVERVIEW

Deskripsi Description	Satuan Unit	2023	2022	2021
Kinerja Aspek Ekonomi [OJK B.1] **Economic Aspect Performance [OJK B.1]**				
Kuantitas produk/jasa yang ditawarkan kepada nasabah The quantity of products/services offered to customers	Unit produk Product Unit	-	-	-
Pelibatan pemasok lokal (barang dan jasa) dalam proses bisnis keuangan berkelanjutan Involvement of local suppliers (goods and services) in sustainable financial business processes	Perusahaan/Mitra Companies/ Partners	-	-	-
Pendapatan Operasional Bank*) Bank Operating Income*)	Miliar Rupiah IDR Billion	4.862	4.129	4.218
Laba (Rugi) Bersih Bank*) Bank Net Profit (Loss)*)	Miliar Rupiah IDR Billion	(6.056)	(5.033)	(2.302)
Kinerja Aspek Ekonomi terkait Keberlanjutan **Performance of Economic Aspects related to Sustainability**				
Jenis produk yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Types of products that meet the Sustainable Business Activity Criteria (KKUB)	Unit produk Product Unit	-	-	-
Nominal produk dan/atau jasa yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Nominal value of products and/or services that meet the Sustainable Business Activity Criteria (KKUB)	Triliun Rupiah IDR Trillion	4,55	3,76	12,09
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio (%): **Percentage of total portfolio of sustainable business activities to total portfolio (%):**				
a. Penghimpunan Dana a. Fundraising	Persen Percent	-	-	-
b. Penyaluran Dana b. Fund Distribution	Persen Percent	11,45%	8,17%	22,57%
Kinerja Keuangan Inklusif)** **Inclusive Financial Performance**)**				
Perkembangan Laku pandai: Development of Laku Pandai (Branchless Banking Service for Financial Inclusion):				
a. Jumlah Agen a. Number of Agents	Agen Agents	2.847	2.847	2.850
b. Nominal produk dan/atau jasa yang disediakan oleh Agen b. The nominal value of the products and/or services provided by the Agent	Jutaan Rupiah IDR Million	-	-	-
Kinerja Aspek Lingkungan [OJK B.2] **Environmental Aspect Performance [OJK B.2]**				
Penggunaan BBM (Bensin dan Solar) Fuel Use (Benzine and Diesel)	Liter Liter	857.939	-	-
	Gigajoule Gigajoule	29.342	-	-
Penggunaan Listrik Electricity Usage	kWh kWh	18.078.000	2.636.848	3.387.200
	Gigajoule Gigajoule	65.080,8	9.493	12.194
Penggunaan Air Water usage	Meter kubik Cubic metre	303.394	-	-
Biaya Lingkungan Environmental Costs	Jutaan Rupiah IDR million	-	20	-

Deskripsi Description	**Satuan** Unit	2023	2022	2021
Kinerja Aspek Sosial [OJK B.3] **Social Aspect Performance [OJK B.3]**				
Jumlah total pegawai **Total number of employees**	**Pria (Orang)** Male (employees)	1.504	1.871	2.809
	Wanita (Orang) Female (employees)	1.114	1.503	1.964*
Kepala kantor cabang berdasarkan jenis kelamin Head of Branch office by gender	Pria (Orang) Male (employees)	29	51	51
	Wanita (Orang) Female (employees)	6	6	6
Biaya pengembangan kompetensi karyawan Costs of employee competency development	Juta Rupiah IDR million	9.635	10.433	19.493
Rata-rata jam pelatihan karyawan Average employee training hours	Jam per Tahun Hour per year	237	172	243
Realisasi dana CSR Realization of CSR funds	Juta Rupiah IDR million	758	937	1.657
Tingkat Kepuasan Nasabah Customer Satisfaction Level	%	98,31	98,38	99,89
Jumlah Kecelakaan Kerja **Number of Work Accidents**	***Frequency Rate* (FR)**	Nihil None	Nihil None	Nihil None

*disajikan kembali
*)Data diambil dari Laporan Tahunan Bank
**)Data diambil dari Laporan Laku Pandai.
*restated
*)Data taken from the Bank's Annual Report
**)Data taken from the Laku Pandai Report (Branchless Banking Service for Financial Inclusion Report).



Direktur Utama
President Director
PT Bank KB Bukopin Tbk.

Woo Yeul Lee

PENJELASAN DIREKSI
[OJK D.1][GRI 2-22]
BOARD OF DIRECTORS EXPLANATION [OJK D.1][GRI 2-22]

Pemegang Saham dan Pemangku Kepentingan yang Terhormat

Puji syukur kami panjatkan ke hadirat Tuhan yang Maha Esa karena atas perkenan-Nya, PT Bank KB Bukopin Tbk dapat melalui tahun 2023 yang penuh tantangan dengan baik. Selama tahun pelaporan, ditopang oleh komitmen berkelanjutan dari KB Financial Group (KBFG), Bank telah mencatat sejumlah kemajuan yang signifikan dalam perjalanan transformasi yang dilaksanakan sejak tahun 2021. Transformasi merupakan pondasi bagi Bank untuk meningkatkan kualitas layanan dan memperluas jangkauan segmen pasar di Indonesia.

Selaras dengan itu, untuk mempercepat proses transformasi dan memulihkan kinerja keuangan, pada tahun pelaporan, Bank berhasil melakukan penambahan modal melalui right issue. Dalam aksi korporasi ini, sebagai pemegang saham pengendali, KBFG melalui KB Kookmin Bank, turut melaksanakan haknya dengan menyuntikkan modal sebesar Rp8 triliun dari total Rp12 triliun yang berhasil dikumpulkan. Lebih lanjut, modal yang didapat tersebut digunakan Bank untuk melakukan ekspansi kredit baru berkualitas baik, yang difokuskan pada segmen ritel, UKM, wholesale, dan Indonesia-Korea business link.

Kemajuan signifikan yang diraih Bank serta realisasi berbagai program dan kebijakan tersebut mencerminkan ketepatan pilar-pilar utama keberlanjutan yang ditetapkan dan diimplementasikan secara konsisten selama tahun pelaporan. Melalui laporan keberlanjutan inilah, pencapaian kinerja aspek ekonomi tersebut kami sampaikan. Tidak hanya pencapaian kinerja aspek ekonomi, sebagaimana prinsip keberlanjutan, laporan ini juga berisi pencapaian kinerja aspek sosial dan lingkungan beserta dampak yang ditimbulkannya.

Dear Shareholders and Stakeholders

We extend our gratitude for the presence of Almighty God because with His blessing, PT Bank KB Bukopin Tbk can get through the year 2023 that is full of challenges successfully. During the reporting year, supported by the ongoing commitment of KB Financial Group (KBFG), the Bank has recorded a number of significant advances in the transformation journey implemented since 2021. Transformation is the foundation for the Bank to improve service quality and expand the reach of market segments in Indonesia.

Accordingly, to accelerate the transformation process and restore financial performance, in the reporting year, the Bank succeeded in increasing capital through rights issue. In this corporate action, as controlling shareholder, KBFG through KB Kookmin Bank, also exercised its rights by injecting capital amounting to IDR 8 trillion from the total IDR 12 trillion collected. Furthermore, the capital obtained is used by the Bank to expand new, good quality credit, which is focused on the retail, SME, wholesale and Indonesia-Korea business link segments.

The significant progress achieved by the Bank and the realization of various programs and policies reflect the accuracy of the main pillars of sustainability which were determined and implemented consistently during the reporting year. Through this sustainability report, we convey the performance achievements of these economic aspects. Not only performance achievements in economic aspects, as per the principles of sustainability, this report also contains performance achievements in social and environmental aspects and their impacts.

KONDISI EKONOMI DAN INDUSTRI JASA KEUANGAN TAHUN 2023

Perekonomian global tahun 2023 masih diliputi ketidakpastian sejalan dengan dinamika perekonomian negara-negara maju yang berdampak ke global. Amerika Serikat menghadapi inflasi di atas target, suku bunga tinggi, peningkatan tekanan fiskal, dan tergerusnya excess saving yang membayangi pelemahan ekonomi; China masih bergulat dengan pelemahan ekonomi pasca COVID-19; sedangkan Eropa kondisi ekonominya melemah dengan defisit fiskal yang meningkat diiringi oleh core inflation yang masih tinggi. Selain faktor ekonomi, ketidakpastian juga dipengaruhi geopolitik yang masih bergejolak antara lain akibat perang di Rusia vs Ukraina, serta konflik Israel vs Palestina yang tak kunjung berakhir.

Becermin pada kondisi faktual tersebut, lembaga ekonomi global seperti Dana Moneter Internasional (IMF) dan Bank Dunia memprediksi pertumbuhan ekonomi global tahun 2023 melemah dibandingkan tahun sebelumnya. IMF melakukan revisi dengan menyebut angka pertumbuhan ekonomi global menjadi hanya 3%, sedangkan Bank Dunia menyebut angka 2,1%. Senada dengan proyeksi perlambatan ekonomi global, Indonesia juga mencatatkan hal yang sama. Badan Pusat Statistik (BPS) menyebutkan pertumbuhan ekonomi Indonesia tahun 2023 sebesar 5,05% (y-on-y), melambat dibandingkan tahun sebelumnya, yang mencapai 5,31%.

Walau mengalami perlambatan, 17 lapangan usaha yang dijadikan dasar oleh BPS dalam menyusun pertumbuhan ekonomi Indonesia mencatatkan kinerja positif. Lapangan usaha yang mengalami pertumbuhan tertinggi adalah Transportasi dan Pergudangan sebesar 13,96%; diikuti Jasa Lainnya sebesar 10,52%; dan Penyediaan Akomodasi dan Makan Minum sebesar 10,01%. Terkhusus lapangan usaha Jasa Keuangan dan Asuransi, termasuk di dalamnya industri perbankan, pada tahun 2023 tumbuh sebesar 4,77%, meningkat signifikan dibanding tahun 2022 yang mencapai 1,93%.

Secara spesifik, Otoritas Jasa Keuangan (OJK) menyatakan industri perbankan tetap risilien dan memiliki daya tahan yang bagus di tengah tantangan global tahun 2023. Hal itu antara lain ditandai dengan bertumbuhnya pemberian kredit investasi, kredit modal dan kredit konsumsi, meningkatnya dana pihak ketiga (DPK), membaiknya NPL (nonperforming loan/kredit bermasalah), serta tingginya CAR (capital adequacy ratio/ rasio kecukupan modal).

ECONOMIC CONDITIONS AND FINANCIAL SERVICES INDUSTRY IN 2023

The global economy in 2023 remains shrouded in uncertainty in line with the economic dynamics of developed countries which have a global impact. The United States faces above-target inflation, high interest rates, increasing fiscal pressures, and shrinking excess savings which overshadow economic weakness; China is still grappling with post-COVID-19 economic weakness; Meanwhile, Europe's economic conditions are weakening with an increasing fiscal deficit accompanied by high core inflation. Apart from economic factors, uncertainty is also influenced by geopolitics which are still volatile, including due to the war in Russia vs Ukraine, as well as the never-ending Israel vs Palestine conflict.

Reflecting these factual conditions, global economic institutions such as the International Monetary Fund (IMF) and the World Bank predict that global economic growth in 2023 will weaken compared to the previous year. The IMF revised it by calling the global economic growth figure only 3%, while the World Bank put the figure at 2.1%. In line with the projected global economic slowdown, Indonesia also recorded the same thing. The Statistics Indonesia (BPS) stated that Indonesia's economic growth in 2023 is at 5.05% (y-on-y), slowing compared to the previous year, which reached 5.31%.

Despite experiencing a slowdown, the 17 business fields that BPS uses as a basis for calculating Indonesia's economic growth recorded positive performance. The business fields that experienced the highest growth were Transportation and Warehousing at 13.96%; followed by Other Services at 10.52%; and Provision of Accommodation and Food and Drink amounting to 10.01%. In particular, the Financial Services and Insurance business sector, including the banking industry, in 2023 will grow by 4.77%, a significant increase compared to 2022 which reached 1.93%.

Specifically, the Financial Services Authority (OJK) stated that the banking industry remains resilient and has good resilience in the midst of global challenges in 2023. This was indicated by the growth in the provision of investment credit, capital credit and consumption credit, increasing third party funds (DPK), improving NPL (nonperforming loans), as well as high CAR (capital adequacy ratio/capital adequacy ratio).

DUKUNGAN BANK TERHADAP KEUANGAN BERKELANJUTAN

Pemerintah Indonesia berkomitmen dalam melaksanakan pembangunan berkelanjutan sesuai dengan Rencana Pembangunan Jangka Menengah Nasional (RPJMN) 2020 – 2024. Pembangunan berkelanjutan didefinisikan sebagai upaya sadar dan terencana yang memadukan aspek lingkungan hidup, sosial, dan ekonomi ke dalam strategi pembangunan untuk menjamin keutuhan lingkungan hidup serta keselamatan, kemampuan, kesejahteraan, dan mutu hidup generasi masa kini dan generasi masa depan.

Untuk mewujudkan pembangunan berkelanjutan, sejumlah regulasi dan panduan telah diterbitkan pemerintah di antaranya Peraturan Presiden Nomor 111 Tahun 2022 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan (TPB) Secara spesifik, bagi lembaga jasa keuangan, emiten dan perusahaan publik, Otoritas Jasa Keuangan (OJK) menerbitkan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Keuangan berkelanjutan tak lain adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup.

Dukungan Bank terhadap keuangan berkelanjutan diwujudkan melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB), yang menjadi bagian tak terpisahkan dari Rencana Bisnis Bank (RBB), dimana Bank menuangkan berbagai rencana, program dan kebijakan strategis sebagai implementasi prinsip-prinsip keuangan berkelanjutan. Bentuk dukungan yang lain, Bank mengalokasikan sebagian dana untuk membiayai berbagai program Tanggung Jawab Sosial dan Lingkungan (TJSL)/Tanggung Jawab Sosial Perusahaan (Corporate Social Responsibility/CSR) sebagaimana diatur dalam POJK Keuangan Berkelanjutan, serta menerapkan operasional kantor yang ramah lingkungan dengan melakukan efisiensi penggunaan energi sekaligus mengurangi emisi gas rumah kaca, mengelola limbah, air, air limbah, dan sebagainya.

BANK SUPPORT FOR SUSTAINABLE FINANCE

The Indonesian government is committed to implementing sustainable development in accordance with the National Medium Term Development Plan (RPJMN) 2020 – 2024. Sustainable development is defined as a conscious and planned effort that combines environmental, social and economic aspects into development strategies to ensure environmental integrity and safety, capabilities, welfare and quality of life of current and future generations.

To accomplish sustainable development, a number of regulations and guidelines have been issued by the government, including Presidential Regulation Number 111 of 2022 concerning Implementation of the Achievement of Sustainable Development Goals (SDGs). Specifically, for financial services institutions, issuers and public companies, the Financial Services Authority (OJK) has issued regulations Financial Services Authority No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies or POJK Sustainable Finance. Sustainable finance is nothing more than comprehensive support from the financial services sector to create sustainable economic growth by aligning economic, social and environmental interests.

The Bank's support for sustainable finance is realized through the preparation of a Sustainable Finance Action Plan (RAKB), which is an integral part of the Bank Business Plan (RBB), where the Bank outlines various strategic plans, programs and policies as the implementation of sustainable finance principles. Another form of support, the Bank allocates some funds to finance various Social and Environmental Responsibility (TJSL)/ Corporate Social Responsibility (CSR) programs as regulated in the Sustainable Finance POJK, as well as implementing environmentally friendly office operations by implementing efficiency energy use while reducing greenhouse gas emissions, managing waste, water, wastewater, and others.

KEBIJAKAN BANK UNTUK MERESPONS TANTANGAN DALAM PEMENUHAN STRATEGI KEBERLANJUTAN

Bank menjalankan usaha dengan berpegang pada budaya perusahaan yaitu I CAN yaitu Integrity (Integritas), Competent (Kompeten), Care (Peduli), Accountable (Akuntabilitas), dan Never Give Up (Tidak Pernah Menyerah). Lebih lanjut, sebagai pedoman dalam menjalin hubungan dengan semua pemangku kepentingan, Bank memadukan budaya perusahaan tersebut dengan Kode Etik (Code of Conduct). Untuk mengukuhkan pedoman tersebut, Bank secara berkesinambungan melakukan sosialisasi melalui berbagai kegiatan dan media, baik kepada pemangku kepentingan internal maupun eksternal. Kegiatan sosialisasi sekaligus menjadi momentum bagi Bank untuk menyampaikan strategi keberlanjutan tahun 2023.

BANK POLICY TO RESPOND TO CHALLENGES IN FULFILLING SUSTAINABILITY STRATEGY

The Bank conducts business by adhering to the company culture, namely I CAN, or Integrity, Competent, Care, Accountable and Never Give Up. Furthermore, as a guideline in establishing relationships with all stakeholders, the Bank combines its corporate culture with a Code of Conduct. To strengthen these guidelines, the Bank continuously carries out outreach through various activities and media, both to internal and external stakeholders. The socialization activity also provides momentum for the Bank to convey its 2023 sustainability strategy.

Pada tahun pelaporan, sejumlah tantangan faktual dan potensial dihadapi Bank dalam menjalankan strategi keberlanjutan, baik terkait aspek ekonomi, lingkungan maupun sosial. Dari sisi aspek ekonomi, tantangan dan permasalahan yang dihadapi antara lain berkaitan dengan belum optimalnya kinerja penjualan dan kinerja keuangan, belum kuatnya kualitas aset, serta belum tercapainya akselerasi perbaikan IT dan digital.

Untuk mengatasi permasalahan tersebut, Bank telah mengambil berbagai langkah dan solusi. Upaya untuk meningkatkan kinerja penjualan antara lain Bank mengeksplor segmen-segmen bisnis baru yang high yield dan membentuk ekosistem bisnis yang kuat agar dapat menjadi growth engine secara berkelanjutan; untuk meningkatkan kinerja keuangan, Bank terus melakukan optimalisasi atas biaya-biaya yang dikeluarkan atas hasil proses bisnis Bank sehingga lebih efisien; untuk menguatkan kualitas aset, Bank melakukan monitoring aktif fungsi second line defense; untuk perbaikan IT dan digital, selain melakukan akselerasi, Bank menciptakan layanan one stop banking service melalui SHINE Project.

Adapun tantangan dari aspek lingkungan dan sosial antara lain munculnya risiko dampak lingkungan dan sosial atas operasional Bank. Untuk mengantisipasi hal itu, selain membuka kanal pengaduan serta mematuhi regulasi terkait lingkungan dan sosial, Bank melaksanakan berbagai program TJSL/CSR sesuai dengan kebutuhan masyarakat. Tak sekadar menjadi media pelibatan masyarakat, program TJSL/CSR sekaligus merupakan implementasi komitmen Bank agar keberadaannya memberikan manfaat yang optimal bagi masyarakat.

Konsistensi Bank menjalankan bisnis dan strategi keberlanjutan, termasuk menjaga keselarasan antara kinerja aspek ekonomi, sosial dan lingkungan mendapatkan apresiasi dari pihak eksternal berupa penghargaan. Selama tahun 2023, Bank meraih penghargaan di antaranya Indonesia Top Banking CEO Award 2023 dari The Iconomic, GRC & Performance Excellence Award 2023 dari Business News Indonesia, The 14th IICD Corporate Governance Conference and Award dari Indonesian Institute for Corporate Directorship, dan Infobank Top CEO 2023 dari Infobank.

PENERAPAN KEGIATAN BERKELANJUTAN TAHUN 2023

Selama tahun 2023, Bank telah melaksanakan operasional bisnis sesuai kaidah keuangan berkelanjutan dengan menyelaraskan pencapaian aspek ekonomi, lingkungan hidup, dan sosial dengan hasil sebagai berikut

1. Kinerja Aspek Ekonomi
   Per 31 Desember 2023, total pendapatan bunga dan syariah tercatat sebesar Rp4,86 triliun, naik 17,75% dibanding tahun sebelumnya, yang mencapai Rp4,13 triliun. Di sisi lain, kenaikan tersebut diikuti dengan meningkatnya total beban bunga dan syariah sebesar 31,62% dari Rp3,08 triliun pada tahun 2022 menjadi Rp4,05 triliun pada tahun 2023. Hal tersebut berdampak terhadap turunnya pendapatan bunga dan syariah neto dari Rp1,05 triliun pada tahun 2023 menjadi Rp808,88 miliar pada tahun 2023 atau turun 22,93%.

In the reporting year, a number of factual and potential challenges were faced by the Bank in implementing its sustainability strategy, both related to economic, environmental and social aspects. From an economic aspect, the challenges and problems faced include, unoptimized sales and financial performance, weak asset quality, and IT and digital improvements that have not been accelerated.

To overcome these problems, the Bank has taken various steps and solutions. Efforts to improve sales performance include the Bank exploring new high yield business segments and establishing a strong business ecosystem so that it can become a sustainable growth engine; to improve financial performance, the Bank continues to optimize the costs incurred as a result of the Bank's business processes so that they are more efficient; to strengthen asset quality, the Bank carries out active monitoring of the second line defense function; for IT and digital improvements, apart from accelerating, the Bank created a one stop banking service through the SHINE Project.

The challenges from environmental and social aspects include the emergence of risks of environmental and social impacts on Bank operations. In anticipation of this, apart from opening complaint channels and complying with environmental and social regulations, the Bank implements various TJSL/CSR programs in accordance with community needs. Not just a medium for community engagement, the TJSL/CSR program is also an implementation of the Bank's commitment so that its existence provides optimal benefits for the community.

The Bank's consistency in carrying out business and sustainability strategies, including maintaining harmony between economic, social and environmental aspects of performance, has received appreciation from external parties in the form of awards. During 2023, the Bank won awards including the Indonesia Top Banking CEO Award 2023 from The Iconomic, GRC & Performance Excellence Award 2023 from Business News Indonesia, The 14th IICD Corporate Governance Conference and Award from the Indonesian Institute for Corporate Directorship, and Infobank Top CEO 2023 from Infobank.

IMPLEMENTATION OF SUSTAINABLE ACTIVITIES IN 2023

During 2023, the Bank has carried out business operations in accordance with sustainable financial principles by aligning the achievement of economic, environmental and social aspects with the following results

1. Economic Aspect Performance
   As of December 31, 2023, total interest and sharia income was recorded at IDR 4.86 trillion, an increase of 17.75% compared to the previous year, which reached IDR 4.13 trillion. On the other hand, this increase was followed by an increase in total interest and sharia expenses by 31.62% from IDR 3.08 trillion in 2022 to IDR 4.05 trillion in 2023. This resulted in a decrease in net interest and sharia income from IDR 1.05 trillion. trillion in 2023 to IDR 808.88 billion in 2023 or a decrease of 22.93%.

Setelah dikurangi total beban operasional lainnya, Bank membukukan rugi operasional sebesar Rp6,66 triliun, naik 31,69% dibanding tahun sebelumnya, yang mencapai Rp5,06 triliun. Selanjutnya, setelah memperhitungkan beban non-operasional neto dan pajak penghasilan, Bank mencatatkan rugi tahun berjalan sebesar Rp6,06 triliun atau 156,36% dari target, atau naik 20,33% dibandingkan tahun sebelumnya, yang mencapai Rp5,03 triliun. Kenaikan antara lain dipengaruhi oleh meningkatnya penyisihan kerugian penurunan nilai atas aset keuangan – neto dari Rp3,95 triliun pada tahun 2022 menjadi Rp5,54 triliun pada tahun 2023 atau naik 40,25%.

Sementara itu, untuk aset dan ekuitas, masing-masing Bank membukukan angka Rp84,31 triliun atau 89,22% dari target sebesar Rp94,50 triliun, serta Rp14,76 triliun atau 90,18% dari target sebesar Rp16,37 triliun. Adapun kredit yang diberikan Bank per 31 Desember 2023 terbilang sebesar Rp44,18 triliun atau 92,19% dari target sebesar Rp47,92 triliun. Sedangkan total simpanan nasabah pada tahun pelaporan terbilang Rp39,04 triliun atau 81,46% dari target sebesar Rp47,92 triliun.

2. Kinerja Aspek Lingkungan

Komitmen Bank terhadap lingkungan direalisasikan melalui berbagai kebijakan di antaranya menyalurkan kredit yang selaras dengan kriteria kegiatan usaha berkelanjutan sehingga tidak berdampak negatif bagi lingkungan. Selain itu, Bank telah menetapkan dua dari empat pilar utama dalam Rencana Aksi Keuangan Berkelanjutan yang tujuannya terkait dengan lingkungan. Masing-masing adalah KB Bukopin Care yang bertujuan meningkatkan kepedulian insan Bank terhadap lingkungan hidup dan sumber daya alam dalam setiap langkah kegiatan bisnis dan operasional, serta KB Bukopin Satu yang bertujuan meningkatkan penyesuaian organisasi dengan mempertimbangkan aspek berkelanjutan terkait sosial dan lingkungan hidup.

Sejalan dengan itu, dukungan Bank terhadap upaya mewujudkan lingkungan yang lebih baik serta daya dukung lingkungan yang lebih kukuh juga direalisasikan melalui operasional kantor yang ramah lingkungan dengan menerapkan prinsip 3R (Reduce, Reuse & Recycle). Prinsip diaplikasikan dalam pengelolaan energi, emisi, air, air limbah maupun limbah. Penerapan prinsip reduce dengan mengoptimalkan kebijakan paperless misalnya, Bank berhasil menurunkan volume penggunaan kertas dari 5.032 rim pada tahun 2022 menjadi 4.211 rim pada tahun 2023. Jika terdapat kenaikan data, hal itu dipengaruhi oleh berbagai faktor di antaranya perluasan cakupan data. Penggunaan listrik misalnya, tercatat penggunaannya sebesar 18.078.000 kWh atau setara dengan 65.080,8 Gigajoule (GJ), naik dibandingkan tahun 2022 yang mencapai 2.636.848 kWh, atau 9.493 GJ. Kenaikan terjadi seiring dengan perluasan cakupan data tahun 2023 yang mencakup 174 kantor, tidak hanya kantor pusat sebagaimana data tahun 2022.

After deducting the total of other operational expenses, the Bank posted an operational loss of IDR 6.66 trillion, an increase of 31.69% compared to the previous year, which reached IDR 5.06 trillion. Furthermore, after taking into account net non-operating expenses and income tax, the Bank recorded a loss for the year of IDR 6.06 trillion or 156.36% of the target, or an increase of 20.33% compared to the previous year, which reached IDR 5.03 trillion. The increase was influenced, among other things, by the increase in the allowance for impairment losses on financial assets - net from IDR 3.95 trillion in 2022 to IDR 5.54 trillion in 2023 or an increase of 40.25%.

Meanwhile, for assets and equity, each bank posted figures of IDR 84.31 trillion or 89.22% of the target of IDR 94.50 trillion, and IDR 14.76 trillion or 90.18% of the target of IDR 16.37 trillion. The credit provided by the Bank as of December 31 2023 was IDR 44.18 trillion or 92.19% of the target of IDR 47.92 trillion. Meanwhile, total customer savings in the reporting year were IDR 39.04 trillion or 81.46% of the target of IDR 47.92 trillion.

2. Environmental Aspect Performance

The Bank's commitment to the environment is realized through various policies, including channeling credit that is in line with the criteria for sustainable business activities so that it does not have a negative impact on the environment. In addition, the Bank has established two of the four main pillars in the Sustainable Finance Action Plan whose objectives are related to the environment. Each of them is KB Bukopin Care which aims to increase awareness of the Bank's people towards the environment and natural resources in every step of business and operational activities, and KB Bukopin Satu which aims to increase organizational adjustments by considering sustainable aspects related to social and environmental issues.

In line with this, the Bank's support for efforts to create a better environment and stronger environmental support is also realized through environmentally friendly office operations by implementing the 3R principle (Reduce, Reuse & Recycle). Principles are applied in the management of energy, emissions, water, waste water and waste. Applying the reduce principle by optimizing the paperless policy, for example, the Bank succeeded in reducing the volume of paper usage from 5,032 reams in 2022 to 4,211 reams in 2023. If there is an increase in data, this is influenced by various factors, including expanding data coverage. For example, electricity usage was recorded at 18,078,000 kWh or the equivalent of 65,080.8 Gigajoules (GJ), an increase compared to 2022 which reached 2,636,848 kWh, or 9,493 GJ. The increase occurred in line with the expansion of data coverage in 2023 to cover not only the head office, but also 174 offices, as stated in the 2022 data.

3. Kinerja Aspek Sosial

Bank memenuhi tanggung jawab terhadap aspek sosial melalui berbagai program sesuai dengan kebutuhan masing-masing pemangku kepentingan. Kepada karyawan dan manajemen, Bank mewujudkan hubungan industrial yang harmonis sehingga tidak ada pengaduan atau sengketa perburuhan. Selain itu, juga tidak tercatat adanya insiden diskriminasi dan pelanggaran hak-hak normatif karyawan lainnya, seperti kerja paksa, pekerja anak, pemberian upah minimum, dan sebagainya. Selain merealisasikan lingkungan kerja yang sehat dan aman sehingga tidak terdapat kecelakaan kerja, Bank juga konsisten melakukan berbagai program pendidikan dan pelatihan untuk mengembangkan kompetensi karyawan. Pada tahun 2023, Bank menyelenggarakan 620.296 jam pelatihan yang diikuti oleh 4.337 orang dengan total biaya sebesar Rp9,63 miliar.

Adapun kepada konsumen/nasabah, Bank senantiasa berupaya untuk memberikan pelayanan terbaik antara lain menjamin keamanan data, melakukan inovasi dan pengembangan produk/layanan, menyiapkan kanal pengaduan serta responsif dan memberikan solusi terbaik atas keluhan/pengaduan yang masuk. Atas komitmen tersebut, tingkat kepuasan nasabah terhadap produk dan layanan Bank tercatat sebesar 98,31%. Adapun kepada pemerintah, pemenuhan tanggung jawab ditunaikan Bank dengan membayarkan pajak sebesar Rp628 miliar. Sementara itu, kepada pemasok/mitra kerja, Bank memperlakukan semua pemasok secara setara, termasuk kesetaraan mendapatkan informasi pengadaan barang dan jasa.

Terkhusus kepada masyarakat, melalui Program TJSL/CSR, Bank menyalurkan dana sebesar Rp757,59 juta untuk membiayai tiga ruang lingkup kegiatan yaitu pendidikan, sosial kemasyarakatan dan keagamaan. Selain sebagai bentuk nyata pelibatan masyarakat, realisasi pendanaan TJSL/CSR sekaligus merupakan bentuk dukungan Bank terhadap pencapaian Tujuan Pembangunan Berkelanjutan/TPB yang saat ini sedang dilaksanakan pemerintah.

3. Social Aspect Performance

The Bank fulfills its responsibilities towards social aspects through various programs according to the needs of each stakeholder. To employees and management, the Bank creates harmonious industrial relations so that there are no complaints or labor disputes. Apart from that, there were also no recorded incidents of discrimination or violations of other normative rights of employees, such as forced labor, child labor, minimum wages, and so on. In addition to realizing a healthy and safe work environment so that there are no work accidents, the Bank also consistently carries out various education and training programs to develop employee competency. In 2023, the Bank will hold 620,296 hours of training attended by 4,337 people at a total cost of IDR 9.63 billion.

As for consumers/customers, the Bank always strives to provide the best service, including ensuring data security, innovating and developing products/services, preparing complaint channels and being responsive and providing the best solutions to incoming complaints/complaints. Based on this commitment, the level of customer satisfaction with the Bank's products and services was recorded at 98.31%. As for the government, the Bank fulfills its responsibilities by paying taxes amounting to IDR628 billion. Meanwhile, for suppliers/work partners, the Bank treats all suppliers equally, including equal access to information on procurement of goods and services.

Specifically, to the community, through the TJSL/CSR Program, the Bank distributed funds amounting to IDR 757.59 million to finance three scopes of activities, namely education, social and religious. Apart from being a real form of community involvement, the realization of TJSL/CSR funding is also a form of the Bank's support for achieving the Sustainable Development Goals/TPB which is currently being implemented by the government.

STRATEGI PENCAPAIAN TARGET

Bank meyakini keselarasan merupakan prinsip dasar dalam penerapan keuangan berkelanjutan. Oleh karena itu, pencapaian kinerja aspek lingkungan dan sosial berkelanjutan akan turut dipengaruhi oleh pencapaian target kinerja aspek ekonomi yang disampaikan dalam Rencana Bisnis Bank (RBB) Tahun 2023. Untuk mencapai target tersebut. Untuk itu, Bank telah membuat guideline untuk mencapai target dari rencana strategi yang telah ditetapkan, serta telah pula menentukan langkah-langkah strategis sebagai fondasi utama dalam mencapai aspirasi Bank dengan tujuan "Menjadi Institusi Keuangan Pilihan Utama di Indonesia". Adapun tajuk strategik agenda Bank tahun 2023 adalah "BISA" yang bermakna Bank ingin mencapai kemajuan bersama melalui perubahan mendasar dengan 4 pilar utama yaitu Boost Sales Performance, Innovation for Turnaround, Strengthening the Quality of Assets, Advanced IT & Digital.

TARGET ACHIEVEMENT STRATEGY

The Bank believes that harmony is a basic principle in implementing sustainable finance. Therefore, achieving sustainable environmental and social aspects of performance will also be influenced by achieving the economic aspects of performance targets stated in the Bank Business Plan (RBB) for 2023. To achieve these targets. For this reason, the Bank has created guidelines to achieve the targets of the strategic plan that have been set, and has also determined strategic steps as the main foundation in achieving the Bank's aspirations with the aim of "Becoming the Main Financial Institution of Choice in Indonesia". The strategic headline for the Bank's agenda for 2023 is "BISA" which means the Bank wants to achieve mutual progress through fundamental changes with 4 main pillars, they are Boost Sales Performance, Innovation for Turnaround, Strengthening the Quality of Assets, Advanced IT & Digital.

Keempat pilar utama tersebut menjadi acuan bagi Bank dalam penyusunan strategi keberlanjutan tahun 2023 dengan tetap memerhatikan faktor-faktor eksternal seperti dinamika ekonomi nasional dan global, proyeksi industri perbankan dan lain-lain. Lebih lanjut, untuk menjaga agar kinerja ekonomi berjalan sesuai dengan target yang telah ditetapkan, Bank melakukan monitoring atas implementasi keempat pilar tersebut secara berkala dalam rapat Direksi dan Dewan Komisaris. Selain mendapat informasi mengenai target dan pencapaian terbaru, monitoring juga penting untuk menetapkan solusi jika ada hambatan atau tantangan dalam implementasi di lapangan.

PROSPEK DAN PELUANG

Keberhasilan pemerintah mencatatkan pertumbuhan ekonomi berkelanjutan pada tahun 2023 merupakan momentum untuk mewujudkan kehidupan sosial dan ekonomi yang stabil sebagaimana kondisi sebelum pandemi COVID-19. Kondisi tersebut akan mendorong bertumbuhnya berbagai lapangan usaha di Tanah Air, termasuk industri perbankan, yang bisa menjadi momentum bagi Bank untuk mengembangkan diri dan meningkatkan kinerja pada tahun-tahun mendatang.

Untuk itu, Bank telah menetapkan berbagai target dalam Rencana Bisnis Bank Tahun 2024, terkhusus pada aspek ekonomi, serta rencana strategis untuk mencapainya. Target tersebut di antaranya pendapatan bunga bersih sebesar Rp1,71 triliun atau 171,55% target tahun 2023, kredit yang diberikan sebesar Rp53,86 triliun atau 112,37% dari target tahun sebelumnya, simpanan nasabah sebesar Rp54,96 triliun atau 114,67% dari target tahun 2023, dan PPOP (Pre Provision Operating Profit/Loss) sebesar Rp250 miliar atau 131,33% dari target tahun sebelumnya.

Dalam penyusunan target bisnis, Bank senantiasa memperhatikan target yang ditetapkan tersebut dengan rencana strategis yang telah dirumuskan. Seiring dengan itu, dalam implementasi atas rencana strategis tersebut, Bank senantiasa melakukan kajian dan pengelolaan risiko termasuk namun tidak terbatas pada risiko reputasi dan dampaknya terhadap operasional Bank. Dalam upaya untuk mencapai target bisnis yang telah ditetapkan, Bank juga akan meningkatkan kolaborasi antar segmen bisnis yang saat ini belum optimal.

Secara spesifik, berdasarkan evaluasi terhadap pos-pos utama pada laporan laba (rugi) yang berkontribusi besar terhadap kerugian, Bank telah melakukan identifikasi dua permasalahan utama dan menetapkan langkah perbaikan. Pertama, pendapatan bunga bersih yang relatif rendah, ditanggulangi dengan melakukan ekspansi pada kredit yang sehat, penyelesaian aset kualitas rendah serta pengelolaan biaya dana; kedua, beban overhead (beban administrasi dan tenaga kerja) yang relatif tinggi, ditanggulangi dengan melakukan efisiensi di berbagai bidang, termasuk optimalisasi *outlet*, standardisasi tenaga kerja dan standardisasi penggunaan *outsourcing*. Dengan langkah-langkah tersebut, Bank optimis dapat menggapai target-target tersebut demi mewujudkan bisnis yang berkelanjutan

These four main pillars are a reference for the Bank in preparing a sustainability strategy for 2023 while still paying attention to external factors such as national and global economic dynamics, banking industry projections and others. Furthermore, to ensure that economic performance runs in line with predetermined targets, the Bank monitors the implementation of the four pillars periodically in meetings of the Board of Directors and Board of Commissioners. Apart from getting information about the latest targets and achievements, monitoring is also important to determine solutions if there are obstacles or challenges in implementation in the field.

PROSPECTS AND OPPORTUNITIES

The government's success in recording sustainable economic growth in 2023 is momentum to realize stable social and economic life as conditions before the COVID-19 pandemic. These conditions will encourage the growth of various business fields in the country, including the banking industry, which can provide momentum for banks to develop themselves and improve their performance in the coming years.

Therefore, the Bank has set various targets in the 2024 Bank Business Plan (RBB), especially on economic aspects, as well as strategic plans to achieve them. These targets include net interest income of IDR 1.71 trillion or 171.55% of the 2023 target, credit provided of IDR 53.86 trillion or 112.37% of the previous year's target, customer deposits of IDR 54.96 trillion or 114.67 % of the 2023 target, and PPOP (Pre-Provision Operating Profit/Loss) of IDR 250 billion or 131.33% of the previous year's target.

In preparing business targets, the Bank always pays attention to the targets determined by the strategic plan that has been formulated. In line with this, in implementing the strategic plan, the Bank continues to review and manage risks including but not limited to reputation risk and its impact on the Bank's operations. In an effort to achieve the business targets that have been set, the Bank will also increase collaboration between business segments which are currently not optimal.

Specifically, based on an evaluation of the main items in the profit (loss) report which contributed significantly to losses, the Bank has identified two main problems and determined corrective steps. Firstly, relatively low net interest income, overcome by expanding healthy credit, settling low quality assets and managing fund costs; secondly, relatively high overhead costs (administrative and labor costs), which can be overcome by making efficiency in various areas, including optimizing outlets, standardizing labor and standardizing the use of outsourcing. With these steps, the Bank is optimistic that it can achieve these targets in order to realize a sustainable business.

PENUTUP

Keberhasilan Bank melalui tahun 2023 dengan baik tak lepas dari dukungan segenap pemangku kepentingan, baik internal maupun eksternal. Untuk itu, kami mengucapkan terima kasih kepada Dewan Komisaris yang telah melakukan pengawasan dan memberikan arahan sehingga Direksi dapat menjalankan pilar-pilar utama untuk mewujudkan bisnis keberlanjutan dengan optimal. Ungkapan yang sama kami sampaikan kepada pemegang saham yang telah memberikan kepercayaan kepada kami untuk mengelola Bank selama tahun pelaporan.

Kepada seluruh karyawan sebagai garda terdepan pelayanan, kami juga menyampaikan terima kasih atas kerja keras, dedikasi dan loyalitas yang diberikan selama ini. Apresiasi juga kami sampaikan kepada para nasabah, mitra strategis, pemerintah/regulator maupun masyarakat secara luas yang senantiasa mendukung keberadaan Bank. Kami berharap dukungan dan tersebut tetap diberikan sehingga Bank semakin kokoh dan mampu memenuhi harapan segenap pemangku kepentingan dan pemegang saham, sekaligus mewujudkan visi: Menjadi Lembaga Keuangan Pilihan Utama di Indonesia.

CLOSING

The Bank's success in getting through 2023 cannot be separated from the support of all stakeholders, both internal and external. Thus, we would like to thank the Board of Commissioners for supervising and providing direction so that the Board of Directors can implement the main pillars to achieve business sustainability optimally. We would like to express our appreciation to our shareholders who have placed their trust in us to manage the Bank during the reporting year.

To all employees as the frontliners of service, we would like to express our gratitude for the hard work, dedication and loyalty they have given so far. We also convey our appreciation to customers, strategic partners, government/regulators and the wider community who always support the existence of the Bank. We hope that this support will continuously provided so that the Bank becomes stronger and able to meet the expectations of all stakeholders and shareholders, while realizing its vision: To become the First Choice Financial Institution in Indonesia.

Jakarta, 31 Mei 2024
Jakarta, May 31, 2024
Atas Nama Direksi
On behalf of the Board of Directors
PT Bank KB Bukopin Tbk



Woo Yeul Lee
Direktur Utama
President Director

TENTANG LAPORAN KEBERLANJUTAN
ABOUT THE SUSTAINABILITY REPORT

PT Bank KB Bukopin Tbk berkomitmen untuk terus meningkatkan kualitas transparansi dalam menjalankan aspek-aspek keberlanjutan. Sejalan dengan komitmen itu, maka setiap tahun Perseroan menerbitkan Laporan Keberlanjutan sebagai bagian tak terpisahkan dari Laporan Tahunan Perseroan. Penerbitan laporan ini sekaligus merupakan kepatuhan Perseroan terhadap Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan/Kegiatan Berkelanjutan. Sesuai dengan statusnya sebagai lembaga jasa keuangan, yaitu Bank Umum Kelompok Usaha (BUKU) III, Bank wajib menerapkan peraturan ini per 1 Januari 2019, Dengan demikian, laporan ini merupakan laporan kelima atas penerapan laporan keuangan berkelanjutan Bank. Laporan sebelumnya terbit pada 14 April 2023. [GRI 2-3]

Dalam perkembangannya, sesuai dengan POJK nomor 12 / POJK.03/2021 tentang Bank Umum, pengelompokan bank diubah dari Bank Umum Kelompok Usaha (BUKU) menjadi Kelompok Bank Berdasarkan Modal Inti atau KBMI, yang dibagi atas 4 kelompok. Sesuai dengan regulasi terbaru, PT Bank KB Bukopin Tbk masuk dalam ke dalam KBMI 2, yaitu bank dengan modal inti Rp6 triliun hingga Rp14 triliun.

Selain POJK Kegiatan Berkelanjutan, penerbitan laporan ini sekaligus merupakan implementasi dan tanggung jawab dan ketaatan Bank terhadap Undang-Undang yaitu Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, yang mewajibkan Perseroan Terbatas menyampaikan pelaksanaan kegiatan Tanggung jawab Sosial dan Lingkungan (TJSL).

PRINSIP PELAPORAN

Laporan kami susun dengan merujuk pada delapan prinsip pelaporan sebagaimana ditentukan dalam GRI 1: Landasan 2021 sebagai berikut:

1. Akurasi:
   Perseroan melaporkan informasi yang benar dan cukup terperinci agar dapat dilakukan penilaian dampak organisasi.

2. Keseimbangan:
   Perseroan melaporkan informasi dengan cara netral dan menyediakan gambaran yang seimbang tentang dampak negatif dan positif organisasi.
3. Kejelasan:
   Perseroan menyajikan informasi dengan cara yang dapat diakses dan dapat dipahami.
4. Keterbandingan:
   Perseroan memilih, menyusun, dan melaporkan informasi secara konsisten agar mereka dapat melakukan analisis mengenai perubahan dalam dampak organisasi seiring waktu dan analisis dampak ini yang berkaitan dengan dampak organisasi lain.

PT Bank KB Bukopin Tbk is committed to continuing to improve the quality of transparency in implementing sustainability aspects. In line with this commitment, every year the Company publishes a Sustainability Report as an inseparable part of the Company's Annual Report. The publication of this report also constitutes the Company's compliance with Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies or POJK Finance/Sustainable Activities. In accordance with its status as a financial services institution, namely Commercial Bank Business Group (BUKU) III, the Bank is obliged to implement this regulation as of January 1 2019. Thus, this report is the fifth report on the implementation of the Bank's sustainable financial report. The previous report was published on April 14 2023. [GRI 2-3]

In its development, in accordance with POJK number 12 / POJK.03/2021 concerning Commercial Banks, the grouping of banks has been changed from Commercial Bank Business Groups (BUKU) to Bank Groups Based on Core Capital or KBMI, which are divided into 4 groups. In accordance with the latest regulations, PT Bank KB Bukopin Tbk is included in KBMI 2, namely banks with core capital of IDR 6 trillion to IDR 14 trillion.

In addition to POJK Sustainable Activities, the publication of this report also constitutes the Bank's implementation and responsibility and compliance with the Law, namely Law no. 40 of 2007 concerning Limited Liability Companies, which requires Limited Liability Companies to convey the implementation of Social and Environmental Responsibility (TJSL) activities.

REPORTING PRINCIPLES

Our report is prepared by referring to the eight reporting principles as specified in GRI 1: 2021 Foundation as follows:

1. Accuracy:
   The Company reports information that is correct and detailed enough to enable an organizational impact assessment.
2. Balance:
   The Company reports information in a neutral manner and provides a balanced picture of the negative and positive impacts of the organization.
3. Clarity:
   The Company presents information in an accessible and understandable manner.
4. Comparability:
   The Company selects, compiles and reports information consistently so that it can analyze changes in organizational impacts over time and analyze these impacts in relation to the impacts of other organizations.

5. Kelengkapan
   Perseroan menyediakan informasi yang memadai agar penilaian dampak organisasi dapat dilakukan selama periode pelaporan.
6. Konteks keberlanjutan:
   Perseroan melaporkan informasi tentang dampak mereka dalam konteks yang lebih luas dari pembangunan berkelanjutan.
7. Ketepatan waktu:
   Perseroan melaporkan informasi secara rutin dan menyediakan informasi tersebut secara tepat waktu bagi pengguna informasi untuk mengambil keputusan.
8. Keterverifikasian:
   Perseroan mengumpulkan, mencatat, menyusun, dan menganalisis informasi dengan cara sedemikian rupa sehingga informasi tersebut dapat diteliti untuk menentukan kualitasnya.

5. Completeness
   The Company provides sufficient information so that an organizational impact assessment can be carried out during the reporting period.
6. Context of sustainability:
   Companies report information about their impact in the broader context of sustainable development.
7. Timeliness:
   The Company reports information regularly and provides this information in a timely manner for information users to make decisions.
8. Verifiability:
   The Company collects, records, compiles and analyzes information in such a way that the information can be scrutinized to determine its quality.

RUJUKAN LAPORAN

Laporan ini disusun berdasarkan POJK No.51/POJK.03/2017, SEOJK Nomer 16/SEOJK.04/2021 dan GRI Universal Standards 2021 (Standard GRI) yang diterbitkan oleh Global Sustainability Standards Board (GSBB) –lembaga yang dibentuk oleh Global Reporting Initiative (GRI) untuk menangani pengembangan standar laporan keberlanjutan. Untuk memudahkan pembaca menemukan informasi yang sesuai dengan panduan, kami menyertakan penanda khusus berupa huruf dan angka sesuai Lampiran II POJK No.51/2017 dan SEOJK Nomer 16/SEOJK.04/2021, atau pencantuman angka pengungkapan Standard GRI di belakang kalimat atau alinea yang relevan. Data lengkap kecocokan isi laporan dengan kedua rujukan disajikan di bagian belakang laporan ini.

Data keuangan dalam laporan ini menggunakan nominasi Rupiah, kecuali diindikasikan lain. Dalam melaporkan data keuangan, kami menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan ("PSAK") Indonesia. Sedangkan untuk data keberlanjutan, kami menggunakan teknik pengukuran data yang berlaku secara internasional. Untuk menjangkau pembaca yang lebih luas, laporan ini dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris.

CAKUPAN DAN BATASAN LAPORAN

Laporan ini mencakup kegiatan Kantor Pusat PT Bank KB Bukopin Tbk di Jakarta dan berbagai kegiatan yang dilakukan oleh semua cabang Bank. Selain kinerja aspek ekonomi, laporan berisi tentang kinerja aspek lingkungan dan sosial Bank. [GRI 2-2]

SIKLUS, PERIODE PELAPORAN DAN PERNYATAAN PENGGUNAAN

Sebagai bagian tak terpisahkan dari Laporan Tahunan Bank, laporan ini terbit setahun sekali. PT Bank KB Bukopin Tbk telah melaporkan informasi yang dikutip pada indeks konten GRI untuk periode dari 1 Januari-31 Desember 2023: in accordance with the GRI Standards.[GRI 2-3]

REPORT REFERENCE

This report is prepared based on POJK No.51/POJK.03/2017, SEOJK Number 16/SEOJK.04/2021 and GRI Universal Standards 2021 (GRI Standards) published by the Global Sustainability Standards Board (GSBB) – an institution established by Global Reporting Initiative (GRI) to handle the development of sustainability reporting standards. To make it easier for readers to find information that complies with the guidelines, we include special markers in the form of letters and numbers according to Appendix II POJK No.51/2017 and SEOJK Number 16/SEOJK.04/2021, or include GRI Standard disclosure numbers at the back of the sentence or paragraph. relevant. Complete data on the suitability of the contents of the report with the two references is presented at the back of this report.

Financial data in this report uses Rupiah denominations, unless otherwise indicated. In reporting financial data, we use techniques based on the Indonesian Statement of Financial Accounting Standards ("PSAK"). Meanwhile, for sustainability data, we use internationally accepted data measurement techniques. To reach a wider audience, this report was prepared in two languages, namely Indonesian and English.

SCOPE AND LIMITATIONS OF THE REPORT

This report covers the activities of the PT Bank KB Bukopin Tbk Head Office in Jakarta and various activities carried out by all Bank branches. Apart from economic aspects of performance, the report contains the Bank's environmental and social aspects of performance. [GRI 2-2]

CYCLES, REPORTING PERIODS AND USAGE STATEMENTS

As an inseparable part of the Bank's Annual Report, this report is published once a year. PT Bank KB Bukopin Tbk has reported the information quoted on the GRI content index for the period from 1 January-31 December 2023: in accordance with the GRI Standards.[GRI 2-3]

PERUBAHAN TERKAIT LAPORAN

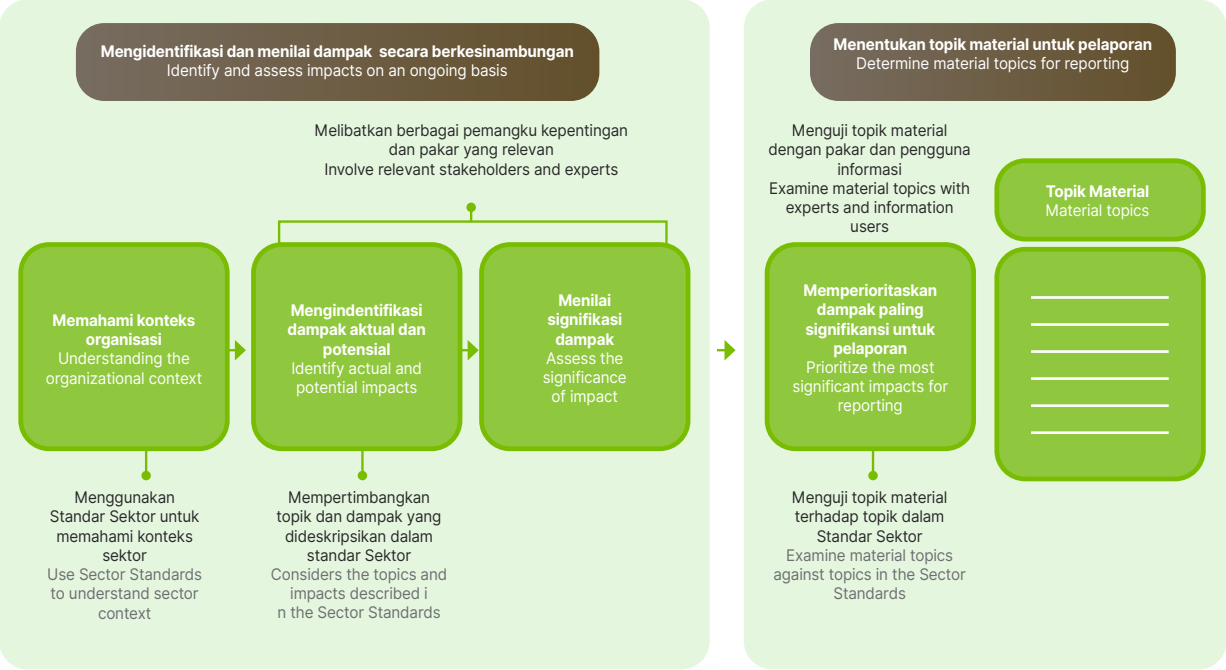
Pada Laporan Keberlanjutan 2023 tidak terdapat perubahan terkait topik material dibanding tahun sebelumnya. Penetapan tidak adanya perubahan diputuskan setelah Bank melakukan peninjauan terhadap topik material tahun 2022 dengan melibatkan pemangku kepentingan internal dan eksternal sesuai panduan GRI Universal Standards Tahun 2021. Melalui peninjauan tersebut, selain mengidentifikasi dan menilai dampak secara berkesinambungan, sekaligus Perseroan dapat memastikan bahwa topik material dalam laporan ini mewakili dampak paling signifikan selama tahun pelaporan.

Peninjauan dilakukan bersamaan dengan *kick off* penyusunan laporan tahunan dan leporan keberlanjutan secara hybrid pada Senin, 5 Februari 2024 di Kantor Pusat Bank, yang diikuti oleh pemangku kepentingan internal Perseroan, yaitu manajemen dan karyawan lintas divisi, termasuk para penanggung jawab penyusunan laporan. Adapun dari pemangku kepentingan eksternal yang terlibat di antaranya konsultan, mitra, dan pihak pengguna laporan. [GRI 3-1]

REPORT RELATED CHANGES

In the 2023 Sustainability Report there are no changes regarding material topics compared to the previous year. The determination of no changes was decided after the Bank conducted a review of material topics for 2022 by involving internal and external stakeholders in accordance with the 2021 GRI Universal Standards guidelines. Through this review, apart from identifying and assessing impacts on an ongoing basis, the Company can also ensure that material topics in the report this represents the most significant impact during the reporting year.

The review is carried out at the same time as the kick off for the preparation of the hybrid annual report and sustainability report on Monday, February 5 2024 at the Bank Head Office, which was attended by the Company's internal stakeholders, namely management and employees across divisions, including those responsible for preparing the report. The external stakeholders involved include consultants, partners and report users [GRI 3-1]



Daftar Topik material laporan tahun 2023 yang berjumlah 13 topik setelah dilakukan peninjauan oleh pemangku kepentingan internal dan eksternal telah disetujui oleh Direksi. Daftar topik material Laporan Keberlanjutan Perseroan Tahun 2023 selengkapnya adalah sebagai berikut: [GRI 3-2]

There are 13 topics in the list of material topics where, after review by internal and external stakeholders, they have been approved by the Board of Directors. The complete list of material topics for the 2023 Company Sustainability Report is as follows: [GRI 3-2]

Daftar topik material dan batasannya Tahun 2023
List of material topics and limitations for 2023

Topik Material Material Topic	**Kenapa Topik Ini Material [GRI 3-3]** Why The Topic Material [GRI 3-3]	**Nomor Pengungkapan** Disclosure Number	**Batasan Topik** Topic Limitation	
			Di Dalam Bank In The Bank	**Di Luar Bank** Outside The Bank
TOPIK EKONOMI **ECONOMIC TOPIC**				
Kinerja Ekonomi Economic Performance	Menggambarkan pencapaian dan kinerja Perseroan selama tahun pelaporan Describes the Company's achievements and performance during the reporting year	201-1 201-2 201-3 201-4	√	√
Keberadaan Pasar Market Existence	Menggambarkan komitmen Perseroan terhadap hak normatif dalam pengupahan Describes the Company's commitment to normative rights in wages	202-1	√	√
Dampak Ekonomi Tidak Langsung Indirect Economic Impact	Menggambarkan manfaat atas keberadaan Perseroan bagi masyarakat Describe the benefits of the Company's existence for the community	203-1, 203-2	√	√
Praktik Pengadaan Procurement Practices	Menggambarkan komitmen Perseroan terhadap keberadaan pemasok lokal Describes the Company's commitment to the presence of local suppliers	204-1	√	√
Anti Korupsi Anti Corruption	Menggambarkan komitmen Perseroan terhadap Tindakan korupsi yang berpotensi mencemarkan nama baik Perusahaan Describes the Company's commitment to acts of corruption that have the potential to tarnish the Company's good name	205-1 205-2 205-3	√	√
TOPIK LINGKUNGAN **ENVIRONMENTAL TOPIC**				
Energi Energy	Menggambarkan kepedulian Perseroan terhadap pengelolaan energi yang ketersediannya kian terbatas Describes the Company's concern for managing energy whose availability is increasingly limited	302-1 302-2 302-3 302-4 302-5	√	
Air dan Efluen Water and Effluents	Menggambarkan kepedulian Perseroan terhadap pengelolaan sumber daya air yang ketersediannya kian terbatas Describes the Company's concern for managing water resources whose availability is increasingly limited	303-1 303-2 303-3 303-4 303-5	√	
Emisi Emission	Menggambarkan Komitmen Perseroan terhadap pengurangan emisi Describes the Company's commitment to reducing emissions	305-1 305-2 305-3 305-4 305-5 305-6 305-7	√	√
TOPIK SOSIAL SOCIAL TOPIC				
Kepegawaian Staffing	Menggambarkan komitmen Perseroan dalam pengelolaan pegawai Describes the Company's commitment to employee management	401-1 401-2 401-3	√	
Kesehatan dan Keselamatan kerja Occupational Health and Safety	Menggambarkan komitmen Perseroan dalam menyediakan tempat kerja yang aman dan nyaman dan patuh terhadap protokol kesehatan Describes the Company's commitment to providing a safe and comfortable workplace and complying with health protocols	403-1 403-2 403-3 403-4 403-5 403-6 403-7 403-8 403-9 403-10	√	
Pelatihan dan Pendidikan Training and Education	Menggambarkan komitmen Perseroan dalam upaya meningkatkan kompetensi pekerja Describes the Company's commitment to improving employee competency	404-1 404-2 404-3	√	

Daftar topik material dan batasannya Tahun 2023
List of material topics and limitations for 2023

Topik Material Material Topic	**Kenapa Topik Ini Material [GRI 3-3]** Why The Topic Material [GRI 3-3]	**Nomor Pengungkapan** Disclosure Number	**Batasan Topik** Topic Limitation	
			Di Dalam Bank In The Bank	**Di Luar Bank** Outside The Bank
Keanekaragaman dan Kesempatan Setara Diversity and Equal Opportunity	Menggambarkan komitmen Perseroan dalam menghargai keberagaman dan kesetaraan untuk maju dan berkembang Describes the Company's commitment to respecting diversity and equality to progress and develop	405-1 405-2	√	
Privasi Pelanggan Customer Privacy	Menggambarkan komitmen Perseroan dalam menjaga kerahasiaan data pelanggan Describes the Company's commitment to maintaining the confidentiality of customer data	418-1	√	√

PERNYATAAN ULANG INFORMASI

Untuk mendukung validitas isi laporan, apabila terdapat pernyataan ulang informasi yang diberikan dalam laporan sebelumnya, kami memberi tanda *disajikan kembali. [GRI 2-4]

VERIFIKASI OLEH PIHAK INDEPENDEN

GRI merekomendasikan penggunaan external assurance oleh pihak ketiga yang independen untuk memastikan kualitas dan keandalan informasi yang disampaikan dalam laporan ini. Pada laporan ini, Bank belum melakukan verifikasi oleh pihak independen. Namun demikian, Bank menjamin kebenaran dan validitas laporan ini. [GRI 2-5]

AKSESIBILITAS DAN UMPAN BALIK

Bank mengundang para pembaca dan pemangku kepentingan untuk mengakses dan mengunduh laporan keberlanjutan melalui situs www.kbbank.co.id. Kami menyambut baik komentar, ide dan umpan balik dari para pembaca demi perbaikan kualitas laporan kami berikutnya. Masukan-masukan tersebut dapat disampaikan kepada kami melalui: [GRI 2-3]

Sekretaris Perusahaan
Kantor Pusat PT Bank KB Bukopin Tbk
Jl. M.T. Haryono Kav. 50-51 Jakarta Selatan 12770
Telepon : +6221 7988266, 7989837
Fax : +6221-7986355
Email : corsec@kbbank.co.id
Media Sosial & Website:
Youtube: KB Bank
Facebook: KB Bank
Instagram: kbbukopin
Twitter : @kbbank_id
Website: www.kbbank.co.id

RESTATEMENT OF INFORMATION

To support the validity of the report content, if there is a restatement of information provided in a previous report, we mark *restated. [GRI 2-4]

VERIFICATION BY AN INDEPENDENT PARTY

GRI recommends the use of external assurance by an independent third party to ensure the quality and reliability of the information presented in this report. In this report, the Bank has not carried out verification by an independent party. However, the Bank guarantees the truth and validity of this report. [GRI 2-5]

ACCESSIBILITY AND FEEDBACK

The Bank invites readers and stakeholders to access and download the sustainability report via the website www.kbbank.co.id. We welcome comments, ideas and feedback from readers to improve the quality of our next report. These inputs can be submitted to us via: [GRI 2-3]

Corporate Secretary
PT Bank KB Bukopin Tbk Head Office
Jl. M.T. Haryono Kav. 50-51 South Jakarta 12770
Telephone: +6221 7988266, 7989837
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Email: corsec@kbbank.co.id
Social Media & Website:
YouTube: KB Bank
Facebook: KB Bank
Instagram: kbbukopin
Twitter : @kbbank_id
Website: www.kbbank.co.id



02

PROFIL PERUSAHAAN

COMPANY PROFILE


KB Bank
KB Bank
Korea Best

PROFIL PERUSAHAAN
COMPANY PROFILE

Nama Perusahaan [GRI 2-1] Company Name	PT Bank KB Bukopin Tbk
Nama Panggilan Call Name	KB Bank
Jenis/Badan Hukum Perusahaan Type/Company Legal Entity	Perusahaan Terbuka Public Listed Company
Bidang Usaha [OJK C.4] Line of Business	Jasa Perbankan Banking Service
Tanggal Pendirian Date of Incorporation	10 Juli 1970 10 July 1970
Dasar Hukum Pendirian Legal Basis of Incorporation	Bank Umum Koperasi Indonesia (BUKOPIN) disahkan sebagai badan hukum berdasarkan Surat Keputusan Direktorat Jenderal Koperasi No. 13/ Dirjen/ Kop/70 tanggal 10 Juli 1970 dan didaftarkan dalam Daftar Umum Direktorat Jenderal Koperasi No. 8251 pada tanggal yang sama. Indonesian Cooperative Commercial Bank (BUKOPIN) was legalized as a legal entity based on Decision Letter of the DirectorateGeneral for Cooperatives No. 13/Dirjen/ Kop/70 dated 10 July 1970 and registered in the General List of the Directorate General for Cooperatives No. 8251 on the same date.
Perubahan Nama Name Changes	PT Bank KB Bukopin, Tbk – Disahkan dalam Rapat Umum Pemegang Saham Luar Biasa 22 Desember 2020, dan berdasarkan Akta Pernyataan Keputusan Rapat tertanggal 22 Desember 2020 No. 12 No. AHU-0085571.AH.01.02. PT Bank KB Bukopin Tbk - Ratified at the Extraordinary General Meeting of Shareholders 22 December 2020, and based on the Deed of Statement of Meeting Resolutions dated 22 December 2020 No. 12 No. AHU-0085571. AH.01.02.
Kepemilikan Saham [GRI 2-1] Ownership	• KB Kookmin Bank 66,88% • STIC Eugene Star Holdings 16,98% • Publik / Masyarakat 16,14% • KB Kookmin Bank 66,88% • STIC Eugene Star Holdings 16,98% • Public / Community 16,14%
Modal Disetor Penuh Fully Paid-in Capital	Rp21.000.000.000.000
Modal Ditempatkan Issued Capital	Rp18.999.999.969.200
Tanggal IPO Date of Initial Offering	10 Juli 2006 10 July 2006
Kode Saham & Obligasi Ticker Code	BBKP BBKP
Nama Bursa Exchange Name	Bursa Efek Indonesia Indonesia Stock Exchange
SWIFT Code SWIFT Code	BBUKIDJA
Jumlah Karyawan per 31 Desember 2023 [GRI 2-7] Number of Employees as of 31 December 2023	2.618 orang 2,618 employees
Sekretaris Perusahaan Corporate Secretary	Yocky Eko Wicaksono per 31 Desember 2023 Yocky Eko Wicaksono as of December 31, 2023
Entitas Anak Subsidiaries	PT Bank KB Bukopin Syariah PT KB Bukopin Finance

Alamat Kantor Pusat GRI 2-1] [OJK C.2] Head Office Address	Gedung PT Bank KB Bukopin Tbk Jl. M.T. Haryono Kav. 50-51 Jakarta Selatan 12770 Telepon: +6221-7988266, 7989837 Fax: +6221-7980625, 7980238, 7980244 PT Bank KB Bukopin Tbk Building Jl. M.T. Haryono Kav. 50-51 South Jakarta 12770 Phone: +6221 7988266, 7989837 Fax: +6221-7980625, 7980238, 7980244
Kontak Alamat Contact Address	Sekretaris Perusahaan Jl. M.T. Haryono Kav. 50-51 Jakarta Selatan 12770 Telepon: +6221 7988266, 7989837 Fax: +6221-7986355 Email: corsec@kbbank.co.id Corporate Secretary Jl. M.T. Haryono Kav. 50-51 South Jakarta 12770 Phone: +6221 7988266, 7989837 Fax: +6221-7986355 Email: corsec@kbbank.co.id
Kantor Layanan [GRI 2-1, 2-6] Offices	Per 31 Desember 2023 • 24 Provinsi KB Bank beroperasi • 1 (satu) Kantor Pusat • 29 Kantor Cabang • 143 Kantor Cabang Pembantu • 1 Kantor Fungsional As of 31 December 2023 •KB Bank operates in 24 provinces • 1 (one) Head Office • 29 Branch Offices • 143 Sub-Branch Offices • 1 Functional Office
Jumlah Jaringan ATM Total ATM	11 ATM PT Bank KB Bukopin Tbk. Kartu ATM PT Bank KB Bukopin Tbk terkoneksi dengan seluruh jaringan ATM Prima dan ATM Bersama di seluruh Tanah Air. Seluruh kantor KB Bukopin telah terhubung dalam satu jaringan real time online. There are 11 PT Bank KB Bukopin Tbk ATMs. The PT Bank KB Bukopin Tbk ATM card is connected to the entire ATM Prima and ATM Bersama network throughout the country. All KB Bukopin offices are connected in one real time online network.
Media Sosial Social Media	Youtube: KB Bank Facebook: KB Bank Instagram: kbbukopin Twitter : kbbank_id
Serikat Karyawan Employee Union	Serikat Pekerja Bukopin (SPB) Bukopin Workers Union (SPB)

Sekilas PT Bank KB Bukopin Tbk

PT Bank KB Bukopin Tbk at a Glance

PT Bank KB Bukopin Tbk (KB Bukopin atau Perseroan) didirikan pada tanggal 10 Juli 1970 dengan nama Bank Umum Koperasi Indonesia (disingkat Bukopin) berdasarkan Surat Keputusan Direktorat Jenderal Koperasi No. 13/Dirjen/Kop/70 dan telah didaftarkan dalam Daftar Umum Direktorat Jenderal Koperasi dengan No. 8251 pada tanggal 10 Juli 1970.

Pada tahun 1971, Perseroan mengembangkan usahanya ke segmen Ritel dan Konsumer dengan izin Menteri Keuangan dalam Surat Keputusan No. Kep-078/DDK/II/3/1971 tanggal 16 Maret 1971. Perseroan kemudian mulai melakukan usaha komersialnya sebagai bank umum koperasi di Indonesia. Kegiatan Perseroan pada fase awal tersebut, mencakup segala kegiatan bank umum, sebagaimana dimaksud dalam Undang-Undang Perbankan, dengan tujuan utama dalam memperhatikan dan melayani kepentingan gerakan koperasi di Indonesia sesuai dengan Undang-Undang Perkoperasian yang berlaku.

Berkiprah lebih dari 20 tahun di industri perbankan, Perseroan melakukan penggabungan usaha dengan beberapa bank umum koperasi. Dalam tahap ini, Perseroan melakukan perubahan nama dari Bank Umum Koperasi Indonesia (Bukopin) menjadi Bank Bukopin. Perubahan nama tersebut telah disahkan dalam Rapat Anggota Bank Umum Koperasi Indonesia yang tertera dalam surat No. 03/RA/XII/89 pada tanggal 2 Januari 1990. Kemudian, tahap selanjutnya, status badan hukum Bank Bukopin berubah dari koperasi menjadi perseroan terbatas. Pada tanggal 1 Juli 1993, kegiatan usaha Bank Bukopin dalam bentuk perseroan terbatas dimulai.

Sejak awal pendiriannya, Bank memfokuskan diri pada segmen UMKM (Usaha Mikro Kecil dan Menengah). Seiring dengan terbukanya kesempatan dan peningkatan kemampuan melayani kebutuhan masyarakat yang lebih luas, telah mengembangkan usahanya ke segmen Ritel dan Konsumer.

Pada tahun 2006, Perseroan telah mencatatkan sejarahnya dengan melakukan penjualan saham perdana atau IPO (Initial Public Offering) dan menerbitkan saham baru sebanyak 843.765.500 saham dengan harga perdana Rp350 per saham. Dengan penerapan strategi tersebut, pada tanggal 10 Juli 2006, saham Bank Bukopin resmi tercatat di Bursa Efek Jakarta dan Bursa Efek Surabaya sebagai perusahaan publik dengan kode BBKP.

Seiring dengan dinamika Perseroan, Anggaran Dasar Bank KB Bukopin telah mengalami beberapa perubahan dan perubahan terakhir dinyatakan dengan Akta Pernyataan Keputusan Rapat tertanggal 30 November 2022 No. 108 sebagaimana telah diterima dan dicatat di dalam database Sistem Administrasi

PT Bank KB Bukopin Tbk (hereinafter referred to as the "KB Bukopin" or "the Company") was incorporated on 10 July 1970, under the name of Bank Umum Koperasi Indonesia or Indonesian Cooperative Commercial Bank, (abbreviated as BUKOPIN) based on the Decision Letter of the Directorate General of Cooperatives No. 13/Dirjen/Kop/70 and was registered in the General Register of the Directorate General of Cooperatives No. 8251 on 10 July 1970.

In 1971, the Company expanded its business to the Retail and Consumer segments with permission from the Minister of Finance in Decree No. Kep-078/DDK/II/3/1971 dated 16 March 1971. The Company then began carrying out its commercial business as a cooperative commercial bank in Indonesia. The Company's activities in this initial phase included all commercial banking activities, as intended in the Banking Law, with the main aim of paying attention to and serving the interests of the cooperative movement in Indonesia in accordance with the applicable Cooperative Law.

Having been involved in the banking industry for more than 20 years, the Company merged with several cooperative commercial banks. In this stage, the Company changed its name from Indonesian Cooperative Commercial Bank (Bukopin) to Bank Bukopin. The name change was ratified at the Indonesian Cooperative Commercial Bank Member Meeting as stated in letter No. 03/RA/XII/89 on January 2 1990. Then, in the next stage, Bank Bukopin's legal entity status changed from a cooperative to a limited liability company. On July 1 1993, Bank Bukopin's business activities in the form of a limited liability company began.

Since its inception, the Bank has focused on the MSME (Micro, Small and Medium Enterprises) segment. In line with the opening of opportunities and increasing ability to serve the needs of a wider community, it has expanded its business to the Retail and Consumer segments.

In 2006, the Company recorded its history by conducting an initial share sale or IPO (Initial Public Offering) and issuing 843,765,500 new shares at an initial price of IDR 350 per share. By implementing this strategy, on July 10 2006, Bank Bukopin's shares were officially listed on the Jakarta Stock Exchange and Surabaya Stock Exchange as a public company with the code BBKP.

In line with the dynamics of the Company, the Articles of Association of Bank KB Bukopin have undergone several changes and the latest changes are stated in the Deed of Meeting Decision Statement dated 30 November 2022 No. 108 as received and recorded in the Legal Entity Administration

Badan Hukum Kementerian Hukum dan Hak Asasi Manusia RI tertanggal 14 Desember 2022 No. AHU-0090647.AH.01.02 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank KB Bukopin Tbk. dan sesuai dengan susunan terakhir anggota Direksi dalam Akta Pernyataan Keputusan Rapat tertanggal 31 Januari 2023 No. 77, sebagaimana telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia RI tertanggal 10 Februari 2023 No. AHU-AH.01.09-0088669 Perihal: Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Bukopin Tbk.

System database of the Ministry of Law and Human Rights of the Republic of Indonesia dated 14 December 2022 No. AHU-0090647.AH.01.02 concerning Approval of Amendments to the Articles of Association of the Limited Liability Company PT Bank KB Bukopin Tbk. and in accordance with the latest composition of members of the Board of Directors in the Deed of Meeting Resolutions dated 31 January 2023 No. 77, as received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia dated 10 February 2023 No. AHU-AH.01.09-0088669 Re: Receipt of Notification of Changes to Company Data PT Bank Bukopin Tbk.

Perseroan beberapa kali mengalami perubahan status hingga pada tahun 2004 Perseroan mengubah status perusahaan menjadi Perusahaan Terbuka. Dalam perubahan status ini, struktur permodalan KB Bukopin menjadi semakin kokoh dimana sebagai hasil dari pencapaiannya dalam melakukan IPO (Initial Public Offering) pada tanggal 10 Juli 2006. Kemudian, Perseroan terus mengembangkan beberapa program dalam mendukung operasionalnya dengan menerapkan skala prioritas sesuai dengan strategi jangka pendek yang telah disusun dengan matang. Penerapan strategi tersebut ditujukan untuk menjamin dipenuhinya layanan Perbankan yang komprehensif pada nasabah melalui jaringan yang terhubung secara nasional maupun internasional, produk yang beragam serta mutu pelayanan dengan standar yang tinggi.

The Company underwent several status changes until in 2004 the Company changed its company status to a Public Company. In this change of status, KB Bukopin's capital structure became stronger as a result of its achievement in conducting an IPO (Initial Public Offering) on July 10 2006. Then, the Company continued to develop several programs to support its operations by implementing a priority scale in accordance with short-term strategies which has been carefully prepared. The implementation of this strategy is aimed at ensuring that comprehensive banking services are provided to customers through a network that is connected nationally and internationally, a variety of products and high standard service quality.

Seiring dengan perkembangan industri bisnis perbankan, Perseroan terus melakukan inovasi dengan mengembangkan produk dan layanan berbasis digital yang tidak dimiliki oleh kompetitornya seperti Flexy Bill, Flexy Gas dan Flexy Health yang semakin memperkuat posisi Perseroan dalam persaingan bisnis Perbankan di Indonesia.

Along with the development of the banking business industry, the Company continues to innovate by developing digital-based products and services that its competitors such as Flexy Bill, Flexy Gas and Flexy Health do not have, which further strengthens the Company's position in the banking business competition in Indonesia.

Pada tahun 2018, Perseroan memulai sinergi dengan KB Kookmin Bank melalui aksi korporasi berupa Penawaran Umum Terbatas (PUT) IV yang menjadikan KB Kookmin Bank memiliki 22% saham Perseroan. Hingga laporan ini diterbitkan, KB Kookmin Bank telah sah menjadi Pemegang Saham Utama dengan porsi 67%.

In 2018, the Company began synergizing with KB Kookmin Bank through corporate action in the form of a Limited Public Offering (PUT) IV which resulted in KB Kookmin Bank owning 22% of the Company's shares. Until this report was published, KB Kookmin Bank had officially become the Main Shareholder with a portion of 67%.

Hingga akhir tahun 2023, Bank memiliki jaringan operasional sebanyak 174 outlet yang tersebar di 24 provinsi di seluruh Indonesia yang terhubung secara real time online. Perseroan juga telah membangun jaringan micro-banking yang diberi nama "Swamitra", sebagai wujud program kemitraan dengan koperasi dan Perseroan. Selain itu, Perseroan juga memiliki 11 ATM dan terhubung dengan seluruh ATM yang berada pada jaringan ATM Bersama, dan ATM Prima.

Until the end of 2023, the Bank has an operational network of 174 outlets spread across 24 provinces throughout Indonesia which are connected in real time online. The Company has also built a micro-banking network called "Swamitra", as a form of partnership program with cooperatives and the Company. Apart from that, the Company also has 11 ATMs and are connected to all ATMs in the ATM Bersama and ATM Prima networks.

Per 31 Desember 2023, PT Bank KB Bukopin Tbk memiliki 2 (dua) anak perusahaan, yaitu PT Bank KB Bukopin Syariah dan PT KB Bukopin Finance dengan laporan keuangan masing-masing anak perusahaan dikonsolidasikan ke dalam Laporan Keuangan Konsolidasian PT Bank KB Bukopin Tbk dan Entitas Anak. PT KB Bukopin Finance (d/h PT Indo Trans Buana Multi Finance) yang didirikan pada tanggal 11 Maret 1983, merupakan perusahaan yang bergerak di bidang pembiayaan investasi, pembiayaan modal kerja, dan pembiayaan multiguna yang didirikan berdasarkan Akta Notaris No. 5 yang dibuat di

As of 31 December 2023, PT Bank KB Bukopin Tbk has 2 (two) subsidiaries, namely PT Bank KB Bukopin Syariah and PT KB Bukopin Finance with the financial reports of each subsidiary being consolidated into the Consolidated Financial Statements of PT Bank KB Bukopin Tbk and Subsidiaries. PT KB Bukopin Finance (formerly PT Indo Trans Buana Multi Finance) which was founded on March 11 1983, is a company engaged in investment financing, working capital financing and multipurpose financing which was established based on Notarial Deed No. 5 made before Tan A. Sioe, S.H., a notary

hadapan Tan A. Sioe, S.H., notaris berkedudukan di Semarang. Sementara itu, PT Bank KB Bukopin Syariah atau BSB (d/h PT Bank Persyarikatan Indonesia), didirikan pada tanggal 29 Juli 1990 berdasarkan Akta Notaris No. 102 yang dibuat di hadapan Dr. Widjodjo Wilami, S.H., notaris berkedudukan di Samarinda. BSB bergerak di bidang jasa keuangan syariah.

Perseroan berhasil membangun kepercayaan dan tumbuh secara berkelanjutan dengan senantiasa berkomitmen untuk memberikan layanan dan produk terbaik sebagai lembaga perbankan yang terpercaya dengan struktur keuangan yang kokoh, sehat dan efisien. Saat ini, di industri perbankan, KB Bukopin masuk pada kategori kelompok bank menengah di Indonesia yang memiliki aset mencapai Rp84,31 triliun per 31 Desember 2023. Hal ini menunjukkan bahwa Perseroan memiliki struktur modal dan pondasi keuangan yang kuat dan mampu bersaing di pasar domestik.

Sesuai dengan persetujuan para Pemegang Saham dalam Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada tanggal 30 November 2022, di Kantor Pusat KB Bukopin, KB Bukopin akan melakukan penambahan modal melalui Penawaran Umum Terbatas (PUT VII) dengan skema Hak Memesan Efek Terlebih Dahulu (HMETD) atau rights issue.

Pada 31 Mei 2023, aksi penambahan modal melalui right issue pun tuntas. Dalam aksi ini, pengendali KB Bukopin, yakni Bank KB Kookmin, menyerap 67% saham baru yang dikeluarkan atau setara 80,2 miliar lembar saham yang senilai Rp 8,02 triliun. Dengan begitu, Bank KB Kookmin tetap mempertahankan posisinya sebagai pengendali tanpa terkena dilusi .

Dalam Penawaran Umum Terbatas (PUT VII) tersebut, Perseroan menerbitkan 119,99 miliar lembar saham. Sebanyak 95% dari saham baru tersebut dibeli oleh investor asing, sementara 5% dibeli oleh investor lokal. Dari aksi ini, kepemilikan masyarakat atau free float di PT Bank KB Bukopin Tbk menjadi 16,14%. Melalui right issue, Perseroan berhasil mendapatkan suntikan dana sebesar Rp11,99 triliun yang rencananya akan digunakan untuk kegiatan ekspansi kredit di mana mayoritas kredit akan disalurkan kepada korporasi.

Pilihan menyalurkan kredit kepada korporasi merupakan strategi top down yang diambil PT Bank KB Bukopin Tbk dengan tujuan menggencarkan ekspansi kredit sekaligus meningkatkan kualitas. Dengan strategi ini, Perseroan akan memfokuskan ke wholesale atau corporate banking terlebih dahulu, baru kemudian ke retail banking, serta meningkatkan kualitas aset dengan target rasio kredit bermasalah (NPL Gross) bisa mendekati 1%, hingga biaya dana menjadi lebih stabil dan pendapatan bunga ke depan meningkat.

domiciled in Semarang. Meanwhile, PT Bank KB Bukopin Syariah or BSB (formerly PT Bank Persyarikatan Indonesia), was established on July 29 1990 based on Notarial Deed No. 102 made in the presence of Dr. Widjodjo Wilami, S.H., notary based in Samarinda. BSB operates in the business of sharia financial services.

The Company has succeeded in building trust and growing sustainably by always being committed to providing the best services and products as a trusted banking institution with a strong, healthy and efficient financial structure. Currently, in the banking industry, KB Bukopin is included in the category of medium-sized banks in Indonesia which has assets reaching Rp84.31 trillion as of 31 December 2023. This shows that the Company has a strong capital structure and financial foundation. and able to compete in the domestic market.

In accordance with the approval of the Shareholders at the Extraordinary General Meeting of Shareholders (EGMS) on 30 November 2022, at the KB Bukopin Head Office, KB Bukopin will increase capital through a Limited Public Offering (PUT VII) with a Pre-emptive Rights scheme (HMETD) or rights issue.

On May 31 2023, the action to increase capital through a rights issue was completed. In this action, the controller of KB Bukopin, namely Bank KB Kookmin, absorbed 67% of the new shares issued or the equivalent of 80.2 billion shares worth IDR 8.02 trillion. In this way, Bank KB Kookmin continues to maintain its position as controller without being subject to dilution.

In the Limited Public Offering (PUT VII), the Company issued 119.99 billion shares. As many as 95% of the new shares were purchased by foreign investors, while 5% were purchased by local investors. From this action, public ownership or free float in PT Bank KB Bukopin Tbk became 16.14%. Through the rights issue, the Company succeeded in obtaining a cash injection of IDR 11.99 trillion which is planned to be used for credit expansion activities where the majority of credit will be channeled to corporations.

The choice to channel credit to corporations is a top down strategy taken by PT Bank KB Bukopin Tbk with the aim of accelerating credit expansion while improving quality. With this strategy, the Company will focus on wholesale or corporate banking first, then retail banking, as well as improving asset quality with a target non-performing loan ratio (Gross NPL) of close to 1%, so that the cost of funds becomes more stable and interest income in the future increase.

Keterangan Perubahan Nama
Information on Name Changes

- Bank Umum Koperasi Indonesia
  Surat Keputusan Direktorat Jenderal Koperasi No. 13/Dirjen/Kop/70 tanggal 10 Juli 1970.
- Bank Hukum Koperasi (Bukopin)
  Disahkan sebagai badan hukum berdasarkan Surat Keputusan Direktorat Jendral Koperasi No. 13/Dirjen/Kop/70 tanggal 10 Juli 1970.
- Bank Bukopin
  Disahkan dalam Surat Keputusan Direktur Jendral Bina Lembaga Koperasi No.06/KPTS/BLK/III/1990 tanggal 8 Maret 1990.
- Perseroan Terbatas Tertutup (PT Bank Bukopin)
  Akta Notaris No. 126 tanggal 25 Februari 1993 dari Notaris Muhani Salim, S.H., beserta pembetulannya, dengan Akta Notaris No. 118 tanggal 28 Mei 1993.
- Perusahaan Terbuka PT Bank Bukopin Tbk
  Surat Keputusan Deputi Gubernur Senior Bank Indonesia No. 6 November KEP.DGS/2004 tanggal 19 April 2004
- PT Bank KB Bukopin Tbk
  Disahkan dalam Rapat Umum Pemegang Saham Luar Biasa 22 Desember 2020, dan berdasarkan Akta Pernyataan Keputusan Rapat tertanggal 22 Desember 2020 No. 12 No. AHU-0085571.AH.01.02.

- Indonesian Cooperative Commercial Bank
  Decree of the Directorate General of Cooperatives No. 13/Dirjen/Kop/70 dated 10 July 1970.
- Cooperative Legal Entity (Bukopin)
  Legalized as a legal entity based on the Decree of the Directorate General of Cooperatives No. 13/Dirjen/Kop/70 dated 10 July 1970.
- Bank Bukopin
  Ratified in the Decree of the Director General of Cooperative Institutions No.06/KPTS/BLK/III/1990 dated March 8, 1990

- Limited Liability Company (PT Bank Bukopin)
  Notary Deed No. 126 dated 25 February 1993 from Notary Muhani Salim, S.H., along with the amendments thereto, with Notary deed No. 126. 118 dated 28 May 1993.
- Public Company PT Bank Bukopin, Tbk
  Decree of the Senior Deputy Governor of Bank Indonesia No. 6 November KEP.DGS/2004 dated 19 April 2004.
- PT Bank KB Bukopin Tbk
  Ratified at the Extraordinary General Meeting of Shareholders 22 December 2020, and based on the Deed of Statement of Meeting Resolutions dated 22 December 2020 No. 12 No. AHU-0085571.AH.01.02.

Logo Perusahaan
Corporate Logos

Logo sebagai sarana identitas yang mencerminkan karakter, produk dan jasa sebuah perusahaan sehingga dapat menyampaikan informasi mengenai perusahaan kepada publik, dimana sebuah logo memiliki banyak elemen berupa bentuk, warna, garis dan jenis yang keseluruhannya saling mendukung untuk mempengaruhi pemikiran, pandangan atau pendapat publik terhadap perusahaan serta mencerminkan nilai-nilai, visi, dan komitmen dalam memberikan layanan terbaik kepada nasabah.

Logo as a means of identity that reflects the character, products and services of a company so that it can convey information about the company to the public, which a logo has many elements in the form of shape, color, line and type, all of which support each other to influence the thoughts, views or public opinion of the company as well as to reflect the values, vision and commitment to providing the best service to customers.





Simbol
- Simbol KB mencerminkan ambisi perusahaan untuk menjadi brand finansial yang terkemuka di Industri Keuangan Tanah Air dengan memperkuat branding "Korea Best".
- Simbol Star-b yang mengandung makna bintang, menunjukkan perspektif orientasi masa depan KB Financial Group dan keinginan yang tinggi untuk melesat ke kelas dunia.

Visualisasi
- Warna kuning pada logo Perseroan melambangkan kesegaran baru yang dibawa oleh KB Kookmin Bank.
- Teknologi terbaru dan dukungan jaringan global menjadi modal KB Bank menyediakan layanan finansial terbaik bagi Indonesia.

Symbol
- The KB symbol reflects the company's ambition to become a leading financial brand in the Indonesian Financial Industry by strengthening the "Korea Best" branding.
- Star-b symbol has star meaning, which shows future oriented perspective of KB Financial Group and its high desire to advance to the world class.

Visualization
- Yellow color on the Company's logo represents the new freshness that KB Kookmin Bank brings.
- The latest technology and global network support become the strengths of KB Bank in providing the best financial services for Indonesia.

Visi, Misi, dan Budaya Perusahaan [OJK C.1]

Corporate Vision, Mission, and Values [OJK C.1]

Bank telah menetapkan visi dan misi yang dijadikan acuan bagi arah pengembangan usaha. Visi dan Misi Perusahaan tersebut ditetapkan melalui SK Dewan Komisaris No. SKEP/001/D.KOM/VII/2013 tentang Penyempurnaan Visi dan Misi PT Bank Bukopin Tbk, tertanggal 9 Juli 2013 dan SK Direksi No. SKEP/634/DIR/VII/2013 tanggal 10 Juli 2013 yang telah diubah sesuai dengan Surat Keputusan Direksi No. 1092 tanggal 24 Juni 2019 sebagai berikut:

The Bank has established a vision and mission that is used as a reference for the direction of business development. The Company's Vision and Mission are determined through the Decree of the Board of Commissioners No. SKEP/001/D.KOM/VII/2013 concerning Improving the Vision and Mission of PT Bank Bukopin Tbk, dated 9 July 2013 and the Decree of the Board of Directors No. SKEP/634/DIR/VII/2013 dated July 10, 2013 which has been amended in accordance with the Decree of the Board of Directors No. 1092 dated 24 June 2019 as follow:

Visi | Vision

Menjadi Lembaga Keuangan Pilihan Utama di Indonesia.

To be the First Choice Financial Institution in Indonesia.

Misi | Mission

Memahami dan Memberi Solusi kepada Nasabah.

Understanding and Providing Solutions to Customers.

Review atas Visi dan Misi Perusahaan

Review of the Company's Vision and Mission

Dewan Komisaris dan Direksi senantiasa melakukan review atas Visi dan Misi yang telah ditetapkan Perseroan. Review tersebut dilakukan untuk memastikan Visi dan Misi Perusahaan masih relevan dengan perkembangan bisnis, kebutuhan pemangku kepentingan dan arah persaingan antar pelaku usaha jasa keuangan. Manajemen telah melakukan review atas visi dan misi Bank dengan memperhatikan perkembangan organisasi dan manajemen memandang perlu adanya pembaharuan atas visi dan misi saat ini.

The Board of Commissioners and the Board of Directors always review the Vision and Mission that has been set by the Company. The review is carried out to ensure that the Company's Vision and Mission are still relevant to business developments, stakeholder needs and the direction of competition among financial services business actors. In 2021 the Management has reviewed the Bank's vision and mission by taking into account the development of the organization and management sees the need for renewal of the current vision and mission.

BUDAYA PERUSAHAAN

Budaya Perusahaan merupakan nilai dan falsafah yang diyakini dapat menjadi landasan dan acuan untuk mencapai tujuan. Adapun nilai-nilai Perusahaan I CAN yang telah disahkan sesuai Surat Keputusan Direksi No. 1092 Tahun 2019 antara lain adalah sebagai berikut:

CORPORATE CULTURE

Corporate culture is a value and philosophy that is believed to be the basis and reference for achieving goals. The values of the Company I CAN which have been ratified in accordance with the Decree of the Board of Directors No. 1092 of 2019 include the following:

Integrity (Integritas)	Diartikan sebagai mengutamakan kejujuran, kedisiplinan dan komitmen untuk membangun kepercayaan Nasabah. Perilaku utama yang sejalan dengan nilai ini: • Jujur • Disiplin dan Berkomitmen Defined as prioritizing honesty, discipline and committed to build customer trust. The main behavior that goes along with this value: • Honest • Discipline and Committed
Competent (Kompeten)	Diartikan sebagai cakap dalam melaksanakan tugas dan melakukan perbaikan terus-menerus untuk selalu menjadi yang terbaik. Perilaku utama yang sejalan dengan nilai ini: • Cepat belajar • Peningkatan dan perbaikan berkesinambungan Defined as being proficient in carrying out tasks and making continuous improvements to always be the best. The main behavior that goes along with this value: • Quick learning • Continuous improvement and refinement
Care (Peduli)	Diartikan sebagai peduli dan sinergi untuk kemajuan bersama. Perilaku utama yang sejalan dengan nilai ini: • Tulus/empati & peduli • Sinergi/Kerjasama Defined as caring and synergy for mutual progress. The main behaviors that are in line with this value: • Sincere/empathy & caring • Synergy/cooperation
Accountable (Akuntabilitas)	Diartikan sebagai bertanggung jawab penuh dan menguasai pekerjaan untuk mencapai hasil terbaik. Perilaku utama yang sejalan dengan nilai ini: • Bertanggung jawab • Menguasai tugas Defined as taking full responsibility and mastering the work to achieve the best results. The main behavior that goes along with this value: • Responsible • Mastering the task
Never Give Up (Tidak Pernah Menyerah)	Diartikan sebagai mampu berpikir “out of the box” dan pantang menyerah dalam menghadapi tantangan dan hambatan untuk mencapai hasil terbaik. Perilaku utama yang sejalan dengan nilai ini: • Pantang menyerah • Berpikir “out of the box” Defined as being able to think “out of the box” and never give up in the face of challenges and obstacles to achieve the best results. The main behavior that goes along with this value: • Never give up • Thinking “out of the box”

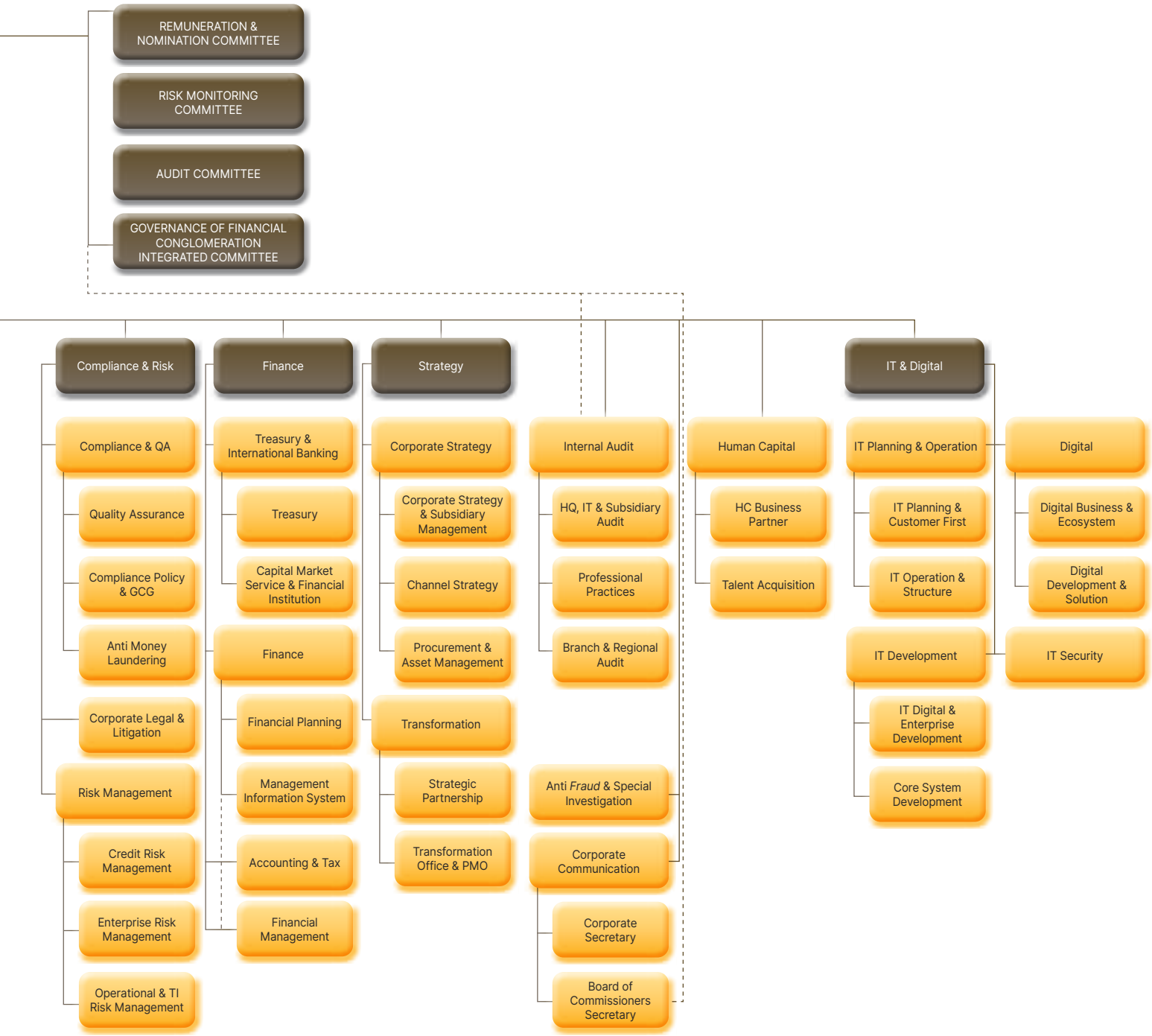
Nilai-Nilai Perusahaan I CAN tersebut diharapkan dapat diimplementasikan dalam perilaku sehari-hari oleh seluruh jajaran manajemen dan karyawan di Perseroan untuk mewujudkan visi dan misi Perusahaan.

I CAN’s Corporate Values are expected to be implemented in daily behavior by all levels of management and employees in the Company to realize the Company’s vision and mission.



Struktur Organisasi
Organization Structure




REMUNERATION & NOMINATION COMMITTEE
RISK MONITORING COMMITTEE
AUDIT COMMITTEE
GOVERNANCE OF FINANCIAL CONGLOMERATION INTEGRATED COMMITTEE
Compliance & Risk
Compliance & QA
Quality Assurance
Compliance Policy & GCG
Anti Money Laundering
Corporate Legal & Litigation
Risk Management
Credit Risk Management
Enterprise Risk Management
Operational & TI Risk Management
Finance
Treasury & International Banking
Treasury
Capital Market Service & Financial Institution
Finance
Financial Planning
Management Information System
Accounting & Tax
Financial Management
Strategy
Corporate Strategy
Corporate Strategy & Subsidiary Management
Channel Strategy
Procurement & Asset Management
Transformation
Strategic Partnership
Transformation Office & PMO
Internal Audit
HQ, IT & Subsidiary Audit
Professional Practices
Branch & Regional Audit
Anti Fraud & Special Investigation
Corporate Communication
Corporate Secretary
Board of Commissioners Secretary
Human Capital
HC Business Partner
Talent Acquisition
IT & Digital
IT Planning & Operation
IT Planning & Customer First
IT Operation & Structure
IT Development
IT Digital & Enterprise Development
Core System Development
Digital
Digital Business & Ecosystem
Digital Development & Solution
IT Security

Bidang Usaha, Produk dan Jasa [GRI 2-2] [OJK C.4]

Business Sector, Products and Services [GRI 2-2] [OJK C.4]

Sesuai dengan Anggaran Dasar Perusahaan, pasal 3 ayat 1, Perseroan bergerak di industri jasa perbankan. Fokus layanan perbankan yang ditawarkan Perseroan adalah pada segmen ritel, segmen UMKM, dan segmen komersial. Keseluruhan segmen tersebut didukung oleh perbankan internasional, treasury, dan layanan berbasis *fee*. KB Bukopin menjalankan kegiatan usaha berupa penghimpunan dana dan penyaluran kredit yang fokus pada empat pilar utama yaitu Bisnis Mikro, Usaha Kecil, Menengah & Koperasi (UKMK), Bisnis Ritel, dan Bisnis Komersial.

In accordance with the Company's Articles of Association, article 3 paragraph 1, the Company operates in the banking services industry. The focus of banking services offered by the Company is on the Retail segment, MSME segment and Commercial segment. The entire segment is supported by international banking, treasury and fee-based services. KB Bukopin carries out business activities in the form of raising funds and distributing credit which focuses on four main pillars, namely Micro Business, Small, Medium Enterprises & Cooperatives (UKMK), Retail Business and Commercial Business.



Wilayah Operasi [GRI 2-1] [OJK C.3]
Operation Area [GRI 2-1] [OJK C.3]

PT Bank KB Bukopin Tbk hanya beroperasi di Indonesia dengan 1 (satu) Kantor Pusat dan 173 jaringan kantor yang terdiri dari kantor cabang, kantor cabang pembantu, dan kantor fungsional serta sebanyak 11 jaringan ATM.

PT Bank KB Bukopin Tbk only operates in Indonesia with one Head Office and 173 office network which includes branch offices, sub-branch offices and functional offices as well as 11 ATM network.



JENIS KANTOR OFFICE TYPE	2023	2022	2021	2020	2019	2018
Kantor Pusat Head Office	1	1	1	1	1	1
Kantor Cabang Branch Office	29	41	42	42	42	42
Kantor Cabang Pembantu Sub-Branch Office	143	231	310	173	176	175
Kantor Fungsional Functional Office	1	3	4	9	9	22
Kantor Kas Cash Office	-	-	-	169	156	104
Payment Point Payment Point	-	-	-	25	25	22
ATM ATM	11	359	673	850	834	867

Kantor Wilayah Regional Office	**Alamat** Address	**Telp/Fax/Website** Phone/Fax/Website
Regional I	**Jl. MT. Haryono Kav. 50-51 Jakarta 12770**	**Telp. (021) 7988266 • Fax. (021) 7980625** Phone (021) 7988266 • Fax. (021) 7980625
Regional II	**Jl. Pandanaran No. 125 Semarang 50241**	**Telp. (024) 8412132 • Fax. (024) 8414081** Phone (024) 8412132 • Fax. (024) 8414081
Regional III	**Jl. Gajah Mada No. 23B, Medan**	**Telp. (061) 4152445 • Fax. (061) 4529228** Phone (061) 4152445 • Fax. (061) 4529228
Regional IV	**Jl. Panglima Sudirman Kav. 10-16 Surabaya 60271**	**Telp. (031) 5451117 • Fax. (031) 5320032** Phone (031) 5451117 • Fax. (031) 5320032
Regional V	**Jl. Slamet Riyadi No. 2 Makassar 90111**	**Telp. (0411) 3620740 • Fax. (0411) 362074** Phone (0411) 3620740 • Fax. (0411) 362074



Skala Perusahaan [GRI 2-6] [OJK C.3]
Scale of the Company [GRI 2-6] [OJK C.3]

Keterangan Information	Satuan Unit	2023	2022	2021
Jumlah Karyawan Number of Employees	Orang Employees	2.618	3.374	4.773*
Jumlah Kantor Pusat Number of Head Office	Unit Unit	1	1	1
Jumlah Kantor Cabang Number of Branch Office	Unit Unit	29	41	42
Jumlah Kantor Cabang Pembantu Number of Sub-Branch Office	Unit Unit	143	231	310
Jumlah Kantor Fungsional Number of Functional Office	Unit Unit	1	3	4
ATM ATM	Unit Unit	11	359	673
Jumlah Liabilitas Total Liability	**Juta Rupiah** Million IDR	70.197.137	78.778.747	76.010
Jumlah Ekuitas Total Equity	**Juta Rupiah** Million IDR	14.110.163	11.216.605	13.206
Jumlah Aset Total Asset	**Juta Rupiah** Million IDR	84.307.300	89.995.352	89.216
Laba (Rugi) Tahun Berjalan Income (Loss) for the Year	Juta Rupiah Million IDR	(6.055.703)	(5.032.504)	(2.302.279)

*disajikan kembali
*restated

Struktur Kepemilikan Saham [GRI 2-1][OJK C.3]

Share Ownership Structure [GRI 2-1][OJK C.3]

Per 31 Desember 2023, komposisi pemegang saham PT Bank KB Bukopin Tbk adalah sebagai berikut:

As of 31 December 2023, the composition of PT Bank KB Bukopin Tbk shareholders is as follows:

Kepemilikan Saham Share Ownership	**Jumlah Pemegang Saham** Number of Shareholders	**Jumlah Saham** Number of Shares	**Persentase Kepemilikan %** Ownership Percentage %
PEMODAL NASIONAL **NATIONAL INVESTOR**			
Perorangan Indonesia Indonesian individuals	73.808	18.642.139.484	9,92%
Koperasi Cooperatives	30	905.628.839	0,48%
Yayasan Foundation	3	4.621.314	0,00%
Dana Pensiun Pension Fund	9	18.236.042	0,01%
Asuransi Insurance	4	11.702.999	0,01%
Bank Bank	2	19.662.220	0,01%
Perseroan Terbatas Limited Company	145	4.412.078.401	2,35%
Reksadana Mutual Funds	4	35.541.900	0,02%
SUBTOTAL	**74.005**	**24.049.611.199**	**12,80%**
PEMODAL ASING **FOREIGN INVESTOR**			
Perorangan Asing Foreign Individuals	83	119.260.685	0,06%
Badan Usaha Asing Foreign Corporation	97	163.718.667.986	87,14%
SUBTOTAL	**180**	**163.837.928.671**	**87,20%**
TOTAL	**74.185**	**187.887.539.870**	**100%**

Tenaga Kerja [GRI 2-7] [OJK C.3]
Labor [GRI 2-7] [OJK C.3]

Jumlah pegawai PT Bank KB Bukopin Tbk pada tahun 2023 berjumlah 2.618 orang, turun 756 orang atau 22,41% dibanding tahun 2022 dengan pegawai sebanyak 3.374 orang. Penurunan terjadi karena adanya penutupan kantor dan pengunduran diri karyawan atas permintaan sendiri. Komposisi pegawai berdasarkan status tingkat pendidikan, level organisasi, usia, status kepegawaian, dan jenis kelamin selengkapnya disampaikan dalam tabel-tabel berikut:

The number of PT Bank KB Bukopin Tbk employees in 2023 amounts to 2,618 employees, a decrease of 756 employees or 22.41%. compared to 2022 with 3,374 employees. The decrease occurred due to office closures and employee resignations at their own request. The composition of employees based on education level, organizational level, age, employment status and gender are presented in the following tables:

Jumlah Pegawai Berdasarkan Level Organisasi dan Jenis Kelamin
The number of employees based on the organizational level and Gender

Level Organisasi Organization Level	2023				2022				2021*			
	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%
Division Head EVP SVP	15	2	17	0,65%	10	3	13	0,39	8	6	14	0,29
Regional Head SVP REG BISNIS	3	1	4	0,15%	5	1	6	0,18	5	1	6	0,13
Dept Head VP	53	10	63	2,41%	51	8	59	1,75	46	8	54	1,13
Branch Manager	29	6	35	1,34%	51	6	57	1,69	52	5	57	1,19
Manager	296	122	418	15,97%	325	131	456	13,52	343	129	472	9.89
Coordinator	108	112	220	8,40%	142	145	287	8,51	123	150	273	5,72
Officer	430	317	747	28,53%	590	408	998	29,58	736	523	1.259	26,38
Clerical	570	544	1.114	42,55%	680	801	1.481	43,89	1.041	1.140	2.181	45,68
Non Staff	0	0	0	0	17	0	17	0,50	455	2	457	9,57
Total	**1504**	**1.114**	**2.618**	**100,00%**	**1.871**	**1.503**	**3.374**	**100**	**2.809**	**1.964**	**4.773**	**100,00**

*disajikan kembali
*restated

Jumlah Pegawai berdasarkan Tingkat Pendidikan dan Jenis Kelamin
The number of employees based on the level of education and Gender

Tingkat Pendidikan Level of Education	2023				2022				2021*			
	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%
SMA High School	8.	6.	14.	0,53%.	34	15	49	1,45	451	27	478	10,01
Diploma – Sarjana Diploma – Undergraduate	1.375	1.057	2.432	92,90%	1.727	1.448	3.175	94,10	2.221	1.890	4.111	86,13
Pasca Sarjana - Doktoral Postgraduate-Doctoral	121	51.	172.	6,57%	110	40	150	4,45	137	47	184	3,86
Total	**1.504**	**1.114**	**2.618**	**100,00%**	**1.871**	**1.503**	**3.374**	**100**	**2.809**	**1.964**	**4.773**	**100**

*disajikan kembali
*restated

Jumlah Pegawai Berdasarkan Rentang Usia dan Jenis Kelamin
The number of employees by Age Range and Gender

Rentang Usia Age Range	2023				2022				2021*			
	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%
20-24 Tahun 20-24 years old	73	100	173	6,61%,	54	92	146	4,33	53	149	202	4,23
25-29 Tahun 25-29 years old	258	322	580	22,15%,	330	460	790	23,41	384	495	879	18,42
30-34 Tahun 30-34 years old	386	264	650	24,83%,	490	390	880	26,08	673	592	1.265	26,50
35-39 Tahun 35-39 years old	341	188	529	20,21%,	431	246	677	20,07	580	303	883	18,50
40-44 Tahun 40-44 years old	238	142	380	14,51%,	299	176	475	14,08	225	152	377	7,90
45-49 Tahun 45-49 years old	123	79	202	7,72%,	155	102	257	7,62	517	211	728	15,25
50-54 Tahun 50-54 years old	75	18	93	0,04%,	95	22	117	3,47	320	48	368	7,71
>55 Tahun >55 years old	10	1	11	0,004%	17	15	32	0,95	57	14	71	1,49
Total	**1.504**	**1.114**	**2.618**	**100,00%**	**54**	**92**	**146**	**4,33**	**2.809**	**1.964**	**4.773**	**100**

*disajikan kembali
*restated

Jumlah Pegawai Berdasarkan Masa Kerja dan Jenis Kelamin
Number of employees by Years of Service and Gender

Masa Kerja Years of Service	2023				2022				2021*			
	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%
<5 Tahun <5 years	576	508	1.084.	41,41%,	657	680	1.337	39,63	580	631	1.211	25,37
> 5-10 Tahun > 5-10 years	370	241	611	23,34%,	588	404	992	29,40	933	685	1.618	33,90
> 10-15 Tahun > 10-15 years	299	161	460	17,57%,	314	160	474	14,05	487	250	737	15,44
> 15-20 Tahun > 15-20 years	133	106	239	9,13%,	162	137	299	8,86	353	197	550	11,52
> 20-25 Tahun > 20-25 years	77	66	143	5,46%,	96	86	182	5,39	270	129	399	8,36

Jumlah Pegawai Berdasarkan Masa Kerja dan Jenis Kelamin
Number of employees by Years of Service and Gender

Masa Kerja Years of Service	2023				2022				2021*			
	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%
> 25-30 Tahun >25-30 years	35	23	58	2,22%,	30	15	45	1,33	98	26	124	2,60
>30 Tahun >30 years	14	9	23	0,88%,	24	21	45	1,33	88	46	134	2,81
Total	**1.504**	**1.114.**	**2.618.**	**100,00%**	**1.871**	**1.503**	**3.374**	**100**	**2.809**	**1.964**	**4.773**	**100%**

*disajikan kembali
*restated

Jumlah Pegawai Berdasarkan Status Kepegawaian dan Jenis Kelamin
Number of employees based on Employment status and Gender

Status Kepegawaian Employment Status	2023				2022				2021*			
	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%	Pria Male	Wanita Female	Jumlah Total	%
Karyawan Tetap Permanent Employees	1.247	917	2.164	82,66%	1.597	1.236	2.833	83,97	2.173	1.647	3.820	80,03
Karyawan Tidak Tetap (Kontrak) Non-permanent Employees (Contract)	257	197	454	17,34%	274	267	541	16,03	636	317	953	19,97
Total	**1.504**	**1.114**	**2.618**	**100,00%**	**1.871**	**1.503**	**3.374**	**100**	**2.809**	**1.964**	**4.773**	**100**

*disajikan kembali
*restated

Jumlah Pegawai Berdasarkan Status Kepegawaian dan Wilayah Penempatan
Number of Employees Based on Employment Status and Placement Area

Status Kepegawaian Employment Status	2023				2022				2021			
	Kantor Pusat Head Office	Kantor di Daerah Regional Offices	Jumlah Total	%	Kantor Pusat Head Office	Kantor di Daerah Regional Offices	Jumlah Total	%	Kantor Pusat Head Office	Kantor di Daerah Regional Offices	Jumlah Total	%
Karyawan Tetap Permanent Employees	808	1.356	2.164	82,65	854	1.979	2.833	83,97	1.029	2.791	3.820	80,03
Karyawan Tidak Tetap (Kontrak) Non-permanent Employees (Contract)	206	228	454	17,35	178	363	541	16,03	155	798	953	19,97
Total	**1.034**	**1.584**	**2.618**	**100**	**1.032**	**2.342**	**3.374**	**100**	**1.184**	**3.589**	**4.773**	**100**

Pegawai/Pekerja yang Bukan Pekerja Langsung [GRI 2-8]

Indirect Employees/Workers [GRI 2-8]

Perseroan mempekerjakan pegawai/pekerja yang bukan pekerja langsung, yaitu mereka yang melakukan pekerjaan untuk PT Bank KB Bukopin Tbk, tetapi tidak memiliki hubungan kerja langsung dengan PT Bank KB Bukopin Tbk. Dalam praktik, mereka adalah pekerja dari perusahaan lain yang ditempatkan di unit kerja di wilayah kerja PT Bank KB Bukopin Tbk, penempatan mereka menjadi bagian dari kontrak kerja Perseroan dengan vendor penyedia jasa, dan dilakukan dalam periode sesuai kontrak kerja. Jumlah pekerja yang bukan pekerja langsung selengkapnya adalah sebagai berikut:

The Company employs employees/workers who are not direct workers. They are workers who work for PT Bank KB Bukopin Tbk, but do not have a direct working relationship with PT Bank KB Bukopin Tbk. In practice, they are workers from other companies who are placed in work units in the PT Bank KB Bukopin Tbk work area. Their placement is part of the Company's work contract with the service provider vendor, and is carried out within the period according to the work contract. The complete number of the indirect workers is as follows:

Status Status	2023				2022				2021			
	Pria Male	**Wanita** Female	**Jumlah** Total	**%**	**Pria** Male	**Wanita** Female	**Jumlah** Total	**%**	**Pria** Male	**Wanita** Female	**Jumlah** Total	**%**
Pekerja alih daya Outsourcing Workers	1.036	292	1.328	100	1.693	561	2.254	100	1.659	626	2.285	99,65
Pekerja magang Internship Workers	0	0	0	0	0	0	0	0	2	6	8	0,35

Perjanjian Perundingan Kolektif [GRI 2-30]

Collective Bargaining Agreement [GRI 2-30]

Perseroan menjamin kebebasan setiap karyawan untuk berserikat dan berkumpul dengan membentuk serikat pekerja yang diberi nama Serikat Pekerja PT Bank KB Bukopin Tbk (SPBB). Keberadaan SPBB telah disahkan oleh instansi yang berwenang di bidang ketenagakerjaan sesuai keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja No. KEP.115/PHIJSK-PK/PKB/VII/2017 tanggal 26 Juli 2017. Per 31 Desember 2023, anggota SPBB tercatat sebanyaksebanyak 1.210 orang atau 55.91% dari jumlah pekerja tetap.

Selanjutnya, untuk menjamin hak dan kewajiban pegawai dan manajemen PT Bank KB Bukopin Tbk, Serikat Pekerja dan manajemen telah menyepakati Perjanjian Kerja Bersama (PKB) yang secara berkala dilakukan pembaruan. PKB yang berlaku pada tahun 2023 adalah PKB PT Bank Bukopin Tbk 2023 s/d 2025.

The company guarantees the freedom of every employee to associate and assemble by forming a workers' union called the PT Bank KB Bukopin Tbk Workers' Union (SPBB). The existence of the SPBB has been ratified by the competent authority in the field of employment in accordance with the decision of the Director General of Industrial Relations Development and Social Security for Workers No. KEP.115/PHIJSK-PK/PKB/VII/2017 dated 26 July 2017. As of 31 December 2023, SPBB members recorded as many as.1,210 people or 55.91% of the number of permanent workers.

Furthermore, to guarantee the rights and obligations of PT Bank KB Bukopin Tbk employees and management, the Labor Union and management have agreed on a Collective Labor Agreement (CLA) which is periodically updated. The CLA that will take effect in 2023 is the PT Bank Bukopin Tbk CLA 2023-2025.

Rantai Pasokan [GRI 2-6]
Supply Chain [GRI 2-6]

PT Bank KB Bukopin Tbk menggandeng pemasok barang dan jasa untuk memenuhi kebutuhan barang dan jasa guna mendukung operasional usaha. Barang yang diperlukan Perseroan antara lain ATK, printer, mesin hitung uang, mesin validasi, *personal computer*, laptop, mesin UPS, Mesin Genset, Mesin ATM, dan furnitur serta *software* dan *hardware* IT. Sedangkan jasa yang dibutuhkan PT Bank KB Bukopin Tbk antara lain jasa pembuatan seragam, jasa instalasi, jasa audit, jasa kontraktor, jasa konsultan, jasa *training*, dan jasa pengurusan. Sebagian kerja sama dengan pemasok dilakukan dalam jangka panjang, jangka pendek dan sebagian lain berdasarkan proyek pekerjaan. Untuk mendapatkan kualitas terbaik, Perseroan telah menentukan spesifikasi dan kualitas barang dan jasa yang diperlukan.

Sejalan dengan spirit untuk memajukan perekonomian lokal, PT Bank KB Bukopin Tbk menjalin kerja sama dengan pemasok lokal, yakni mereka yang menjalankan usaha dan berdomisili di Indonesia. Jiika pemasok lokal tidak mampu memenuhi kebutuhan barang dan jasa PT Bank KB Bukopin Tbk , atau dengan pertimbangan tertentu, maka Perseroan akan menggandeng pemasok asing/internasional, yaitu mereka yang menjalankan usaha dan berdomisili di luar Indonesia. [GRI 3-3]

Selain pertimbangan tentang pertumbuhan ekonomi setempat, pendekatan pemasok berdasarkan geografi juga memiliki pertimbangan lain, yaitu meminimalkan jejak karbon. Semakin dekat lokasi pemasok, maka jejak karbon yang dihasilkan dari pengangkutan barang atau transportasi pemasok barang dan jasa akan lebih kecil.

Pertimbangan lain dalam menjalin kerja sama dengan pemasok adalah kepatuhan terhadap regulasi yang berlaku, seperti peraturan ketenagakerjaan, keselamatan kerja, hak asasi manusia, kebebasan berserikat, dan dampak keberadaannya terhadap masyarakat. Hal-hal itu mendapat perhatian dari Perseroan karena ketidakpatuhan mereka niscaya akan berimbas juga pada KB Bank. Komitmen Perseroan dalam menyeleksi pemasok secara benar membawa hasil dengan tidak adanya insiden pemasok yang melanggar berbagai regulasi tersebut selama tahun pelaporan.

Berdasarkan kriteria di atas, jumlah pemasok barang dan jasa serta nilai kontrak selengkapnya disampaikan dalam tabel berikut: [GRI 204-1]

PT Bank KB Bukopin Tbk collaborates with suppliers of goods and services to meet the need for goods and services to support business operations. The goods needed by the Company include ATK, printers, money counting machines, validation machines, personal computers, laptops, UPS machines, generators, ATM machines, and furniture. as well as IT software and hardware. Meanwhile, the services required by PT Bank KB Bukopin Tbk include uniform manufacturing services, installation services, audit services, contractor services, consultant services, training services and management services. Some collaborations with suppliers are carried out in the long term, short term, and others are based on work projects. To obtain the best quality, the Company has determined the specifications and quality of the goods and services required.

In line with the spirit of advancing the local economy, PT Bank KB Bukopin Tbk collaborates with local suppliers, namely those who run businesses and are domiciled in Indonesia. If local suppliers are unable to meet PT Bank KB Bukopin Tbk needs for goods and services, or with certain considerations, the Company will collaborate with foreign/international suppliers, namely those who run businesses and are domiciled outside Indonesia. [GRI 3-3]

Apart from considerations regarding local economic growth, the supplier approach based on geography also has other considerations, namely minimizing the carbon footprint. The closer the supplier's location, the smaller the carbon footprint. resulting from transporting goods or transporting suppliers of goods and services.

Another consideration in collaborating with suppliers is compliance with applicable regulations, such as employment regulations, work safety, human rights, freedom of association, and the impact of their existence on society. These matters receive attention from the Company because their non-compliance will undoubtedly also have an impact at KB Bank. The Company's commitment to selecting suppliers correctly brought results with no incidents of suppliers violating various regulations during the reporting year.

Based on the criteria above, the number of suppliers of goods and services and the full contract value are presented in the following table: [GRI 204-1]

Keterangan Description	Jumlah Pemasok Barang Number of Goods Supplier			Nilai Kontrak Pekerjaan (Rp Miliar) Value of Contract (IDR Billion)		
	2023	2022*	2021*	2023	2022*	2021*
Indonesia Indonesia	83	66	18	1.084	1.140,99	68,85
Luar negeri Overseas	1	0	0	3,20	0	0
Jumlah Total	**84**	**66**	**18**	**1.087**	**1.140,99**	**8,85**

*Disajikan kembali
*Restated

Jumlah Pemasok Jasa
Number of Service Suppliers

Keterangan Description	Jumlah Pemasok Jasa Number of Service Supplier			Nilai Kontrak Pekerjaan (Rp Miliar) Value of Contract (IDR Billion)		
	2023	2022	2021	2023	2022	2021
Indonesia Indonesia	42	0	0	66.30	0	0
Luar negeri Overseas	0	0	0	0	0	0
Jumlah Total	**42**	**0**	**0**	**66.30**	**0**	**0**

Berdasarkan tabel di atas, pada tahun 2023, komposisi pemasok lokal sebanyak 125 atau 99% dari total pemasok.

Based on the table above, in 2023, the composition of local suppliers is amounted to 125 or 99% of the total suppliers.

Perubahan Signifikan dalam Organisasi dan Rantai Pasokan [GRI 2-6][OJK C.6]

Significant Changes in Organizations and Supply Chains [GRI 2-6][OJK C.6]

Selama tahun pelaporan terdapat perubahan signifikan berkaitan dengan operasional PT Bank KB Bukopin Tbk antara lain berkurangnya jumlah kantor cabang dari 41 unit pada tahun 2022 menjadi 29 unit pada tahun 2023, serta berkurangnya jumlah kantor cabang pembantu dari 231 unit pada tahun 2022 menjadi 143 unit pada tahun 2023. Pengurangan juga terjadi pada jumlah ATM dari 359 unit pada tahun 2022 menjadi 11 unit pada tahun 2023.

During the reporting year there are significant changes related to PT Bank KB Bukopin Tbk operations, including the reduction in the number of branch offices from 41 units in 2022 to 29 units in 2023, as well as a reduction in the number of sub-branch offices from 231 units in 2022 to 143 units in 2023. A reduction also occurred in the number of ATMs from 359 units in 2022 to 11 units in 2023.

Sementara itu, pada rantai pasokan terjadi perubahan dengan adanya penambahan jumlah pemasok barang dan jasa, yaitu dari 66 pemasok pemasok pada tahun 2022 menjadi 126 pemasok pada tahun 2023, atau naik sebesar 48%. Perubahan jumlah pemasok berdampak dengan bertambah nilai kontrak dari Rp1.141 juta pada tahun 2022 menjadi Rp1.163 juta pada tahun 2023. Bertambahnya nilai kontrak memengaruhi pencapaian target dan kinerja tahun 2023.

Meanwhile, in the supply chain there was a change with the addition in the number of suppliers of goods and services, from 66 suppliers in 2022 to 126 suppliers in 2023, or an increase of 48%. The change in the number of suppliers has the impact of increasing the contract value from IDR 1,140 million in 2022 to IDR 1,162 in 2023. The increase in contract value affects the achievement of targets and performance in 2023.

Penerapan Prinsip Kehati-hatian
Implementation of the Prudence Principle

Perseroan menerapkan prinsip kehati-hatian untuk menghadapi berbagai potensi risiko operasional dan keuangan yang dapat terjadi kapan saja, melalui optimalisasi fungsi pengendalian internal yang terintegrasi (*Integrated Internal Control System*), yakni Satuan Kerja Audit Intern (SKAI), Unit Kerja Kepatuhan dan Unit Kerja Manajemen Risiko, Perseroan juga senantiasa berpedoman kepada prinsip kehati-hatian (*prudential banking*) dengan tetap memperhatikan regulasi industri perbankan dan ketentuan lainnya. Penerapan prinsip kehati-hatian disampaikan selengkapnya dalam Bab Tata Kelola Keberlanjutan laporan ini.

The Company applies the principle of prudence to deal with various potential operational and financial risks that can occur at any time, through optimizing the integrated internal control function (Integrated Internal Control System), namely the Internal Audit Work Unit (SKAI), Compliance Work Unit and Management Work Unit Risk, the Company is also always guided by the principle of prudence (prudential banking) while still paying attention to banking industry regulations and other provisions. The application of the principle of prudence is explained in full in the Sustainability Governance Chapter of this report.

Inisiatif Eksternal
External Initiatives

Perseroan sangat memperhatikan standar mutu dan layanan dengan menawarkan produk yang kompetitif sesuai dengan ketentuan yang berlaku. Untuk menopang komitmen itu, PT Bank KB Bukopin Tbk mengadopsi dan mendukung beberapa prinsip dan inisiatif yang dikembangkan oleh organisasi/lembaga lain, baik berupa sertifikasi atau standar-standar untuk bidang-bidang tertentu, yang diakui secara nasional maupun internasional. Implementasi atas berbagai sertifikasi dan standar tersebut oleh Perseroan telah mendapatkan berbagai pengakuan dan apresiasi dari pihak luar berupa penghargaan. Daftar sertifikasi/standar yang masih berlaku pada tahun 2023 dan penghargaan yang diterima Perseroan disajikan dalam tabel berikut:

The Company pays great attention to quality and service standards by offering competitive products in accordance with applicable regulations. To support this commitment, PT Bank KB Bukopin Tbk adopts and supports several principles and initiatives developed by other organizations/institutions, either in the form of certification or standards for the fields of certain fields, which are recognized nationally and internationally. The implementation of various certifications and standards by the Company has received various recognition and appreciation from external parties in the form of awards. A list of certifications/standards that are still valid in 2023 and awards received by the Company are presented in the following table:

Sertifikasi
Certification

No.	Nama Sertifikasi Certification Name	Lembaga Pemberi Sertifikasi Certifier Institution	Masa Berlaku Period of Validity
1	ISO 27001 IT Security Management Systems	Bureau Veritas Indonesia	Mei 2024 May 2024

Penghargaan
Award

Bulan Month	**Kegiatan/Acara** Activity / Event	**Foto** Photos
27 Juni 2023 June 27,2023	**AWARD NAME** Indonesia Top Banking CEO Award 2023 **EVENT/RANGE** KB Bukopin received 10 TOP Banking CEO 2023 **ORGANIZER** The Iconomic **AWARD NAME** Indonesia Top Banking CEO Award 2023 **EVENT/RANGE** KB Bukopin received 10 TOP Banking CEO 2023 **ORGANIZER** The Iconomic	
30 Agustus 2023 August 30, 2023	**AWARD NAME** GRC & Performance Excellence Award 2023 **EVENT/RANGE** KB Bukopin received The Best GRC For IT/Digital Transformation 2023 Category - Banking Industries **ORGANIZER** Business News Indonesia **AWARD NAME** GRC & Performance Excellence Award 2023 **EVENT/RANGE** KB Bukopin received The Best GRC For IT/Digital Transformation 2023 Category - Banking Industries **ORGANIZER** Business News Indonesia	
30 Agustus 2023 August 30, 2023	**AWARD NAME** GRC & Performance Excellence Award 2023 **EVENT/RANGE** KB Bukopin received The Best CEO For GRC Excellence 2023 The Best GRC For Corporate Governance & compliance 2023 **ORGANIZER** Business News Indonesia **AWARD NAME** GRC & Performance Excellence Award 2023 **EVENT/RANGE** KB Bukopin received The Best CEO For GRC Excellence 2023 The Best GRC For Corporate Governance & compliance 2023 **ORGANIZER** Business News Indonesia	
18 September 2023 September 18, 2023	**AWARD NAME** The 14th IICD Corporate Governance Conference And Award **EVENT/RANGE** KB Bukopin received Top 50 mid Capitalization Public Listed Company **ORGANIZER** Indonesian Institute for Corporate Directorship **AWARD NAME** The 14th IICD Corporate Governance Conference And Award **EVENT/RANGE** KB Bukopin received Top 50 mid Capitalization Public Listed Company **ORGANIZER** Indonesian Institute for Corporate Directorship	
5 Desember 2023 December 5, 2023	**AWARD NAME** Infobank Top CEO 2023 **EVENT/RANGE** KB Bukopin received Top 100 CEO 2023 (Woo Yeul Lee) **ORGANIZER** Infobank **AWARD NAME** Infobank Top CEO 2023 **EVENT/RANGE** KB Bukopin received Top 100 CEO 2023 (Woo Yeul Lee) **ORGANIZER** Infobank	

Keanggotaan Asosiasi [GRI 2-28][OJK C.5]

Membership in Association [GRI 2-28][OJK C.5]

PT Bank KB Bukopin Tbk bergabung dalam berbagai asosiasi atau organisasi yang memiliki kesamaan usaha yaitu di bidang perbankan. Dengan demikian, Perseroan dapat mengikuti perkembangan isu atau topik-topik terkini, sekaligus berkesempatan untuk menyampaikan berbagai pendapat terkait isu atau topik tersebut. Asosiasi atau organisasi yang diikuti Perseroan pada tahun 2023 adalah sebagai berikut:

PT Bank KB Bukopin Tbk joins various associations or organizations of the same business; the banking sector. By joining, the Company is able to follow developments in the latest issues or topics, as well as have the opportunity to express various opinions regarding these issues or topics. associations or organizations that the Company participates in. in 2023 are as follows:

Nama Organisasi Organization Name	**Status** Status	**Skala** Scale
Indonesia Corporate Secretary Association (ICSA)	Anggota Member	Nasional National
PERBANAS	Anggota Member	Nasional National
Lembaga Penjamin Simpanan Deposit Insurance Agency	Anggota Member	Nasional National
Jaringan PRIMA PRIMA Network	Anggota Member	Nasional National
Asosiasi Emiten Indonesia (AEI) Association of Indonesian Issuers (AEI)	Anggota Member	Nasional National
Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment Systems Association (ASPI)	Anggota Member	Nasional National
Lembaga Alternatif Penyelesaian Sengketa (LASP) Alternative Dispute Resolution Institute (LASP)	Anggota Member	Nasional National
Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)	Anggota Member	Nasional National



Komitmen Penerapan Tata Kelola
Commitment to Implementing Governance

Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*), yang selanjutnya disebut GCG, merupakan pondasi bagi PT Bank KB Bukopin Tbk dalam menjalankan usaha. Dengan penerapan GCG secara paripurna di semua lini, maka jalannya Perseroan dipastikan berada pada jalur yang benar (*on the right track*), sekaligus mengurangi risiko terjadinya mismanajemen. Implementasi GCG juga akan membuat entitas bisnis lebih efisien dalam menjalankan operasional usaha, serta mampu mengukur target kinerja manajemen.

Terkhusus bagi lembaga jasa keuangan, sekaligus perusahaan publik seperti PT Bank KB Bukopin Tbk, penerapan GCG akan meningkatkan kepercayaan publik, terutama pemegang saham, bahwa investasi mereka dikelola dengan baik dan aman. Dengan pengelolaan perusahaan yang baik, dua keuntungan yang lazim diharapkan investor, yaitu dividen dan *capital gain*, bisa terwujud. Dividen adalah bagian laba atau pendapatan perusahaan yang besarnya ditetapkan oleh Direksi serta disahkan oleh rapat pemegang saham untuk dibagikan kepada para pemegang saham. Adapun *capital gain* adalah selisih antara harga beli dan harga jual saham. *Capital gain* terbentuk dengan adanya aktivitas perdagangan saham di pasar sekunder.

Bercermin pada banyaknya manfaat di atas, penerapan GCG di PT Bank KB Bukopin Tbk merupakan sebuah kewajiban, tidak sekadar kepatuhan terhadap regulasi. Perseroan meyakini penerapan GCG akan membuat PT Bank KB Bukopin Tbk mempunyai kekuatan dan kemampuan dalam menciptakan pertumbuhan dan meningkatkan kinerja untuk mewujudkan target bisnis yang telah ditetapkan.

Lebih lanjut, untuk mendapatkan hasil terbaik, PT Bank KB Bukopin Tbk senantiasa mengikuti perkembangan terkini tentang GCG, serta berkomitmen untuk menyempurnakan penerapan prinsip-prinsip GCG. Untuk itu, dukungan dari pemegang saham (*shareholder*) maupun para pemangku kepentingan (*stakeholder*), baik internal maupun eksternal, sangat dibutuhkan. Dengan semakin sempurnanya penerapan prinsip-prinsip GCG, maka kinerja Bank akan meningkat, mampu menjawab tantangan zaman, serta mampu memenangi persaingan yang kian ketat.

Good Corporate Governance, hereinafter referred to as GCG, is the foundation for PT Bank KB Bukopin Tbk in running its business. By implementing GCG completely in all lines, the Company's operations are ensured to be on the right track, while reducing the risk of mismanagement. Implementing GCG will also make business entities more efficient in carrying out business operations, as well as being able to measure management performance targets.

Especially for financial service institutions, as well as public companies such as PT Bank KB Bukopin Tbk, implementing GCG will increase public confidence, especially shareholders, that their investments are managed well and safely. With good company management, the two benefits that investors commonly hope for, namely dividends and capital gains, can be realized. Dividends are a portion of a company's profits or income whose amount is determined by the Board of Directors and approved by a shareholder meeting to be distributed to shareholders. Capital gain is the difference between the purchase price and the sale price of shares. Capital gains are formed by stock trading activities in the secondary market.

Reflecting on the many benefits above, implementing GCG at PT Bank KB Bukopin Tbk is an obligation, not just compliance with regulations. The Company believes that the implementation of GCG will make PT Bank KB Bukopin Tbk have the strength and ability to create growth and improve performance to realize the business targets that have been set.

Furthermore, to achieve the best results, PT Bank KB Bukopin Tbk continues to follow the latest GCG developments, and is committed to perfecting its implementation of GCG principles. For this reason, support from shareholders and stakeholders, both internal and external, is crucially needed. By continually refining the implementation of GCG (Good Corporate Governance) principles, the Bank's performance will enhance, enabling it to address the challenges of the times and succeed in increasingly fierce competition.

Prinsip Tata Kelola Perusahaan
Principles of Corporate Governance

PT Bank KB Bukopin Tbk berkomitmen menerapkan GCG di setiap jenjang organisasi dan kegiatan operasional. Komitmen itu diambil agar tujuan penerapan Perseroan yang telah ditetapkan Perseroan dapat diwujudkan secara optimal. Selain mendasarkan diri pada peraturan perundang-undangan yang berlaku secara umum, penerapan GCG di PT Bank KB Bukopin Tbk secara khusus berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 Tanggal 7 Desember 2016 Tentang Penerapan Tata Kelola Bagi Bank Umum, dimana tata kelola yang baik adalah suatu cara pengelolaan yang menerapkan prinsip-prinsip Keterbukaan (Transparency), Akuntabilitas (Accountability), Pertanggungjawaban (Responsibility), Independen (Independency) dan Kewajaran (Fairness).

Selanjutnya, PT Bank KB Bukopin Tbk juga merujuk pembaruan yang dilakukan Komite Nasional Kebijakan Governance (KNKG) melalui penerbitan Pedoman Umum Governansi Korporat Indonesia (PUG-KI) di mana prinsip-prinsip di dalamnya dijiwai oleh empat pilar governansi korporat yaitu: perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan, yang pertama kali diperkenalkan dalam PUGKI 2021 dan merupakan pengembangan sesuai dengan perkembangan terkini dari nilai dasar TARIF (Transparansi, Akuntabilitas, Responsibilitas, Independensi, dan Fairness) yang terakhir digunakan pada PUGKI 2019. Keempat prinsip dasar PUGKI 2021 selengkapnya adalah sebagai berikut:

- Perilaku Beretika
  Dalam melaksanakan kegiatannya, korporasi senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (respect), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Korporasi memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan (fairness) dan dikelola secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain.
- Akuntabilitas
  Korporasi dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu Korporasi harus dikelola secara benar, terukur dan sesuai dengan kepentingan korporat dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan.
- Transparansi
  Untuk menjaga obyektivitas dalam menjalankan bisnis, korporasi menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Korporasi mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan

PT Bank KB Bukopin Tbk is committed to implementing GCG at every level of the organization and operational activities. This commitment is taken so that the Company can optimally actualize the implementation objectives that have been set. Apart from being based on generally applicable laws and regulations, the implementation of GCG at PT Bank KB Bukopin Tbk is specifically guided by Financial Services Authority Regulation No. 55/POJK.03/2016 Dated 7 December 2016 concerning the Implementation of Governance for Commercial Banks, where good governance is a way of management that applies the principles of Transparency, Accountability, Responsibility, Independency and Fairness.

Furthermore, PT Bank KB Bukopin Tbk also referring to the updates carried out by the National Committee for Governance Policy (KNKG) through the publication of General Guidelines for Indonesian Corporate Governance (PUG-KI) where the principles in it are imbued with the four pillars of corporate governance, which are ethical behavior, accountability, transparency, and sustainability, which was first introduced in PUGKI 2021 and is a development in accordance with the latest developments of the basic values of TARIF (Transparency, Accountability, Responsibility, Independence and Fairness) which were last used in PUGKI 2019. The four basic principles of PUGKI 2021 in full are as follows:

- Ethical Behavior
  In carrying out its activities, the corporation always prioritizes honesty, treats all parties with respect, fulfills commitments, builds and maintains moral values and trust consistently. Corporations pay attention to the interests of shareholders and other stakeholders based on the principles of fairness and equality and are managed independently so that each corporate organ does not dominate the other and cannot be intervened by other parties.
- Accountability
  Corporations can be accountable for their performance transparently and fairly. For this reason, corporations must be managed correctly, measurably and in accordance with corporate interests while still taking into account the interests of shareholders and stakeholders. Accountability is a necessary prerequisite for achieving sustainable performance.
- Transparency
  To maintain objectivity in running business, corporations provide material and relevant information in a way that is easily accessible and understood by stakeholders. Corporations take the initiative to disclose not only issues required by statutory regulations, but also matters that are

oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh pemegang saham, kreditur dan pemangku kepentingan lainnya.

- Keberlanjutan
  Korporasi mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerjasama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan.

important for decision making by shareholders, creditors and other stakeholders.

- Continuity
  The corporation complies with statutory regulations and is committed to carrying out its responsibilities towards society and the environment in order to contribute to sustainable development by collaborating with all relevant stakeholders to improve their lives in a way that is in line with business interests and the sustainable development agenda.

Struktur Dan Komposisi Tata Kelola [GRI 2-9]

Governance Structure and Composition [GRI 2-9]

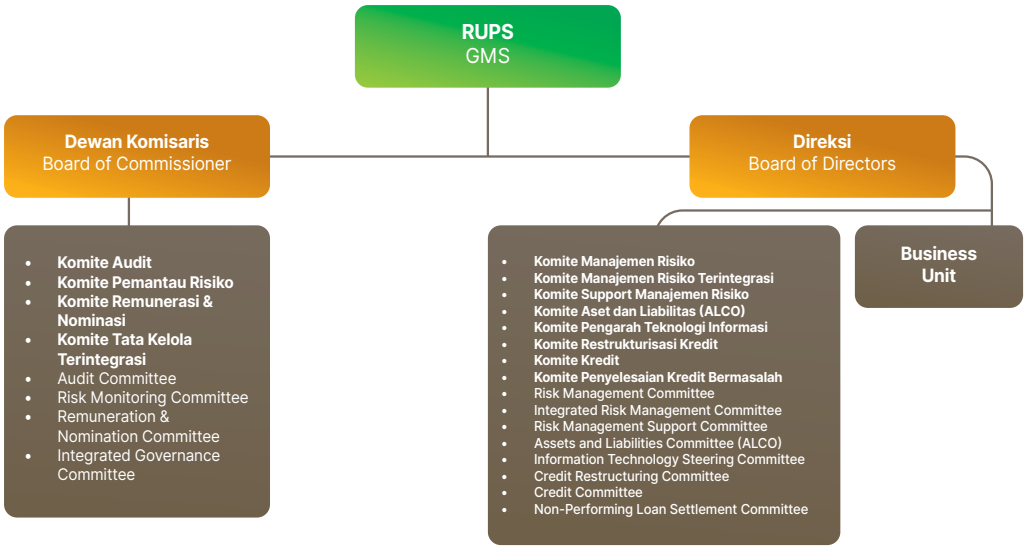
Struktur tata kelola PT Bank KB Bukopin Tbk merujuk pada Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Bab I mengenai Ketentuan Umum, pasal 1, yang menyebutkan bahwa Organ Perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Selanjutnya, sesuai dengan Anggaran Dasar Perusahaan, sistem kepengurusannya menganut sistem dua badan (two tier system), yaitu Dewan Komisaris dan Direksi yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam Anggaran Dasar dan peraturan perundang-undangan. Di PT Bank KB Bukopin Tbk, Direksi sekaligus merupakan eksekutif senior yang dipilih langsung oleh pemegang saham dan memikul tanggung jawab terhadap jalannya perusahaan secara keseluruhan.[GRI 2-11]

Untuk menopang agar fungsi pengawasan yang dijalankan lebih optimal, Dewan Komisaris dibantu oleh organ pendukung berupa berupa Komite Audit, Komite Pemantau Risiko, Komite Remunerasi & Nominasi, dan Komite Tata Kelola Terintegrasi. Di sisi lain, selain Sekretaris Perusahaan dan Audit Internal (SKAI), Direksi dibantu Organ Pendukung berupa Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Komite Support Manajemen Risiko, Komite Aset dan Liabilitas (ALCO), Komite Pengarah Teknologi Informasi, Komite Restrukturisasi Kredit, Komite Kredit, dan Komite Penyelesaian Kredit Bermasalah. Di antara komite yang ada, Perseroan belum menentukan secara spesifik komite yang bertanggung jawab untuk mengambil keputusan mengenai topik-topik ekonomi, lingkungan, dan sosial. Namun demikian, Perseroan telah memiliki Unit Kerja Environmental Social and Governance (ESG) yang bertanggungjawab terhadap perencanaan dan implementasi ESG di KB Bukopin. [GRI 2-13]

The governance structure of PT Bank KB Bukopin Tbk refers to Law of the Republic of Indonesia no. 40 of 2007 concerning Limited Liability Companies (UU PT), Chapter I concerning General Provisions, article 1, which states that the Company Organs consist of the General Meeting of Shareholders (GMS), Board of Commissioners and Directors. Furthermore, in accordance with the Company's Articles of Association, the management system adheres to a two-tier system, namely the Board of Commissioners and Directors who have clear authority and responsibilities according to their respective functions as mandated in the Articles of Association and statutory regulations. At PT Bank KB Bukopin Tbk, the Board of Directors is also a senior executive who is directly elected by shareholders and bears responsibility for the running of the company as a whole.[GRI 2-11]

To ensure that the supervisory function is carried out more optimally, the Board of Commissioners is assisted by supporting organs in the form of the Audit Committee, Risk Monitoring Committee, Remuneration & Nomination Committee, and Integrated Governance Committee. On the other hand, apart from the Corporate Secretary and Internal Audit (SKAI), the Board of Directors is assisted by supporting organs in the form of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Support Committee, Assets and Liabilities Committee (ALCO), Information Technology Steering Committee, Credit Restructuring Committee, Credit Committee, and Non-Performing Loan Settlement Committee. Among the existing committees, the Company has not specifically determined which committee is responsible for making decisions regarding economic, environmental and social topics. However, the Company has an Environmental Social and Governance (ESG) Work Unit which is responsible for planning and implementing ESG at KB Bukopin. [GRI 2-13]

Struktur Tata Kelola PT Bank KB Bukopin Tbk Tahun 2023
The 2023 PT Bank KB Bukopin Tbk Governance Structure



Dalam struktur tata kelola, PT Bank KB Bukopin Tbk telah menunjuk salah satu Direksi yaitu Direktur Kepatuhan dan Risiko sebagai penanggung jawab dalam penerapan GCG yang dalam pelaksanaannya dijalankan oleh Compliance Policy & GCG Department sebagaimana tercantum dalam Surat Keputusan Direksi No. 110 tanggal 30 September 2022 tentang Struktur Organisasi PT Bank KB Bukopin Tbk.

In the governance structure, PT Bank KB Bukopin Tbk has appointed one of the Directors, namely the Director of Compliance and Risk, as the person responsible for implementing GCG, which is carried out by the Compliance Policy & GCG Department as stated in Board of Directors' Decree No. 110 dated 30 September 2022 concerning the Organizational Structure of PT Bank KB Bukopin Tbk.

Penanggung Jawab Penerapan Keuangan Berkelanjutan [GRI 2-12]

Responsible for Implementing Sustainable Finance [GRI 2-12]

Dalam statusnya sebagai lembaga jasa keuangan/perbankan, sekaligus perusahaan terbuka, PT Bank KB Bukopin Tbk wajib menerapkan Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Laporan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Sebagaimana disampaikan dalam Lampiran II, terdapat klausul tentang perlu adanya pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan keuangan berkelanjutan. Sebagai kepatuhan terhadap peraturan tersebut, Perseroan menetapkan Unit Kerja Environmental, Social, and Governance (ESG) sebagai penanggung jawab penerapan keuangan berkelanjutan di KB Bukopin. [OJK E.1]

In its status as a financial/banking services institution, as well as a public company, PT Bank KB Bukopin Tbk is obliged to implement Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Implementation of Sustainable Financial Reports for Financial Services Institutions, Issuers and Public Companies or POJK Sustainable Finance. As stated in Appendix II, there is a clause regarding the need for employees, officials and/or work units who are responsible for implementing sustainable finance. In compliance with these regulations, the Company appointed the Environmental, Social and Governance (ESG) Work Unit as the person responsible for implementing sustainable finance at KB Bukopin. [OJK E.1]

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan Organ Perseroan yang memiliki kewenangan yang tidak diberikan kepada Dewan Komisaris dan Direksi dalam batas yang ditentukan oleh Anggaran Dasar dan peraturan perundang-undangan yang berlaku. RUPS berfungsi sebagai sarana bagi Pemegang Saham dalam mengarahkan jalannya Perseroan. RUPS juga merupakan forum dimana Dewan Komisaris dan Direksi melaporkan dan mempertanggungjawabkan pelaksanaan tugas dan tanggung jawabnya kepada Pemegang Saham.

The General Meeting of Shareholders (GMS) is a Company Organ that has authority that is not granted to the Board of Commissioners and Directors within the limits determined by the Articles of Association and applicable laws and regulations. The GMS functions as a means for Shareholders to direct the running of the Company. The GMS is also a forum where the Board of Commissioners and Directors report and account for the implementation of their duties and responsibilities to Shareholders.

RUPS merupakan sarana bagi Dewan Komisaris dan Direksi dalam berhubungan dengan Pemegang Saham untuk mengambil keputusan-keputusan strategis dalam menentukan arah, sasaran dan pencapaian Perseroan serta hal-hal strategis lainnya yang diambil oleh Perseroan serta sebagai forum dimana Dewan Komisaris dan Direksi melaporkan dan mempertanggungjawabkan pelaksanaan tugas dan tanggung jawabnya kepada Pemegang Saham.

The GMS is a means for the Board of Commissioners and Directors in dealing with Shareholders to take strategic decisions in determining the direction, targets and achievements of the Company as well as other strategic matters taken by the Company as well as a forum where the Board of Commissioners and Directors report and account for the implementation of their duties. and its responsibilities to Shareholders.

Sesuai dengan Anggaran Dasar pada Bagian RUPS disebutkan bahwa RUPS Perseroan terdiri dari 2 yaitu:

1. RUPS Tahunan
   RUPS ini dilaksanakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku. Agenda utama RUPS Tahunan terdiri dari pengajuan Laporan Keuangan dan Laporan Tahunan dari Direksi untuk disahkan dan disetujui oleh Pemegang Saham, melakukan penunjukan Kantor Akuntan Publik untuk tahun depan, memutuskan penggunaan laba, mengangkat atau memberhentikan anggota Direksi atau anggota Dewan Komisaris dan memutuskan hal-hal lain yang diperlukan.
2. RUPS Luar Biasa
   Pelaksanaan RUPS Luar biasa dapat diselenggarakan kapan saja sesuai keperluan Perseroan oleh Direksi ataupun Dewan Komisaris, atas permintaan dari Pemegang Saham.

Pada tahun 2023, Perseroan telah melaksanakan RUPS dengan mengacu pada Anggaran Dasar Perseroan, dimulai dari pengumuman, panggilan dan pelaksanaannya termasuk mempublikasikan terkait pelaksanaan dan hasil RUPS yang dapat diakses oleh publik dengan mudah. Selama tahun 2023, KB Bukopin melaksanakan RUPS Tahunan pada tanggal

In accordance with the Articles of Association in the GMS Section, it is stated that the Company's GMS consists of 2, namely:

1. Annual GMS
   This GMS is held no later than 6 (six) months after the end of the financial year. The main agenda of the Annual GMS consists of submitting the Financial Report and Annual Report from the Board of Directors to be ratified and approved by Shareholders, appointing a Public Accounting Firm for next year, deciding on the use of profits, appointing or dismissing members of the Board of Directors or members of the Board of Commissioners and deciding other matters. required.
2. Extraordinary GMS
   An Extraordinary GMS can be held at any time according to the Company's needs by the Board of Directors or Board of Commissioners, at the request of the Shareholders.

In 2023, the Company has implemented a GMS with reference to the Company's Articles of Association, starting from the announcement, summons and implementation including publishing the implementation and results of the GMS which can be easily accessed by the public. During 2023, KB Bukopin will hold an Annual GMS on

Jenis RUPS GMS Type	**Waktu dan Tempat** Time and Place
RUPS Tahunan Annual GMS	Jumat, 30 Juni 2023, pukul 09.30-selesai, di Auditorium Gedung Bank KB Bukopin lantai 3 Jalan MT. Haryono Kav. 50-51 Jakarta Selatan 12770 Friday, 30 June 2023, 09.30- finished, at the Auditorium of KB Bukopin Bank Building 3rd floor, Jalan MT. Haryono Kav. 50-51 South Jakarta 12770
RUPS Luar Biasa Extraordinary GMS	Selasa, 31 Januari 2023, pukul 09.30-selesai, di Auditorium Gedung Bank KB Bukopin lantai 3 Jalan MT. Haryono Kav. 50-51 Jakarta Selatan 12770 Tuesday, January 31 2023, 09.30 until finish, at the KB Bukopin Bank Building Auditorium, 3rd floor, Jalan MT. Haryono Kav. 50-51 South Jakarta 12770

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ Perseroan yang bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan jalannya Perseroan dilaksanakan secara efektif dan terkendali pada seluruh tingkatan atau jenjang organisasi. Dewan Komisaris diangkat dan diberhentikan oleh RUPS, pengangkatan anggota Dewan Komisaris melalui mekanisme fit and proper test berdasarkan kualifikasi yang telah ditentukan serta memenuhi ketentuan Anggaran Dasar, Undang- undang Perseroan Terbatas dan berdasarkan pada prinsip-prinsip profesionalisme dan tata kelola perusahaan yang baik. Dewan Komisaris bertanggung jawab kepada RUPS, Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan Perseroan dalam rangka pelaksanaan prinsip-prinsip GCG.

The Board of Commissioners is an organ of the Company which is tasked and collectively responsible for supervising and providing advice to the Board of Directors and ensuring that the running of the Company is carried out effectively and under control at all levels or levels of the organization. The Board of Commissioners is appointed and dismissed by the GMS, the appointment of members of the Board of Commissioners is through a fit and proper test mechanism based on predetermined qualifications and meets the provisions of the Articles of Association, the Limited Liability Company Law and is based on the principles of professionalism and good corporate governance. The Board of Commissioners is responsible to the GMS. The accountability of the Board of Commissioners to the GMS is a manifestation of supervisory accountability over the management of the Company in the context of implementing GCG principles.

Susunan dan komposisi Dewan Komisaris per 31 Desember 2023 adalah sebagai berikut :

The composition and composition of the Board of Commissioners as of 31 December 2023 is as follows:

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Appointment	**Periode** Period
Jerry Marmen	Komisaris Utama President Commissioner	RUPS Luar Biasa 19 November 2021 Extraordinary GMS 19 November 2021	2021-RUPS Tahunan Tahun Buku 2023 2021-Annual GMS for Fiscal Year 2023
Hae Nam Hoon Cho *)	Wakil Komisaris Utama Vice President Commissioner	RUPS Luar Biasa 19 November 2021 Extraordinary GMS 19 November 2021	2021-RUPS Tahunan Tahun Buku 2023 2021-Annual GMS for Fiscal Year 2023
Stephen Liestyo	Komisaris Independen Independent Commissioner	RUPS Tahunan 17 Juni 2021 Annual GMS 17 June 2021	2021-RUPS Tahunan Tahun Buku 2023 2021-Annual GMS for Fiscal Year 2023
Nanang Supriyatno	Komisaris Commissioner	RUPS Luar Biasa 25 Agustus 2020 Extraordinary GMS 25 August 2020	2020-RUPS Tahunan Tahun Buku 2024 2020-Annual GMS for Fiscal Year 2024
Sukriansyah Latief	Komisaris Independen Independent Commissioner	RUPS Luar Biasa 19 November 2021 Extraordinary GMS 19 November 2021	2021-RUPS Tahunan Tahun Buku 2023 2021-Annual GMS for Fiscal Year 2023
Hae Wang Lee	Komisaris Independen Independent Commissioner	RUPS Luar Biasa 25 Agustus 2020 Extraordinary GMS 25 August 2020	2020-RUPS Tahunan Tahun Buku 2024 2020-Annual GMS for Fiscal Year 2024
Tippy Joesoef	Komisaris Independen Independent Commissioner	RUPS Luar Biasa 22 Desember 2020 Extraordinary GMS 22 December 2020	2020-RUPS Tahunan Tahun Buku 2024 2020-Annual GMS for Fiscal Year 2024
Eugene K. Galbraith	Komisaris Independen Independent Commissioner	RUPS Luar Biasa 19 November 2021 Extraordinary GMS 19 November 2021	2021-RUPS Tahunan Tahun Buku 2023 2021-Annual GMS for Fiscal Year 2023

*)mengundurkan diri per 29 Desember 2023
*)resigned as of 29 December 2023

Direksi
Directors

Direksi adalah Organ Perseroan yang bertanggung jawab atas pengurusan perusahaan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar. Direksi diangkat dan diberhentikan oleh RUPS, pengangkatan anggota Direksi melalui mekanisme fit and proper test berdasarkan kualifikasi yang telah ditentukan serta memenuhi ketentuan Anggaran Dasar dan Undang-Undang Perseroan Terbatas dan berdasarkan pada prinsip-prinsip profesionalisme dan tata kelola perusahaan yang baik. Direksi bertanggung jawab kepada RUPS, pertanggungjawaban Direksi kepada RUPS merupakan perwujudan akuntabilitas atas pelaksanaan tugas dan pengelolaan Perseroan dalam rangka pelaksanaan prinsip-prinsip GCG serta sejauh mana pencapaian kinerja Perseroan sesuai dengan sasaran yang telah digariskan.

The Board of Directors is a Company Organ that is responsible for managing the company for the interests of the Company, in accordance with the Company's aims and objectives and representing the Company, both inside and outside the court in accordance with the provisions of the Articles of Association. Directors are appointed and dismissed by the GMS, the appointment of members of the Board of Directors is through a fit and proper test mechanism based on predetermined qualifications and meets the provisions of the Articles of Association and the Limited Liability Company Law and is based on the principles of professionalism and good corporate governance. The Board of Directors is responsible to the GMS, the Directors' accountability to the GMS is a manifestation of accountability for the implementation of the duties and management of the Company in the context of implementing GCG principles and the extent to which the Company's performance is achieved in accordance with the targets outlined.

Sebagaimana disampaikan selengkapnya dalam Laporan Tahunan Perseroan, selama tahun 2023 terdapat susunan dan komposisi Direksi KB Bukopin. Adapun susunan dan komposisi Direksi per 31 Desember 2023 adalah sebagai berikut:

As stated in full in the Company's Annual Report, during 2023 there will be a composition and composition of the Board of Directors of KB Bukopin. The composition and composition of the Board of Directors as of 31 December 2023 is as follows:

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Apppointment	**Periode** Periode
Woo Yeul Lee	Direktur Utama President Director	RUPS Luar Biasa 19 November 2021 Extraordinary GMS 19 November 2021	2021-RUPS Tahun 2024 2021- GMS Year 2024
Robby Mondong	Wakil Direktur Utama Vice President Director	RUPS Luar Biasa 8 Juli 2021 Extraordinary GMS 8 July 2021	2021-RUPS Tahun 2024 2021- GMS Year 2024
Helmi Fahrudin	Direktur Director	RUPS Luar Biasa 25 Agustus 2020 Extraordinary GMS 25 August 2020	2020-RUPS Tahun 2024 2020- GMS Year 2024
Dodi Widjajanto	Direktur Director	RUPS Luar Biasa 25 Agustus 2020 Extraordinary GMS 25 August 2020	2020-RUPS Tahun 2024 2020- GMS Year 2024
Seng Hyup Shin	Direktur Director	RUPS Luar Biasa 19 November 2021 Extraordinary GMS 19 November 2021	2021-RUPS Tahun 2024 2021- GMS Year 2024
Yohanes Suhardi	Direktur Director	RUPS Luar Biasa 8 Juli 2021 Extraordinary GMS 8 July 2021	2021-RUPS Tahun 2024 2021- GMS Year 2024
Young Eun Moon	Direktur Director	RUPS Luar Biasa 8 Desember 2021 Extraordinary GMS 8 December 2021	2022-RUPS Tahun 2025 2022- GMS Year 2025
Henry Sawali	Direktur Director	RUPS Luar Biasa 8 Desember 2021 Extraordinary GMS 8 December 2021	2022-RUPS Tahun 2025 2022- GMS Year 2025
Jung Ho Han	Direktur Director	RUPS Luar Biasa 31 Januari 2023 Extraordinary GMS on January 31, 2023	2023-RUPS Tahunan Tahun Buku 2025 2023- Annual GMS for Fiscal Year 2025

Peran Direksi dalam Pelaporan Keberlanjutan [GRI 2-14]

The Role of the Board of Directors in Sustainability Reporting [GRI 2-14]

PT Bank KB Bukopin Tbk wajib menerapkan keuangan berkelanjutan yang laporannya disampaikan melalui pelaporan keberlanjutan seperti diamanatkan dalam POJK Keuangan Berkelanjutan. Dengan demikian, sebagai salah satu lembaga jasa keuangan sekaligus perusahaan publik, penyampaian laporan keberlanjutan merupakan keharusan bagi Perseroan. Berkaitan dengan hal ini, selain memberikan persetujuan atas topik material terpilih, Direksi senantiasa mendorong agar laporan keberlanjutan yang diterbitkan PT Bank KB Bukopin Tbk terus ditingkatkan kualitas dan kelengkapan kontennya agar memenuhi panduan penyusunan laporan yaitu POJK Keuangan Berkelanjutan dan GRI Universal Standards 2021.

PT Bank KB Bukopin Tbk is obliged to implement sustainable finance, the reports of which are submitted through sustainability reporting as mandated in the Sustainable Finance POJK. Thus, as a financial services institution as well as a public company, submitting sustainability reports is an obligation for the Company. In this regard, apart from providing approval for selected material topics, the Board of Directors always encourages the sustainability reports published by PT Bank KB Bukopin Tbk to continue to improve the quality and completeness of the content so that they meet the report preparation guidelines, namely POJK Sustainable Finance and GRI Universal Standards 2021.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [GRI 2-17][OJK E.2]

Competency Development Related to Sustainable Finance [GRI 2-17][OJK E.2]

Selama tahun 2023, Dewan Komisaris, Direksi, serta Unit Kerja Environmental, Social, and Governance (ESG) sebagai penanggung jawab penerapan keuangan keberlanjutan telah mengikuti pengembangan kompetensi terkait keuangan/kegiatan berkelanjutan sebagaimana tabel berikut:

During 2023, the Board of Commissioners, Directors, and the Environmental, Social, and Governance (ESG) Work Unit as those responsible for implementing sustainable finance have participated in competency development related to sustainable finance/activities as shown in the following table:

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
Dewan Komisaris **Board of Commissioner**				
Tippy Joesoef	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Technical Competency	FUN WALK KB BUKOPIN (SELF DEVELOPMENT SKILL) FUN WALK KB BUKOPIN (SELF DEVELOPMENT SKILL)	Jakarta, 11/03/2023 Jakarta, March 11, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP SKAI (RKA) AUDIT SKILL SKAI WORKSHOP (RKA) AUDIT SKILL	Jakarta,10/11/2023 Jakarta, November 10, 2023	Internal House (Diklat) / In-House (Training)

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Hae Wang Lee	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION (BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION (BUSINESS DEVELOPMENT SKILL) WORKSHOP	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Stephen Liestyo	Technical Competency.	KICK OFF SHINE PROJECT(IT SKILL) KICK OFF SHINE PROJECT(IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Technical Competency	WKS PROFILE&ORGANIZATION SKAI(AUDIT SKILL) WKS PROFILE&ORGANIZATION SKAI(AUDIT SKILL)	Jakarta, 21/03/2023 Jakarta, March 21 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WEBINAR FKDKP(COMPLIANCE SKILL) FKDKP WEBINAR (COMPLIANCE SKILL)	Jakarta, 10/10/2023 Jakarta, October 10, 2023	FKDKP
	Technical Competency	WORKSHOP SKAI (RKA) (AUDIT SKILL) SKAI WORKSHOP (RKA) (AUDIT SKILL)	Jakarta,10/11/2023 Jakarta, November 10, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Nanang Supriyatno	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Eugene K Galbraith	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Jerry Marmen	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Technical Competency	WKS PROFILE&ORGANIZATION SKAI (AUDIT SKILL) WKS PROFILE&ORGANIZATION SKAI (AUDIT SKILL)	Jakarta, 21/03/2023 Jakarta,March 21, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
	Technical Competency	WEBINAR FKDKP (COMPLIANCE SKILL) FKDKP WEBINAR (COMPLIANCE SKILL)	Jakarta, 10/10/2023 Jakarta, October 10, 2023	FKDKP
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,8/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Nam Hoon Cho	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Sukriansyah	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WEBINAR FKDKP (COMPLIANCE SKILL) FKDKP WEBINAR (COMPLIANCE SKILL)	Jakarta, 10/10/2023 Jakarta, October 10, 2023	FKDKP
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta,8/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
Direksi **Board of Directors**				
Dodi Widjajanto	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WEBINAR FKDKP(COMPLIANCE SKILL) FKDKP WEBINAR (COMPLIANCE SKILL)	Jakarta, 10/10/2023 Jakarta, October 10, 2023	FKDKP
	Technical Competency	WORKSHOP FGD – SME(CREDIT SKILL) FGD WORKSHOP – SME (CREDIT SKILL)	Jakarta, 20/10/2023 Jakarta, October 20, 2023	Internal House (Diklat) / In-House (Training)
Han Jung Ho	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Certification Competency	SMR LV V DIR (PEMBEKALAN)(RISK MANAGEMENT SKILL) SMR LV V DIR (DELIVERY)(RISK MANAGEMENT SKILL)	Jakarta, 21/02/2023 Jakarta, February 21, 2023	BSMR
	Certification Competency	SMR LV V DIR (UJIAN))(RISK MANAGEMENT SKILL) SMR LV V DIR (TEST))(RISK MANAGEMENT SKILL)	Jakarta, 24/02/2023 Jakarta, February 24, 2023	BSMR
	Soft Competency	KURSUS B. INDONESIA(SELF DEVELOPMENT SKILL) COURSE B. INDONESIA (SELF DEVELOPMENT SKILL)	Jakarta, 1-31/02/2023 Jakarta, February 1-31 2023	Bintera Global Indonesia
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
Han Jung Ho	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Technical Competency	WORKSHOP SERIKAT PEKERJA DG DPC(SELF DEVELOPMENT SKILL) WORKSHOP UNION DG DPC(SELF DEVELOPMENT SKILL)	Jakarta, 10/02/2023 Jakarta, February 10. 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	FUN WALK KB BUKOPIN(SELF DEVELOPMENT SKILL) FUN WALK KB BUKOPIN(SELF DEVELOPMENT SKILL)	Jakarta, 11/03/2023 Jakarta, March 11, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Certification Competency	REFRESHMENT SMR LEVEL 1-5(RISK MANAGEMENT SKILL) REFRESHMENT SMR LEVEL 1-5(RISK MANAGEMENT SKILL)	Jakarta, 04-06/09/2023 Jakarta, September 4-6 2023	BSMR
	Technical Competency	WORKSHOP RBB(BUSINESS DEVELOPMENT SKILL) WORKSHOP RBB(BUSINESS DEVELOPMENT SKILL)	Jakarta, 09/09/2023 Jakarta, September 9, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	PERPANJANGAN KEANGGOTAAN IAI(OPERATION SKILL) IAI MEMBERSHIP EXTENSION (OPERATION SKILL)	Jakarta, 31/01/2023 Jakarta, January 31, 2023	Iai
	Technical Competency	WORKSHOP BISNIS OPERATION & SINERGI REG I & II(OPERATION SKILL) BUSINESS WORKSHOP OPERATION & SYNERGY REG I & II (OPERATION SKILL)	Jakarta, 06/01/2023 Jakarta, January 6, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP BISNIS OPERATION & SINERGI REG IV(OPERATION SKILL) REG IV (OPERATION SKILL) BUSINESS OPERATIONS & SYNERGY WORKSHOP	Jakarta, 09/01/2023 Jakarta, January 9, 2023	Internal House (Diklat)) / In-House (Training)
Henry Sawali	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION (BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION (BUSINESS DEVELOPMENT SKILL) WORKSHOP	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP FGD – SME(CREDIT SKILL) FGD WORKSHOP – SME (CREDIT SKILL)	Jakarta. 20/10/2023 Jakarta, October 20, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
Robby Mondong	Technical Competency	WORKSHOP STRATEGIC TH 2023 (HR SKILL) STRATEGIC WORKSHOP IN 2023 (HR SKILL)	Jakarta. 01/02/2023 Jakarta, February 1, 2023	Internal House (Diklat) / In-House (Training
	Technical Competency	FUN WALK KB BUKOPIN(SELF DEVELOPMENT SKILL) FUN WALK KB BUKOPIN(SELF DEVELOPMENT SKILL)	Jakarta, 11/03/2023 Jakarta, March 11, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION (BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION (BUSINESS DEVELOPMENT SKILL) WORKSHOP	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP RBB(BUSINESS DEVELOPMENT SKILL) WORKSHOP RBB(BUSINESS DEVELOPMENT SKILL)	Jakarta, 09/09/2023 Jakarta, September 9, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
	Technical Competency	WORKSHOP BISNIS OPERATION & SINERGI REG I & II(OPERATION SKILL) BUSINESS WORKSHOP OPERATION & SYNERGY REG I & II (OPERATION SKILL)	Jakarta, 06/01/2023 Jakarta, January 6, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	wORKSHOP BISNIS OPERATION & SINERGI REG IV (OPERATION SKILL) WORKSHOP BUSINESS OPERATIONS & SYNERGY REG IV (OPERATION SKILL)	Jakarta, 09/01/2023 Jakarta, January 9, 2023	Internal House (Diklat) / In-House (Training)
Shin Seng Hyup	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
Woo Yeoul Lee	Technical Competency	COURSE BAHASA FOR CEO(SELF DEVELOPMENT SKILL) LANGUAGE COURSE FOR CEO(SELF DEVELOPMENT SKILL)		Bintera Global Indonesia
	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Technical Competency	WORKSHOP SERIKAT PEKERJA DG DPC(SELF DEVELOPMENT SKILL) WORKSHOP UNION WITH DPC(SELF DEVELOPMENT SKILL)	Jakarta, 10/02/2023 Jakarta, February 10, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WKS PROFILE&ORGANIZATION SKAI(AUDIT SKILL) WKS PROFILE & ORGANIZATION SKAI (AUDIT SKILL)	Jakarta, 21/03/2023 Jakarta, March 21, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	FUN WALK KB BUKOPIN(SELF DEVELOPMENT SKILL) FUN WALK KB BUKOPIN(SELF DEVELOPMENT SKILL)	Jakarta, 11/03/2023 Jakarta, March 11, 2023	Internal House (Diklat) / In-House (Training)
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
Yohanes Suhardi	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Certification Competency	REFRESHMENT SMR LEVEL 1-5(RISK MANAGEMENT SKILL) REFRESHMENT SMR LEVEL 1-5(RISK MANAGEMENT SKILL)	Jakarta, 04-06/09/2023 Jakarta, September 4-6, 2023	BSMR
	Technical Competency	WORKSHOP RBB(BUSINESS DEVELOPMENT SKILL) WORKSHOP RBB(BUSINESS DEVELOPMENT SKILL)	Jakarta, 09/09/2023 Jakarta, September 9, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP FGD – SME(CREDIT SKILL) FGD WORKSHOP – SME (CREDIT SKILL)	Jakarta. 20/10/2023 Jakarta, October 20, 2023	Internal House (Diklat) / In-House (Training)
Young Eun Moon	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Certification Competency	SMR LV V DIR (PEMBEKALAN) (RISK MANAGEMENT SKILL) SMR LV V DIR (DELIVERY) (RISK MANAGEMENT SKILL)	Jakarta, 21/02/2023 Jakarta, February 21, 2023	BSMR

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
	Certification Competency	SMR LV V DIR (UJIAN) SMR LV V DIR (TEST)	Jakarta, 24/02/2023 Jakarta, February 24 2023	BSMR
	Soft Competency	KURSUS B. INDONESIA(SELF DEVELOPMENT SKILL) COURSE B. INDONESIA (SELF DEVELOPMENT SKILL)	Jakarta, 1-31/02/2023 Jakarta, February 1-31, 2023	Bintera Global Indonesia
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
Unit Kerja Environmental, Social, and Governance (ESG) **Environmental, Social, and Governance (ESG) Work Unit**				
Yocky Eko Wicaksono	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Technical Competency	WORKSHOP ANNUAL REPORT (CORSEC) (GA & ADMINISTRATION SKILL) WORKSHOP ANNUAL REPORT (CORSEC) (GA & ADMINISTRATION SKILL)	Jakarta, 03-04/04/2023 Jakarta, April 03-04, 2023	INMARK
	Managerial Competency	WORKSHOP BOC DAN BOD SUSTAINABLE TRANSFORMATION(BUSINESS DEVELOPMENT SKILL) BOC AND BOD SUSTAINABLE TRANSFORMATION WORKSHOP (BUSINESS DEVELOPMENT SKILL)	Jakarta,18/07/2023 Jakarta, July 18, 2023	Internal House (Diklat) / In-House (Training)
	Certification Competency	REFRESHMENT SMR LEVEL 1-5(RISK MANAGEMENT SKILL) REFRESHMENT SMR LEVEL 1-5(RISK MANAGEMENT SKILL)	Jakarta, 04-06/09/2023 Jakarta, September 4-6, 2023	BSMR
	Technical Competency	WEBINAR FKDKP (COMPLIANCE SKILL) FKDKP WEBINAR (COMPLIANCE SKILL)	Jakarta, 10/10/2023 Jakarta, October 10, 2023	FKDKP
	Technical Competency	TRAINING BUDGET EXPENSE PIC ALLOCATION (IT SKILL) TRAINING BUDGET EXPENSE PIC ALLOCATION (IT SKILL)	Jakarta, 26/10/2023 Jakarta, October 26, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	TRAINING NGBS-BE BUDGET TRF & APP BATCH 2 (25OKT) (IT SKILL) TRAINING NGBS-BE BUDGET TRF & APP BATCH 2 (25OKT) (IT SKILL)	Jakarta, 26/10/2023 Jakarta, October 26, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	TRAINING ICOFR (FINANCIAL SKILL) TRAINING ICOFR (FINANCIAL SKILL)	Jakarta, 21/11/2023 Jakarta, November 21, 2023	PWC, DELOITE &KOOKMIN
	Managerial Competency	WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL) WORKSHOP BOARD OF COMMISSIONER(BUSINESS DEVELOPMENT SKILL)	Jakarta, 08/11/2023 Jakarta, November 8, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	E LEARNING ANTI *FRAUD* TH 2023(RISK MANAGEMENT SKILL) E LEARNING ANTI FRAUD IN 2023(RISK MANAGEMENT SKILL)	Jakarta, 23/10/2023 - 03/11/2023 Jakarta, October 23 - November 3, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	E LEARNING APU PPT TAHUN 2023(COMPLIANCE SKILL) E LEARNING APU PPT YEAR 2023(COMPLIANCE SKILL)	Jakarta, 23/10/2023 - 03/11/2023 Jakarta, October 23 - November 3, 2023	Internal House (Diklat) / In-House (Training)
Dermanto Siboro	Technical Competency	TRAINING INDUCTION BATCH 3(INDUCTION,APU PPT & ANTI *FRAUD* TRAINING INDUCTION BATCH 3 (INDUCTION, APU PPT & ANTI FRAUD	Jakarta, 28/08/2023 - 03/09/2023 Jakarta, August 28- September 3, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency.	SHARING SESSION SKAI OCTOBER(AUDIT SKILL) SHARING SESSION SKAI OCTOBER (AUDIT SKILL)	Jakarta, 06/10/2023 Jakarta, October 6, 2023	Internal House (Diklat) / In-House (Training)

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
	Technical Competency	E LEARNING ANTI *FRAUD* TH 2023(RISK MANAGEMENT SKILL) E LEARNING ANTI FRAUD TH 2023(RISK MANAGEMENT SKILL)	Jakarta, 23/10/2023 - 03/11/2023 Jakarta, October 23 - November 3, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	E LEARNING APU PPT TAHUN 2023(COMPLIANCE SKILL) E LEARNING APU PPT YEAR 2023(COMPLIANCE SKILL)	Jakarta, 23/10/2023 - 03/11/2023 Jakarta, October 23 - November 3, 2023	Internal House (Diklat) / In-House (Training)
	Certification Competency	CERTIFIED INFORMATION SYSTEM AUDITOR CERTIFIED INFORMATION SYSTEM AUDITOR	Jakarta, 06/11/2023 - 10/11/2023 Jakarta,November 6-10 2023	ISACA
	Technical Competency	SMNR NASIONAL INTERNAL AUDIT 2023 SMNR NATIONAL INTERNAL AUDIT 2023	Jakarta, 06/12/2023 - 07/12/2023 Jakarta, December 6 2023 – December 7, 2023	YPIA
Inggar Riza Dwi Putra	Technical Competency	TRAINING NGBS-BE BUDGET TRF&APP BATCH 2 (24OKT) TRAINING NGBS-BE BUDGET TRF&APP BATCH 2 (24OCT)	Jakarta,24/10/2023 Jakarta, October 24, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency.	SHARING SESSION SKAI OCTOBER (AUDIT SKILL) SHARING SESSION SKAI OCTOBER (AUDIT SKILL)	Jakarta, 06/10/2023 Jakarta, October 6, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP SKAI (RKA) AUDIT SKILL SKAI WORKSHOP (RKA) AUDIT SKILL	Jakarta,10/11/2023 Jakarta, November 10, 2023	Internal House (Diklat) / In-House (Training)
Nissa Nurfitria	Technical Competency	WORKSHOP BISNIS OPERATION & SINERGI REG IV(OPERATION SKILL) REG IV (OPERATION SKILL) BUSINESS OPERATIONS & SYNERGY WORKSHOP	Jakarta, 09/01/2023 Jakarta, January 9, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	KICK OFF SHINE PROJECT (IT SKILL) KICK OFF SHINE PROJECT (IT SKILL)	Jakarta, 22/02/2023 Jakarta, February 22, 2023	DXC
	Certification Competency	REFRESHMENT SMR TAHUN 2023 SMR REFRESHMENT IN 2023	Jakarta, 21/02/2023 Jakarta, February 21, 2023	BSMR
	Technical Competency	WKS PROFILE&ORGANIZATION SKAI(AUDIT SKILL) WKS PROFILE&ORGANIZATION SKAI(AUDIT SKILL)	Jakarta, 21/03/2023 Jakarta, March 21, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP SKAI SKAI WORKSHOP	Jakarta,09/06/2023 Jakarta, June 9, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	NATIONAL CONFERENCE IAIB 23 IAIB NATIONAL CONFERENCE 23	Jakarta,12-13/07/2023 Jakarta,July 12-13 2023	IAIB
	Technical Competency	SHARING SESSSION SKAI JULI SHARING SESSION SKAI in JULY	Jakarta, 07/07/2023 Jakarta, July 7, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	TRAINING FINANCIAL REPORTING (ICOFR) (FINANCIAL SKILL) TRAINING FINANCIAL REPORTING (ICOFR) (FINANCIAL SKILL)	Jakarta, 08/08/2023 Jakarta, August 8, 2023	DELOITEE
	Technical Competency	SHARING SESSION SKAI(AUDIT SKILL) SHARING SESSION SKAI (AUDIT SKILL)	Jakarta, 11/08/2023 Jakarta, August 11, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	TRAINING NGBS-BE BUDGET TRF & APP BATCH 1 (25OKT) TRAINING NGBS-BE BUDGET TRF & APP BATCH 1 (25OKT)	Jakarta, 25/10/2023 Jakarta, October 25, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	SHARING SESSION SKAI OCTOBER OCTOBER SHARING SESSION SKAI	Jakarta, 06/10/2023 Jakarta, October 6, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP SKAI (RKA) AUDIT SKILL SKAI WORKSHOP (RKA) AUDIT SKILL	Jakarta,10/11/2023 Jakarta, November 10, 2023	Internal House (Diklat) / In-House (Training)

Nama dan Jabatan Name and Position	**Jenis Pendidikan dan Pelatihan** Type of Education and Training	**Materi Pendidikan dan Pelatihan** Material of Education and Training	**Tempat/Tanggal** Time / Place	**Penyelenggara** Organizer
Roby Endrama Purba	Technical Competency	SHARING SESSION SKAI (AUDIT SKILL) SKAI SHARING SESSION (AUDIT SKILL)	Jakarta, 11/08/2023 Jakarta, August 11, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP BISNIS OPERATION & SINERGI REG IV(OPERATION SKILL) REG IV (OPERATION SKILL) BUSINESS OPERATIONS & SYNERGY WORKSHOP	Jakarta, 09/01/2023 Jakarta, January 9, 2023	Internal House (Diklat)) / In-House (Training)
	Technical Competency	SHARING SESSION COMPLIANCE & RISK GROUP SHARING SESSION COMPLIANCE & RISK GROUP	Jakarta, 15/06/2023 Jakarta, June 15, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP SKAI SKAI WORKSHOP	Jakarta,09/06/2023 Jakarta,June 9, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	SHARING SESSION SKAI OCTOBER SHARING SESSION SKAI OCTOBER	Jakarta, 06/10/2023 Jakarta, October 6, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	E LEARNING ANTI *FRAUD* TH 2023(RISK MANAGEMENT SKILL) E LEARNING ANTI FRAUD TH 2023(RISK MANAGEMENT SKILL)	Januari, 23/10/2023 - 03/11/2023 Jakarta, October 23-November 3, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	E LEARNING APU PPT TAHUN 2023(COMPLIANCE SKILL) E LEARNING APU PPT YEAR 2023(COMPLIANCE SKILL)	Jakarta, 23/10/2023 - 03/11/2023 Jakarta, October 23-November 3, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	WORKSHOP SKAI (RKA) AUDIT SKILL SKAI WORKSHOP (RKA) AUDIT SKILL	Jakarta,10/11/2023 Jakarta, November 10, 2023	Internal House (Diklat) / In-House (Training)
	Technical Competency	SMNR NASIONAL INTERNAL AUDIT 2023 SMNR NATIONAL INTERNAL AUDIT 2023	Jakarta, 06/12/2023 - 07/12/2023 Jakarta, December 6-7 2023	YPIA

Pedoman Perilaku (Kode Etik) [GRI 2-23, 2-24]

Code of Conduct (Code of Ethics) [GRI 2-23, 2-24]

Kode Etik PT Bank KB Bukopin Tbk merupakan bagian dari budaya PT Bank KB Bukopin Tbk yang mencerminkan penjiwaan dari nilai-nilai dasar kebijakan utama Perseroan. Selain itu, Kode Etik juga merupakan bagian tak terpisahkan dari kebijakan yang terdapat dalam Peraturan Perseroan, Peraturan Disiplin dan peraturan-peraturan lainnya. Oleh karena itu, Kode Etik sekaligus merupakan kerangka kerja (panduan) untuk bersikap, berperilaku dalam menjalankan tugas sehari-hari, serta pedoman pada setiap pengambilan keputusan.

Kode Etik disusun untuk memandu perilaku seluruh jajaran Perseroan dalam menjalankan kegiatan bisnis dan operasional sehari-hari, tanpa memandang fungsi, pangkat atau posisi jabatan. Untuk itu, segenap jajaran mulai dari Dewan Komisaris dan anggota Komite-Komite, Direksi, Pemimpin Unit Kerja, hingga seluruh karyawan, wajib menjunjung tinggi komitmen terhadap Kode Etik.

Perseroan berkomitmen untuk mengimplementasikan kode etik dalam seluruh kegiatan Perseroan, serta mewajibkan seluruh pimpinan dari setiap tingkatan dalam organisasi bertanggung jawab untuk memastikan bahwa Pedoman Perilaku dipatuhi dan dijalankan dengan baik pada jajaran masing-masing. Jajaran Perseroan diwajibkan untuk menandatangani surat Pernyataan Kepatuhan terhadap Kode Etik Insan PT Bank KB Bukopin Tbk. Perseroan memastikan segala bentuk ketidakpatuhan yang dilakukan pegawai tidak dapat ditolerir dan akan mendapatkan sanksi sesuai ketentuan yang berlaku di Perseroan. Informasi selengkapnya tentang Kode Etik bisa diakses di situs resmi: https://www.kbbukopin.com/corporate-governance/code-of-ethics

Selama tahun 2023, terdapat 77 pelanggaran Kode Etik dan Perseroan telah menjatuhkan sanksi sesuai ketentuan yang berlaku sebagai berikut:

PT Bank KB Bukopin Tbk Code of Ethics is part of PT Bank KB Bukopin Tbk culture which reflects the spirit of the basic values of the Company's main policies. Apart from that, the Code of Ethics is also an inseparable part of the policies contained in the Company Regulations, Disciplinary Regulations and other regulations. Therefore, the Code of Ethics is also a framework (guideline) for attitudes and behavior in carrying out daily tasks, as well as a guideline for every decision making.

The Code of Ethics was prepared to guide the behavior of all levels of the Company in carrying out daily business and operational activities, regardless of function, rank or position. For this reason, all levels, starting from the Board of Commissioners and members of Committees, Directors, Work Unit Leaders, to all employees, are obliged to uphold their commitment to the Code of Ethics.

The Company is committed to implementing a code of ethics in all Company activities, as well as requiring all leaders from every level in the organization to be responsible for ensuring that the Code of Conduct is adhered to and implemented properly at their respective levels. Company officials are required to sign a Statement of Compliance with the Code of Ethics for PT Bank KB Bukopin Tbk Personnel. The Company ensures that all forms of non-compliance by employees cannot be tolerated and will receive sanctions in accordance with the provisions applicable to the Company. More information about the Code of Ethics can be accessed on the official website: https://www.kbbukopin.com/corporate-governance/code-of-ethics

During 2023, there were 77 violations of the Code of Ethics and the Company has imposed sanctions in accordance with the applicable provisions as follows:

Jenis Surat Sanksi Type of Sanction	**Jumlah Sanksi** Type of Sanctions	
	2023	**2022**
Surat Peringatan 1 (SP 1) Warning Letter 1 (SP 1)	12	19
Surat Peringatan 2 (SP 2) Warning Letter 2 (SP 2)	26	15
Surat Peringatan 3 (SP 3) Warning Letter 3 (SP 3)	29	11
Surat Teguran Reprimand Letter	10	6
Total	**77**	**51**

Komunikasi Masalah Penting, serta Mekanisme untuk Mencari Nasihat dan Mengemukakan Masalah [GRI 2-16, 2-26]

Communication of Important Issues, as well as Mechanisms for Seeking Advice and Raising Issues [GRI 2-16, 2-26]

PT Bank KB Bukopin Tbk membuka diri terhadap berbagai masalah penting tentang dampak negatif potensial maupun aktual dari pemangku kepentingan melalui mekanisme pengaduan berupa Whistleblowing System (WBS). Seluruh pengaduan yang masuk akan ditinjau oleh Departemen Anti *Fraud* & Investigasi Khusus , sedangkan untuk pengaduan yang bersifat kritis atau penting akan dibahas oleh tim bersama badan tata kelola tertinggi yaitu Dewan Komisaris dan Direksi melalui rapat-rapat, baik rapat Dewan Komisaris, rapat Direksi, maupun rapat gabungan Dewan Komisaris dengan Direksi. Selanjutnya, untuk mengantisipasi isu-isu terkait ekonomi, lingkungan dan sosial, beserta dampak yang mungkin timbul, PT Bank KB Bukopin Tbk mengoptimalkan peran Unit Kerja Environmental, Social, and Governance (ESG) sebagai organ pendukung tata kelola yang bertanggung jawab untuk mengambil keputusan mengenai topik-topik ekonomi, lingkungan, dan sosial di perusahaan.

PT Bank KB Bukopin Tbk opens itself to various important issues regarding potential and actual negative impacts from stakeholders through a complaint mechanism in the form of a Whistleblowing System (WBS). All incoming complaints will be reviewed by the Anti-Fraud & Special Investigation Department, while critical or important complaints will be discussed by a team with the highest governance body, namely the Board of Commissioners and Directors, through meetings, both Board of Commissioners meetings, Board of Directors meetings and joint Board meetings. Commissioners with Directors. Furthermore, to anticipate issues related to the economy, environment and social, along with the impacts that may arise, PT Bank KB Bukopin Tbk optimizes the role of the Environmental, Social and Governance (ESG) Work Unit as a governance support organ responsible for making decisions on topics economic, environmental and social in the company.

Sistem Pelaporan Pelanggaran [GRI 2-23, 2-24]

Whistleblowing System [GRI 2-23, 2-24]

Perseroan menetapkan kebijakan mengenai Sistem Pelaporan Pelanggaran (*Whistleblowing System*) yang diatur melalui Surat Keputusan No.0205 Tahun 2023 tentang Kebijakan Whistleblowing System (WBS) Surat keputusan tersebut merupakan panduan dalam menerapkan sistem pelaporan pelanggaran secara sistematis dan dapat dipertanggungjawabkan, serta dalam meningkatkan komitmen untuk mewujudkan lingkungan kerja yang bersih dan berintegritas.

Bagi PT Bank KB Bukopin Tbk, penerapan Sistem Pelaporan Pelanggaran merupakan instrumen penting dari penerapan tata kelola perusahaan yang baik, sekaligus merupakan bagian dari sistem pengendalian internal dalam mencegah terjadinya praktik penyimpangan dan bertujuan untuk melakukan deteksi dini dan pencegahan terhadap terjadinya penyimpangan ataupun pelanggaran.

The Company has established a policy regarding the Whistleblowing System which is regulated through Decree No. 0205 of 2018 concerning the Whistleblowing System (WBS) Policy. This decision letter is a guide in implementing a systematic and accountable violation reporting system, as well as in increasing commitment to creating a clean work environment and integrity.

For PT Bank KB Bukopin Tbk, the implementation of the Whistleblowing System is an important instrument for implementing good corporate governance, as well as being part of the internal control system in preventing irregular practices and aims to carry out early detection and prevention of irregularities or violations.

Adapun lingkup pelaporan/pengaduan yang akan ditindaklanjuti oleh PT Bank KB Bukopin Tbk secara umum adalah tindakan/perbuatan yang dapat merugikan Perseroan baik secara finansial maupun non-finansial, meliputi namun tidak terbatas:

1. Perbuatan *Fraud* Tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, atau pihak lain menderita kerugian dan/atau pelaku *Fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung;
2. Kesalahan Operasional yang signifikan Tindakan yang dilakukan secara tidak sengaja atau tidak disadari sehingga dapat mengakibatkan kerugian finansial ataupun non finansial bagi bank;
3. Pelanggaran ketentuan bank Semua bentuk pelanggaran terhadap ketentuan internal Bank yang signifikan maupun pelanggaran terhadap ketentuan eksternal yang berlaku;
4. Pelanggaran atas kode etik yang berlaku di Bank;
5. Benturan kepentingan Tindakan menyalahgunakan nama, jabatan, fasilitas aset, atau hubungan baik Bank untuk kepentingan apapun termasuk penerimaan uang, barang, fasilitas dari pihak-pihak tertentu yang bertentangan dengan Kebijakan Bank;
6. Tindakan melanggar etika dan moral;
7. Tindakan melanggar hukum pidana maupun perdata ataupun peraturan perundang-undangan lainnya misalnya pemalsuan tanda tangan pejabat berwenang, penggunaan narkoba, perusakan barang dan lainnya;
8. Tindakan membahayakan keselamatan dan lingkungan kerja, membahayakan keamanan bank, termasuk membahayakan aset pihak ketiga/nasabah.

Perseroan melaksanakan sosialisasi WBS kepada seluruh Insan Perseroan dan pihak lainnya yang dikoordinasikan Departemen *Anti Fraud* & Investigasi Khusus . Sosialisasi dilakukan melalui berbagai sarana seperti *website* (www.kbbank.co.id), media-media komunikasi internal yang sering diakses karyawan PT Bank KB Bukopin Tbk, seperti Bukopin Office Communication (BOC) serta *postmaster email*. Informasi selengkapnya tentang *Whistleblowing System* bisa diakses di situs resmi: https://www.kbbank.co.id/corporate-governance/whistleblowing-system

Selain sosialisasi, PT Bank KB Bukopin Tbk senantiasa menerapkan WBS, yang diikuti dengan melakukan kajian dan pelaporan untuk melihat sejauh mana efektivitas pelaksanaannya, termasuk dalam konteks dukungannya atas penerapan GCG di Perseroan. Bagi PT Bank KB Bukopin Tbk, pelaksanaan WBS mendapatkan perhatian karena merupakan salah satu cara pengungkapan/penyingkapan kecurangan di Perseroan.

The scope of reporting/complaints that will be followed up by PT Bank KB Bukopin Tbk in general are actions/deeds that can harm the Company both financially and non-financially, including but not limited to:

1. Fraud
   Acts of deviation or omission that are intentionally carried out to deceive, deceive or manipulate the Bank, customers or other parties, which occur within the Bank and/or using Bank facilities, resulting in the Bank, customers or other parties suffering losses and/or or the perpetrator of the fraud obtains financial benefits either directly or indirectly;
2. Significant operational errors
   Actions carried out unintentionally or unconsciously that can result in financial or non-financial losses for the bank;
3. Violation of bank regulations.
   All forms of significant violations of the Bank's internal regulations or violations of applicable external regulations;
4. Violation of the code of ethics applicable at the Bank;
5. Conflict of interest
   Actions of abusing the Bank's name, position, asset facilities, or good relationships for any interest, including receiving money, goods, facilities from certain parties that are contrary to Bank Policy;
6. Actions that violate ethics and morals;
7. Acts that violate criminal or civil law or other laws and regulations, for example forging the signature of an authorized official, using drugs, destroying goods and so on;
8. Actions endanger work safety and environment, endanger bank security, including endanger third party/customer assets.

The Company carries out WBS outreach to all Company Personnel and other parties coordinated by the Anti-Fraud & Special Investigation Department. Socialization is carried out through various means such as the website (www.kbbank.co.id), internal communication media that are often accessed by PT Bank KB Bukopin Tbk employees, such as Bukopin Office Communication (BOC) and postmaster email. More information about the Whistleblowing System can be accessed on the official website: https://www.kbbank.co.id/corporate-governance/whistleblowing-system

Apart from socialization, PT Bank KB Bukopin Tbk always implements WBS, which is followed by conducting studies and reporting to see the effectiveness of its implementation, including in the context of its support for the implementation of GCG in the Company. For PT Bank KB Bukopin Tbk, the implementation of WBS has received attention because it is one way of disclosing fraud in the Company.

Per 31 Desember 2023, terdapat 18 (delapan belas) informasi yang dilaporkan melalui WBS dengan rincian dalam tabel berikut:

As of 31 December 2023, there are 18 information reported through WBS with details in the following table:

Jumlah WBS masuk Total WBS Report	**Email** Email	**Fax** Fax	**SMS** SMS	**WhatsApp** WhatsApp	**Kotak Surat** Mail Box	**Lainnya (Telepon/ Informasi Lain)** Others (Telephone/ Other Information)
2023	6	0	0	12	0	0
2022	3	0	1	3	1	0

Adapun proses tindak lanjut atas pelaporan tersebut adalah sebagai berikut:

The follow-up process for the report is as follows:

Laporan Internal WBS Internal WBS Report	**2023**	**2022**
Total Laporan Total Report	18	8
Telah Diselesaikan Settled	15	7
Terbukti Proven	2	3
Tidak Terbukti Not Proven	0	2
Bersifat Informasi/Keluhan Information/ Complaint in nature	13	1
Data Tidak Lengkap dan Pelapor tidak Memberikan Informasi/Data Tambahan yang Diminta Data is Incomplete and the Reporter does not Provide Additional Information/Data Requested	0	1
Dalam Proses Penyelesaian On Process	3	1

Implementasi Manajemen Risiko [OJK E.3] [GRI 2-25]

Implementation of Risk Management [OJK E.3] [GRI 2-25]

PT Bank KB Bukopin Tbk menyadari adanya berbagai risiko yang berpotensi menghambat pencapaian target dan kinerja yang telah ditetapkan Perseroan, termasuk target dan kinerja dalam penerapan keuangan berkelanjutan. Untuk mengantisipasi hal itu, sekaligus meminimalkan dampak yang timbul, Perseroan menerapkan manajemen risiko secara konsisten pada setiap proses aktivitas bisnis maupun operasional yang menjadikan perseroan sehat dan tumbuh secara berkesinambungan.

Seiring dengan itu, Perseroan melakukan mitigasi risiko dari setiap lini bisnis yang berpotensi memiliki risiko. Pelaksanaan fungsi manajemen risiko meliputi hal-hal terkait dengan upaya identifikasi, pengukuran, pemantauan dan pengendalian risiko. Hal itu termasuk pengembangan teknologi dan sistem informasi manajemen yang mendukung pengelolaan setiap jenis risiko dan peningkatan kualitas sumber daya manusia untuk meningkatkan kualitas penerapan manajemen risiko.

Dalam mendukung pelaksanaan manajemen risiko, Perseroan menerapkan struktur organisasi yang disertai tugas dan tanggung jawab secara umum. Hal ini termasuk penerapan manajemen risiko pada seluruh satuan kerja yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas kegiatan usaha.

Perseroan mengembangkan struktur organisasi yang jelas dalam mengelola risiko yang terdiri dari Komite Pemantau Risiko, Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko, Risk Taking Unit dan Satuan Kerja Audit Internal. Divisi Manajemen Risiko merupakan Satuan Kerja Manajemen Risiko dalam Perseroan yang dipimpin oleh Kepala Divisi (Division Head) yang melapor kepada Direktur Kepatuhan dan Risiko. Divisi Manajemen Risiko terdiri dari beberapa Departemen/ Unit sebagai berikut:

- *Enterprise Risk Management*
- *Operational and IT Risk Management*
- *Credit Risk Management*
- *Personal Data Protection*

Sistem manajemen risiko dilaksanakan secara terintegrasi melalui 4 (empat) pilar yaitu:

Pilar 1: Pengawasan Aktif Dewan Komisaris dan Direksi, Pilar 2: Kecukupan Kebijakan, Prosedur dan Penetapan Limit; Pilar 3: Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko; dan Pilar 4: Sistem Pengendalian Intern.

Informasi selengkapnya tentang Sistem Manajemen Risiko disampaikan dalam Bab Tata Kelola Perusahaan yang Baik di Laporan Tahunan Perseroan, halaman 423

PT Bank KB Bukopin Tbk is aware of various risks that have the potential to hamper the achievement of targets and performance that have been set by the Company, including targets and performance in implementing sustainable finance. To anticipate this, while minimizing the impact that arises, the Company implements risk management consistently in every business and operational activity process which makes the company healthy and grows sustainably.

Along with that, the Company mitigates risks from every business line that has the potential to have risks. Implementation of the risk management function includes matters related to efforts to identify, measure, monitor and control risks. This includes developing technology and management information systems that support the management of each type of risk and improving the quality of human resources to improve the quality of risk management implementation.

In supporting the implementation of risk management, the Company implements an organizational structure accompanied by general duties and responsibilities. This includes the implementation of risk management in all work units which is adjusted to business objectives and policies, size and complexity of business activities.

The Company has developed a clear organizational structure in managing risk which consists of a Risk Monitoring Committee, Risk Management Committee, Risk Management Work Unit, Risk Taking Unit and Internal Audit Work Unit. The Risk Management Division is a Risk Management Work Unit in the Company which is led by the Division Head who reports to the Director of Compliance and Risk. The Risk Management Division consists of several departments/units as follows:

- Enterprise Risk Management
- Operational and IT Risk Management
- Credit Risk Management
- Personal Data Protection

The risk management system is implemented in an integrated manner through 4 pillars, namely:

Pillar 1: Active Supervision of the Board of Commissioners and Directors, Pillar 2: Adequacy of Policies, Procedures and Limit Determination; Pillar 3: Adequacy of Risk Identification, Measurement, Monitoring and Control Processes, as well as Risk Management Information Systems; and Pillar 4: Internal Control System.

Complete information about the Risk Management System is presented in the Good Corporate Governance Chapter in the Company's Annual Report, page 423

Benturan Kepentingan [GRI 2-15]

Conflict of Interest [GRI 2-15]

Segenap Insan Perseroan wajib menghindari segala bentuk potensi benturan kepentingan yang dapat merugikan Perseroan. Insan Perseroan dilarang melakukan aktivitas yang menguntungkan kepentingan pribadi, keluarga maupun kerabatnya secara langsung maupun tidak langsung di Perseroan.

Untuk memenuhi komitmen benturan kepentingan, PT Bank KB Bukopin Tbk mengatur kebijakan tersebut dalam Pedoman Perilaku (Kode Etik). Pedoman tersebut menjadi panduan dalam penanganan dan hal-hal yang harus dilakukan apabila menghadapi situasi yang berkenaan dengan benturan kepentingan, identifikasi sumber penyebab benturan kepentingan dan upaya pencegahan situasi berbenturan kepentingan sebagai upaya mencegah kecurangan serta penyimpangan perilaku lainnya di lingkungan Perseroan.

PT Bank KB Bukopin Tbk senantiasa melaksanakan kebijakan benturan kepentingan secara konsisten terutama menyangkut setiap kebijakan dan keputusan yang diambil untuk kepentingan Perseroan. Oleh karena itu, untuk memastikan kebijakan tersebut dipahami dan dilaksanakan oleh semua pihak di internal Perseroan, PT Bank KB Bukopin Tbk memberikan sosialisasi secara berkelanjutan kepada Insan Perseroan untuk dapat memahami dan mempraktikkan kebijakan terkait benturan kepentingan di Perseroan.

All Company Personnel are required to avoid all forms of potential conflicts of interest that could harm the Company. Company personnel are prohibited from carrying out activities that directly or indirectly benefit their personal, family or relatives' interests in the Company.

To fulfill conflict of interest commitments, PT Bank KB Bukopin Tbk regulates this policy in the Code of Conduct (Code of Ethics). These guidelines serve as a guide in handling and what must be done when faced with situations involving conflicts of interest, identifying the sources of causes of conflicts of interest and efforts to prevent conflict of interest situations as an effort to prevent fraud and other behavioral irregularities within the Company.

PT Bank KB Bukopin Tbk always implements the conflict of interest policy consistently, especially regarding every policy and decision taken in the interests of the Company. Therefore, to ensure that the policy is understood and implemented by all parties within the Company, PT Bank KB Bukopin Tbk provides ongoing outreach to Company Personnel to be able to understand and practice policies regarding conflicts of interest in the Company.

Komitmen Antikorupsi
Anti-Corruption Commitment

Bank menilai tindakan korupsi merupakan kejahatan luar biasa dan berdampak sangat besar dan merugikan masyarakat dan negara. Oleh karena itu, PT Bank KB Bukopin Tbk mendukung komitmen pemerintah untuk memberantas korupsi melalui berbagai instansi, seperti kejaksaan, kepolisian dan Komisi Pemberantasan Korupsi (KPK). Melalui komitmen tersebut, Perseroan mendorong praktik bisnis yang jujur dan beretika. [GRI 3-3]

Komitmen anti korupsi diwujudkan PT Bank KB Bukopin Tbk dengan sepenuhnya mematuhi peraturan perundang-undangan anti korupsi yang berlaku di Indonesia. Perseroan mengadopsi ketentuan dan nilai-nilai yang mencegah terjadinya korupsi, termasuk di dalamnya larangan praktik memberi dan menerima hadiah dan suap. Secara tegas, Perseroan tidak mentolerir terjadinya praktik korupsi di lingkungan PT Bank KB Bukopin Tbk. [GRI 3-3]

Berkaitan dengan komitmen antikorupsi, PT Bank KB Bukopin Tbk telah melakukan pemetaan dan mitigasi terhadap proses bisnis yang berisiko besar terjadi korupsi/penyuapan antara lain pengadaan barang dan jasa, sumber daya manusia serta keuangan. Adapun mitigasi atas risiko terjadinya korupsi yang diambil Perseroan adalah menerbitkan Surat Keputusan No.0165 tahun 2021 tentang Kebijakan Anti Penyuapan dan Korupsi serta melakukan sosialisasi secara *online* maupun *offline* untuk menyebarkan nilai-nilai antikorupsi. [GRI 205-1]

Sejalan dengan penerapan kebijakan antikorupsi, setiap tahun Bank melakukan kegiatan sosialisasi akan pentingnya budaya antikorupsi dan anti-*fraud*, baik terhadap internal Bank (Dewan Komisaris, Direksi, manajemen dan karyawan) maupun mitra bisnisnya. Dengan sosialisasi tersebut, per 31 Desember 2023, sebanyak 100% dari Dewan Komisaris, 100% dari Direksi, dan 100% dari karyawan telah mendapatkan informasi terkait kebijakan dan prosedur antikorupsi. Seiring dengan itu, sebanyak 100% mitra/vendor telah mendapatkan informasi terkait kebijakan dan prosedur anti-korupsi yang diterapkan di KB Bukopin. [GRI 205-2]

Selain sosialisasi, komitmen antikorupsi juga dilakukan dengan menyelenggarakan atau mengikutsertakan insan PT Bank KB Bukopin Tbk dalam program pelatihan antikorupsi. Per 31 Desember 2023, karyawan dan manajemen yang telah mengikuti pelatihan antikorupsi tercatat sebanyak 2.093 orang atau 80,41% dari keseluruhan karyawan dan manajemen. Adapun Dewan Komisaris dan Direksi belum mengikuti pelatihan antikorupsi selama tahun pelaporan. [GRI 205-2]

The Bank considers that acts of corruption are extraordinary crimes and have a huge impact and are detrimental to society and the country. Therefore, PT Bank KB Bukopin Tbk supports the government's commitment to eradicate corruption through various agencies, such as the prosecutor's office, police and the Corruption Eradication Commission (KPK). Through this commitment, the Company encourages honest and ethical business practices. [GRI 3-3]

PT Bank KB Bukopin Tbk anti-corruption commitment is realized by fully complying with anti-corruption laws and regulations in force in Indonesia. The Company adopts provisions and values that prevent corruption, including a prohibition on the practice of giving and receiving gifts and bribes. Strictly speaking, the Company does not tolerate corrupt practices within PT Bank KB Bukopin Tbk. [GRI 3-3]

In connection with its anti-corruption commitment, PT Bank KB Bukopin Tbk has carried out mapping and mitigation of business processes that are at high risk of corruption/bribery, including the procurement of goods and services, human and financial resources. The mitigation for the risk of corruption taken by the Company is to issue Decree No.0165 of 2021 on Anti-Bribery and Corruption Policy and conduct online and offline socialisation to spread anti-corruption values. [GRI 205-1]

In line with the implementation of anti-corruption policies, every year the Bank carries out outreach activities on the importance of anti-corruption and anti-fraud culture, both to the Bank's internal (Board of Commissioners, Directors, management and employees) and its business partners. With this socialization, as of December 31, 2023, as many as 100% of the Board of Commissioners, 100% of the Board of Directors, and 100% of employees have received information related to anti-corruption policies and procedures. Along with that, as many as 100% of partners/vendors have received information regarding the anti-corruption policies and procedures implemented at KB Bukopin. [GRI 205-2]

Apart to socialization, anti-corruption commitment is also carried out by organizing or involving PT Bank KB Bukopin Tbk people in anti-corruption training programs. As of December 31, 2023, employees and management who had participated in anti-corruption training were 2,093 people or 80.41% of all employees and management. The Board of Commissioners and Board of Directors have not participated in anti-corruption training during the reporting year. [GRI 205-2]

Selain sosialisasi, komitmen antikorupsi juga dilakukan dengan menyelenggarakan atau mengikutsertakan insan KB Bank dalam program pelatihan antikorupsi. Per 31 Desember 2023, karyawan dan manajemen yang telah mengikuti pelatihan antikorupsi tercatat sebanyak 2.093 orang atau 80,41% dari keseluruhan karyawan dan manajemen. Adapun Dewan Komisaris dan Direksi belum mengikuti pelatihan antikorupsi selama tahun pelaporan. [GRI 205-2]

Keteguhan dan konsistensi dalam memegang sikap dan komitmen antikorupsi membawa hasil dengan tidak adanya insiden korupsi di PT Bank KB Bukopin Tbk selama tahun 2023. Dengan demikian, Perseroan tidak mengambil tindakan apapun, seperti pemecatan pihak internal yang terbukti melakukan korupsi, atau menghentikan kerja sama dengan pemasok yang terlibat dalam korupsi. [GRI 205-3]

In addition to socialization, anti-corruption commitment is also carried out by organizing or involving KB Bank personnel in anti-corruption training programs. As of December 31, 2023, employees and management who had participated in anti-corruption training were 2,093 people or 80.41% of all employees and management. The Board of Commissioners and Board of Directors have not participated in anti-corruption training during the reporting year. [GRI 205-2]

Firmness and consistency in upholding anti-corruption attitudes and commitments have resulted in no incidents of corruption at PT Bank KB Bukopin Tbk during 2023. Thus, the Company did not take any action, such as dismissing internal parties who were proven to have committed corruption, or terminating cooperation with suppliers involved in corruption. [GRI 205-3]

Anti Persaingan
Non-Competition

PT Bank KB Bukopin Tbk senantiasa menjunjung tinggi persaingan usaha yang adil, memiliki nilai sportivitas dan profesionalisme, serta menjalankan prinsip-prinsip GCG dengan ikut serta berupaya untuk menciptakan iklim usaha yang sehat. Perseroan menghendaki adanya kesempatan yang sama dan mendorong untuk berpartisipasi pada segala jenis kegiatan usaha dalam iklim usaha yang sehat, efektif dan efisien sehingga akan menggerakkan ekonomi pasar yang wajar.

Perseroan menerapkan sistem berusaha yang bebas dengan melakukan persaingan secara adil dan menjalankan usahanya dengan penuh integritas serta dengan mematuhi hukum dan peraturan yang berlaku.

PT Bank KB Bukopin Tbk always upholds fair business competition, has the values of sportsmanship and professionalism, and implements GCG principles by participating in efforts to create a healthy business climate. The Company desires equal opportunities and encourages participation in all types of business activities in a healthy, effective and efficient business climate so that it will drive a fair market economy.

The Company implements a free business system by conducting fair competition and carrying out its business with full integrity and complying with applicable laws and regulations.

Penerapan Strategi *Anti Fraud*
Implementation of Anti Fraud Strategy

PT Bank KB Bukopin Tbk menerapkan sistem pengendalian internal untuk memastikan seluruh proses bisnis dapat berjalan dengan baik dan adanya fungsi cross check dan kontrol antar bagian sehingga terjadi efektivitas operasional dan sebagai pencegah terjadinya penyimpangan di Perseroan.

Peningkatan efektivitas pengendalian intern diperlukan sebagai upaya meminimalkan risiko fraud dengan cara menerapkan Strategi Anti *Fraud*. Penerapan Strategi Anti Fraud tidak hanya ditujukan untuk melakukan pencegahan (preventive), namun juga mendeteksi dan melakukan investigasi serta memperbaiki sistem sebagai bagian dari strategi yang bersifat integral dalam mengendalikan *fraud*.

PT Bank KB Bukopin Tbk implements an internal control system to ensure that all business processes can run well and there is a cross check and control function between departments so that operational effectiveness occurs and prevents irregularities in the Company.

Increasing the effectiveness of internal control is needed as an effort to minimize the risk of fraud by implementing an Anti-Fraud Strategy. The implementation of the Anti-Fraud Strategy is not only aimed at preventing, but also detecting and conducting investigations and improving the system as part of an integral strategy in controlling fraud.

Dalam pelaksanaannya, PT Bank KB Bukopin Tbk mengatur kebijakan yang menjelaskan pelaksanaan Strategi Anti-*Fraud* pada PT Bank KB Bukopin Tbk sebagaimana yang diatur dalam Surat Keputusan No.0160 Tahun 2023 tentang Kebijakan Strategi Anti *Fraud* PT Bank KB Bukopin Tbk.

Pedoman Penerapan Strategi Anti-*Fraud* sekaligus merupakan wujud komitmen manajemen Perseroan dalam mengendalikan *fraud* yang diterapkan dalam bentuk sistem pengendalian *fraud*. Strategi ini menuntut manajemen untuk mengerahkan sumber daya agar sistem pengendalian *fraud* dapat diimplementasikan secara efektif dan berkesinambungan.

In its implementation, PT Bank KB Bukopin Tbk regulates policies explaining the implementation of the Anti-Fraud Strategy at PT Bank KB Bukopin Tbk as regulated in Decree No.0160 of 2023 concerning Anti-Fraud Strategy Policy of PT Bank KB Bukopin Tbk.

The Anti-Fraud Strategy Implementation Guidelines are also a form of the Company's management's commitment to controlling fraud which is implemented in the form of a fraud control system. This strategy requires management to mobilize resources so that the fraud control system can be implemented effectively and continuously.

Pelibatan Pemangku Kepentingan [GRI 2-29][OJK E.4]

Stakeholder Involvement [GRI 2-29][OJK E.4]

PT Bank KB Bukopin Tbk mendefinisikan pemangku kepentingan sebagai entitas atau individu yang terpengaruh oleh kegiatan, produk, dan jasa Perseroan. Di sisi lain, keberadaan mereka juga mempengaruhi Perseroan dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan. Dengan posisi seperti itu, maka PT Bank KB Bukopin Tbk terus berupaya untuk membangun hubungan yang harmonis dengan para pemangku kepentingan. Hal itu dilakukan, antara lain, melalui berbagai forum pertemuan yang digelar, baik secara berkala maupun insidental sesuai dengan Perseroan atau atas permintaan pemangku kepentingan.

PT Bank KB Bukopin Tbk defines stakeholders as entities or individuals who are affected by the Company's activities, products and services. On the other hand, their presence also influences the Company in realizing successful strategy implementation and achieving goals. With such a position, PT Bank KB Bukopin Tbk continues to strive to build harmonious relationships with stakeholders. This is done, among other things, through various meeting forums that are held, both periodically and incidentally, according to the Company or at the request of stakeholders.

Melalui forum seperti itulah, para pemangku kepentingan membangun keterlibatan dengan PT Bank KB Bukopin Tbk. Mereka bisa memberikan usulan, sumbang saran, maupun kritik dan masukan, sebaliknya Perseroan juga bisa memberikan pandangan dan sumbang saran sesuai dengan perspektif perusahaan. Perseroan meyakini melalui komunikasi dua arah yang terbuka seperti itu, maka PT Bank KB Bukopin Tbk dapat menyelaraskan program-programnya sesuai dengan kebutuhan para pemangku kepentingan, sedangkan para pemangku kepentingan bisa mengetahui program-program yang telah dan sedang dijalankan Perseroan. Lebih dari itu, dengan komunikasi dua arah tersebut, maka kesalahpahaman atau miskomunikasi yang memungkinkan timbulnya dampak negatif bisa diminimalkan.

Through forums like this, stakeholders build involvement with PT Bank KB Bukopin Tbk. They can provide suggestions, provide suggestions, as well as criticism and input, on the other hand, the Company can also provide views and provide suggestions according to the company's perspective. The Company believes that through open two-way communication like that, PT Bank KB Bukopin Tbk can align its programs according to the needs of stakeholders, while stakeholders can find out about the programs that have been and are currently being implemented by the Company. More than that, with two-way communication, misunderstandings or miscommunication that can cause negative impacts can be minimized.

Identifikasi pemangku kepentingan dilakukan Perseroan dengan mengacu pada AA1000 *Stakeholder Engagement Standard* versi tahun 2015, yang membagi ke dalam 5 atribut sebagai berikut:

1. Ketergantungan/*Dependency* (D): Jika Perseroan memiliki ketergantungan pada seseorang atau sebuah organisasi, atau sebaliknya.
2. Tanggung Jawab/*Responsibility* (R): Jika Perseroan memiliki tanggung jawab legal, komersial atau etika terhadap seseorang atau sebuah organisasi.
3. Perhatian/*Tension* (T): Jika seseorang atau sebuah

The Company carries out stakeholder identification by referring to the 2015 version of the AA1000 Stakeholder Engagement Standard, which is divided into 5 attributes as follows:

1. Dependency (D): If the Company is dependent on a person or organization, or vice versa.
2. Responsibility (R): If the Company has a legal, commercial or ethical responsibility towards a person or organization.
3. Tension (T): If a person or an organization requires the

organisasi membutuhkan perhatian Perseroan terkait isu ekonomi, sosial atau lingkungan tertentu.

4. Pengaruh/*Influence* (I): Jika seseorang atau sebuah organisasi memiliki pengaruh terhadap Perseroan atau strategi atau kebijakan pemangku kepentingan lain.
5. Keberagaman Pandangan/*Diverse Perspective* (DP): Jika seseorang atau sebuah organisasi memiliki pandangan berbeda yang dapat mempengaruhi situasi dan mendorong adanya aksi yang tidak ada sebelumnya.

Company's attention regarding certain economic, social or environmental issues.

4. Influence (I): If a person or organization has influence on the Company or the strategies or policies of other stakeholders.
5. Diverse Perspective (DP): If a person or an organization has different views that can influence the situation and encourage action that did not exist before.

Setelah dilakukan pemetaan, pemangku kepentingan PT Bank KB Bukopin Tbk adalah sebagai berikut:

After mapping, the stakeholders of PT Bank KB Bukopin Tbk are as follows:

Pemangku Kepentingan Stakeholders	**Basis Penetapan/ Identifikasi** Basis of Appointment/ Identification	**Metode Pelibatan** Method of Involvemnet	**Frekuensi** Frequency	**Topik Yang Dibahas** Topic of Discussion
Pemegang Saham Shareholders	D,R,I	RUPS Tahunan Annual GMS	Satu kali dalam satu tahun Once a year	Pencapaian Kinerja Perseroan Company Performance Achievement
		RUPS Luar Biasa Extraordinary GMS	Saat diperlukan When needed	Solusi atas kejadian luar biasa yang membawa konsekuensi bagi Pemegang Saham Solutions to extraordinary events that have consequences for Shareholders
		Laporan Manajemen Management Reports	Triwulan Quarterly	Kinerja Bisnis Business Performance
Nasabah Customer	D,R,T,I	Survey Kepuasan Satisfaction Survey	Satu kali dalam satu tahun Once a year	Tingkat Kepuasan Pelanggan Customer Satisfaction Level
		Layanan *Call center* Call center services	Setiap saat bila diperlukan Any time when needed	Mendapatkan kepuasan layanan Achieving service satisfaction
		Kunjungan langsung Direct visit	Setiap saat bila diperlukan Any time when needed	Mendapatkan kepuasan layanan Achieving service satisfaction
Mitra Kerja/Pemasok Work Partners/Suppliers	D,R, T	Kontrak Kerja Employment contract	Sesuai kebutuhan According to the needs	Pengadaan Barang/Jasa Procurement of Goods/Services
Pegawai Employee	D,R, T, I	Intranet Intranet	Harian Daily	Informasi Terkini Latest Information
		Sharing Knowledge Sharing Knowledge	Triwulan Quarterly	Pengetahuan Baru New knowledge
		Employee Gathering Employee Gathering	Satu kali dalam satu tahun Once a year	Kebersamaan Togetherness
		Survey Kepuasan Pegawai Employee Satisfaction Survey	Satu kali dalam setahun Once a year	Mengukur tingkat kepuasan pegawai dan menjaring harapan mereka Measuring the level of employee satisfaction and capturing their expectations

Pemangku Kepentingan Stakeholders	**Basis Penetapan/ Identifikasi** Basis of Appointment/ Identification	**Metode Pelibatan** Method of Involvemnet	**Frekuensi** Frequency	**Topik Yang Dibahas** Topic of Discussion
Serikat Pekerja Labor union	D,R, T, I	Pembahasan Perjanjian Kerja Bersama Collective labor agreement Discussion	Satu kali dalam setahun Once a year	Menciptakan iklim kerja yang kondusif sehingga tercipta hubungan bipartit yang harmonis Creating a conducive work climate so as to create harmonious bipartite relationships
Masyarakat Public	D, R, T, I, DP	Kerja sama dalam melakukan program Tanggung Jawab Sosial Perseroan (CSR) Collaboration in implementing the Corporate Social Responsibility (CSR) program	Secara berkala Periodically	Program CSR CSR Program
Media Media	T, I, DP	*Press Release & Press* Press Releases & Press	Saat diperlukan When needed	Kinerja Perseroan, *Corporate Action*, Penghargaan Company Performance, Corporate Action, Reward
Pemerintah dan Otoritas Keuangan Government and Financial Authority	D, R, T, I, DP	Pelaporan pelaksanaan Kepatuhan dan notifikasi pada Otoritas Jasa Keuangan (OJK) Implementation reporting Compliance and notification to Authorities Financial Services (OJK)	Empat kali dalam setahun Four times a year	Memberikan informasi tentang kepatuhan terhadap ketentuan perundang-undan anyang berlaku Provide information about compliance with provisions current regulation

Catatan: D = Dependency | R = Responsibility | T = Tension | I = Influence | DP = Diverse Perspective

Untuk menjaga hubungan yang baik dengan pemangku kepentingan, Perseroan menyediakan sarana komunikasi dan informasi yang dapat diakses secara langsung, baik dilakukan melalui media pertemuan, penyediaan informasi yang dapat diakses secara *online* atau secara langsung berhubungan pada kantor-kantor operasional Perseroan. Demikian juga, Perseroan membuat sistem dan prosedur yang menjadi acuan Perseroan dalam menampung, menindaklanjuti dan menangani setiap permasalahan, keluhan, saran, harapan dan kritik dari pemangku kepentingan serta senantiasa memberi respons yang disampaikan ke Perseroan untuk selanjutnya ditindaklanjuti.

To maintain good relationships with stakeholders, the Company provides communication and information facilities that can be accessed directly, either through meeting media, providing information that can be accessed online or directly connected to the Company's operational offices. Likewise, the Company creates systems and procedures that become the Company's reference in accommodating, following up and handling every problem, complaint, suggestion, hope and criticism from stakeholders and always provides responses that are submitted to the Company for further follow-up through a standardized mechanism.

Permasalahan terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]

Issues in the Implementation of Sustainable Finance (OJK E.5)

KB Bank berkomitmen untuk menerapkan program dan kegiatan yang selaras dengan keuangan berkelanjutan sebagaimana disampaikan dalam Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RKAB) Tahun 2023. Selama tahun pelaporan, manajemen dan karyawan Perseroan telah berupaya secara maksimal melaksanakan program-program dalam RBB dan RKAB tersebut. Dalam pelaksanaan tersebut, KB Bank menghadapi permasalahan baik internal maupun eksternal sehingga berdampak terhadap pelaksanaan kegiatan maupun pencapaian target kegiatan.

Menghadapi permasalahan tersebut, Bank telah merumuskan dan menerapkan solusi terbaik dengan melakukan identifikasi tantangan dan hambatan pada masing-masing program yang direncanakan, melakukan koordinasi antar unit kerja yang bertanggungjawab terhadap implementasi, monitoring dan evaluasi pada program kerja, serta melakukan pelatihan maupun sosialisasi terkait dengan program kerja yang berkaitan dengan keuangan berkelanjutan.

KB Bank is committed to implementing programmes and activities that are aligned with sustainable finance as presented in the Bank's Business Plan (RBB) and Sustainable Finance Action Plan (RKAB) for the year 2023. During the reporting year, the management and employees of the Company have made maximum efforts to implement the programmes in the RBB and RKAB. In this implementation, KB Bank faced both internal and external problems that impacted the implementation of activities and the achievement of activity targets.

To overcome these problems, the Bank has formulated and implemented the best solution by identifying challenges and obstacles in each planned program, coordinating between work units responsible for the implementation, monitoring and evaluation of work programs, and conducting training and dissemination related to work programs related to sustainable finance.



03

KINERJA KEBERLANJUTAN

SUSTAINABLE PERFORMANCE


KBank

KINERJA KEBERLANJUTAN
SUSTAINABLE PERFORMANCE

PT Bank KB Bukopin Tbk sebagai bagian dari lembaga jasa keuangan di Indonesia berkomitmen untuk menerapkan keuangan berkelanjutan sebagaimana diatur dalam POJK No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Menurut peraturan ini, keuangan berkelanjutan adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, lingkungan hidup, dan sosial. Dalam arti luas, keuangan berkelanjutan bagi emiten dan perusahaan publik dapat dimaknai sebagai kegiatan berkelanjutan (*sustainable operation*), yaitu kegiatan operasi perusahaan yang dijalankan dengan memperhatikan aspek ekonomi, lingkungan hidup, dan sosial.

Bagi Perseroan, keselarasan antara aspek ekonomi, lingkungan hidup dan sosial merupakan suatu keharusan karena fungsi suatu perusahaan bukan hanya mencetak laba tetapi juga dituntut menjaga kelestarian lingkungan hidup dan menunjukkan kepedulian pada isu-isu sosial. Lebih dari itu, Perseroan meyakini keselarasan ketiga aspek merupakan pondasi penting untuk mewujudkan bisnis yang berkesinambungan dengan pencapaian kinerja yang optimal.

PT Bank KB Bukopin Tbk as part of a financial services institution in Indonesia is committed to implementing sustainable finance as regulated in POJK No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies or POJK Sustainable Finance. According to this regulation, sustainable finance is comprehensive support from the financial services sector to create sustainable economic growth by harmonizing economic, environmental and social interests. In a broad sense, sustainable finance for issuers and public companies can be interpreted as sustainable operations, namely company operational activities that are carried out by taking into account economic, environmental and social aspects.

For the Company, harmony between economic, environmental and social aspects is a necessity because the function of a company is not only to make profits but is also required to preserve the environment and show concern for social issues. More than that, the Company believes that the harmony of these three aspects is an important foundation for realizing a sustainable business by achieving optimal performance.

KEGIATAN MEMBANGUN BUDAYA KEBERLANJUTAN [OJK F.1]

Dukungan PT Bank KB Bukopin Tbk terhadap keuangan berkelanjutan direalisasikan melalui berbagai kebijakan antara lain melakukan pembiayaan atau investasi yang selaras dengan kegiatan berkelanjutan, melaksanakan program prioritas sebagaimana disampaikan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB), serta melaksanakan Tanggung Jawab Sosial dan Lingkungan (TJSL)/*Corporate Social Responsibility* (CSR). Selanjutnya, untuk mewujudkan penerapan keuangan berkelanjutan yang efektif, Perseroan menggunakan 8 (delapan) prinsip keuangan berkelanjutan sebagai panduan yaitu:

1. Prinsip investasi bertanggung jawab;
2. Prinsip strategi dan praktik bisnis berkelanjutan;
3. Prinsip pengelolaan risiko sosial dan lingkungan hidup;
4. Prinsip tata kelola;
5. Prinsip komunikasi yang informatif;
6. Prinsip inklusif;
7. Prinsip pengembangan sektor unggulan prioritas; dan
8. Prinsip koordinasi dan kolaborasi.

Berpedoman pada delapan prinsip tersebut, PT Bank KB Bukopin Tbk menetapkan budaya keberlanjutan yang disosialisasikan kepada seluruh manajemen dan karyawan sehingga keberadaannya semakin kukuh. Budaya keberlanjutan merujuk pada nilai dan budaya PT Bank KB Bukopin Tbk yaitu I CAN yang telah disahkan sesuai Surat Keputusan Direksi No.

ACTIVITIES TO BUILD A CULTURE OF SUSTAINABILITY [OJK F.1]

PT Bank KB Bukopin Tbk support for sustainable finance is realized through various policies, including conducting financing or investments that are in line with sustainable activities, implementing priority programs as stated in the Sustainable Finance Action Plan (RAKB), and implementing Social and Environmental Responsibility (TJSL)/Corporate Social Responsibility (CSR). Furthermore, to realize effective implementation of sustainable finance, the Company uses 8 (eight) sustainable finance principles as a guide, namely:

1. Principles of responsible investment;
2. Principles of sustainable business strategies and practices;
3. Principles of social and environmental risk management;
4. Governance principles;
5. Principles of informative communication;
6. Inclusive principle;
7. The principle of developing priority leading sectors; And
8. Principles of coordination and collaboration.

Guided by these eight principles, PT Bank KB Bukopin Tbk has established a culture of sustainability which is socialized to all management and employees so that its existence becomes stronger. Sustainability culture refers to the values and culture of PT Bank KB Bukopin Tbk, namely I CAN, which has been ratified in accordance with Decree of the Board of Directors

1092 Tahun 2019. Adapun sosialiasi untuk membangun budaya keberlanjutan dilakukan Perseroan melalui berbagai media dan kesempatan, seperti situs/website, media sosial, pertemuan antara manajemen dengan karyawan atau pertemuan dengan mitra kerja, masyarakat atau pemangku kepentingan eksternal lainnya, baik yang terjadwal maupun yang insidental.

Sesuai maksud dan tujuan PT Bank KB Bukopin Tbk, sosialisasi budaya keberlanjutan juga dilakukan melalui berbagai kegiatan di bidang perbankan dan jasa keuangan lainnya dengan berpedoman pada kaidah kegiatan berkelanjutan, seperti tidak berdampak negatif terhadap lingkungan, melaksanakan program RAKB, TJSL/CSR, serta menerapkan operasional kantor yang ramah lingkungan. Operasional kantor ramah lingkungan diimplementasikan melalui serangkaian program seperti efisiensi penggunaan kertas, listrik, bahan bakar minyak (BBM), air dan sebagainya. Seiring dengan itu, budaya keberlanjutan yang juga dilaksanakan secara optimal oleh Perseroan adalah menciptakan lingkungan kerja yang aman dan sehat sesuai dengan prinsip Kesehatan dan Keselamatan Kerja (K3) dengan tujuan tidak terjadi kecelakaan kerja dan serta terdapat penyakit akibat kerja.

No. 1092 of 2019. The Company carries out socialization to build a culture of sustainability through various media and opportunities, such as sites/websites, social media, meetings between management and employees or meetings with work partners, the community or other external stakeholders, both scheduled and incidental.

In accordance with the aims and objectives of PT Bank KB Bukopin Tbk, the socialization of a culture of sustainability is also carried out through various activities in the banking and other financial services sector guided by the principles of sustainable activities, such as not having a negative impact on the environment, implementing RAKB, TJSL/CSR programs, and implementing friendly office operations. environment. Environmentally friendly office operations are implemented through a series of programs such as efficient use of paper, electricity, fuel oil (BBM), water and so on. Along with that, the Company also implements a culture of sustainability optimally by creating a safe and healthy work environment in accordance with the principles of Occupational Health and Safety (K3) with the aim of preventing work accidents and work-related diseases.

MENGUKUHKAN KINERJA OPTIMAL PASCAPANDEMI

SOLIDIFYING POST-PANDEMIC OPTIMAL PERFORMANCE

SEKILAS EKONOMI GLOBAL DAN NASIONAL

Kondisi perekonomian global tahun 2023 masih diliputi ketidakpastian sejalan dengan dinamika perekonomian negara-negara maju yang berdampak ke global. Amerika Serikat masih dihadapkan pada inflasi yang berada di atas target, tingginya suku bunga, peningkatan tekanan fiskal, dan tergerusnya *excess saving* yang membayangi pelemahan ekonomi; China masih bergulat dengan pelemahan ekonomi pasca COVID-19; sedangkan Eropa kondisi ekonominya melemah dengan defisit fiskal yang meningkat diiringi oleh core inflation yang masih tinggi.

Selain faktor ekonomi, ketidakpastian perekonomian global juga dipengaruhi oleh kondisi geopolitik yang masih bergejolak. Perang di Rusia melawan Ukraina belum ada tanda-tanda akan berakhir, berikutnya disusul dengan terjadinya konflik di Timur Tengah, yaitu Israel melawan Palestina yang juga masih berkepanjangan. Kondisi tersebut menimbulkan downside risk terhadap prospek pertumbuhan ekonomi global, terlebih lagi ada kemungkinan perang akan melebar, terkhusus antara Israel vs Palestina.

Berkaca pada kondisi tersebut, lembaga ekonomi global seperti Dana Moneter Internasional (IMF) dan Bank Dunia memprediksi pertumbuhan ekonomi global tahun 2023 melemah dibandingkan tahun sebelumnya. IMF melakukan revisi dengan menyebut angka pertumbuhan ekonomi global menjadi hanya 3%, sedangkan Bank Dunia justru menyebut angka 2,1%. Di sisi lain, inflasi diprediksi mencapai level 5,8%, lebih tinggi dibandingkan periode sebelum pandemi.

Di tengah perlambatan ekonomi global, merujuk data Badan Pusat Statistik (BPS), ekonomi Indonesia berhasil menunjukkan pertumbuhan berkelanjutan yaitu pada angka 5,05% (y-on-y). Walau melambat dibandingkan tahun 2022 yang mencapai 5,31%, pertumbuhan ekonomi Indonesia tersebut masih di atas prediksi sejumlah lembaga ekonomi global. Bank Dunia, IMF, dan *Asian Development Bank* (ADB), ketiganya memprediksi pertumbuhan ekonomi Indonesia mencapai 5%.

A GLANCE AT GLOBAL AND NATIONAL ECONOMY

Global economic conditions in 2023 remains under the shadow of uncertainty as the economic dynamics of developed countries impacts the global world. The United States is still facing inflation that is above target. Not to mention the high interest rates, increasing fiscal pressure, and eroding excess savings which overshadow economic weakness; China is still grappling with post-COVID-19 economic weakness; Meanwhile, Europe's economic conditions are weakening with an increasing fiscal deficit accompanied by core inflation which is still high.

Apart from economic factors, global economic uncertainty is also influenced by the volatile geopolitical conditions. The war in Russia against Ukraine shows no signs of ending, followed by the conflict in the Middle East; Israel against Palestine, which is also still ongoing. This condition creates a downside risk to the prospects for global economic growth, moreover there is the possibility that war will spread, especially between Israel vs Palestine.

Reflecting on these conditions, global economic institutions such as the International Monetary Fund (IMF) and the World Bank predict that global economic growth in 2023 to be weaker than the previous year. The IMF made a revision by calling the global economic growth figure only 3%, while the World Bank actually put the figure at 2.1%. On the other hand, inflation is predicted to reach 5.8%, higher than the period before the pandemic.

In the midst of the global economic slowdown, referring to data from the Central Statistics Agency (BPS), the Indonesian economy has succeeded in showing sustainable growth, namely at 5.05% (y-on-y). Even though it is slowing compared to 2022 which reached 5.31%, Indonesia's economic growth is still above predictions from a number of global economic institutions. The World Bank, IMF and Asian Development Bank (ADB) all predict Indonesia's economic growth to reach 5%.

KINERJA LAPANGAN USAHA JASA KEUANGAN 2023

Keberhasilan Indonesai meraih keberlanjutan ekonomi ditandai dengan bertumbuhnya 17 (tujuh belas) lapangan usaha yang dijadikan sebagai dasar bagi BPS dalam menyusun pertumbuhan ekonomi Indonesia. Lapangan usaha yang mengalami pertumbuhan tertinggi adalah Transportasi dan Pergudangan sebesar 13,96%; diikuti Jasa Lainnya sebesar

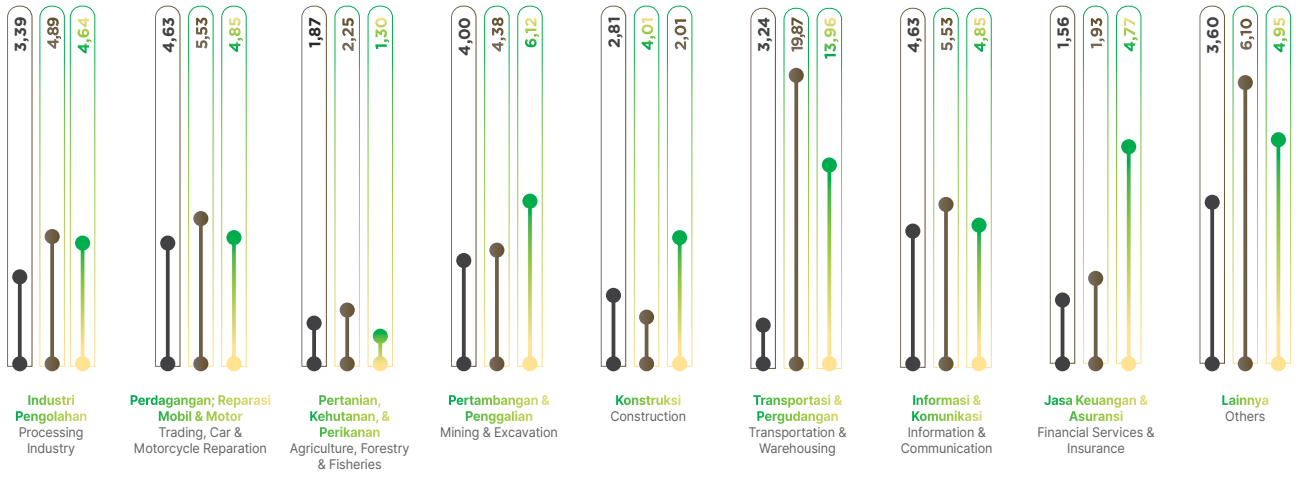
2023 FINANCIAL SERVICES BUSINESS SECTOR PERFORMANCE

Indonesia's success in achieving economic sustainability is marked by the growth of 17 business fields which serve as the basis for BPS in developing Indonesia's economic growth. The business fields that experienced the highest growth are Transportation and Warehousing at 13.96%; followed by Other Services at 10.52%; and Provision of Accommodation and Food

10,52%; dan Penyediaan Akomodasi dan Makan Minum sebesar 10,01%. Sementara itu, Industri Pengolahan yang memiliki peran dominan tumbuh 4,64%. Sedangkan Pertanian, Kehutanan, dan Perikanan serta Perdagangan Besar dan Eceran; Reparasi Mobil dan Sepeda Motor masing-masing tumbuh sebesar 1,30% dan 4,85%. Dua lapangan usaha dengan pertumbuhan tertinggi yaitu Transportasi & Pergudangan, Jasa Lainnya, serta Akomodasi & Makan Minum didorong oleh peningkatan mobilitas masyarakat; penyelenggaraan event internasional, seperti Piala Dunia U-17, pertemuan KTT ASEAN, MotoGP Mandalika, dan persiapan pemilihan umum.

and Drink amounting to 10.01%. Meanwhile, the Processing Industry which has a dominant role grew 4.64%. Meanwhile, Agriculture, Forestry and Fisheries as well as Wholesale and Retail Trade; Car and Motorcycle Repairs grew by 1.30% and 4.85% respectively. The two business fields with the highest growth, namely Transportation & Warehousing, Other Services, and Accommodation & Food and Drink, are driven by increased community mobility; organizing international events, such as the U-17 World Cup, ASEAN Summit meetings, Mandalika MotoGP, and preparations for general elections.

Grafik Pertumbuhan PDB Beberapa Lapangan Usaha Tahun 2021-2023 (persen)
GDP Growth Graph for Several Business Fields 2021-2023 (percent)



Terkhusus lapangan usaha Jasa Keuangan dan Asuransi, termasuk di dalamnya industri perbankan, pada tahun 2023 tumbuh sebesar 4,77%, meningkat signifikan dibanding tahun 2022 yang mencapai 1,93%. Menurut Otoritas Jasa Keuangan (OJK), sektor perbankan tetap risilien di tengah tantangan global. Lembaga ini menyebutkan hingga Oktober 2023 fungsi intermediasi tumbuh optimal dengan pertumbuhan kredit tercatat 8,99% secara tahunan (y-on-y). Berdasarkan tujuan pemberian kredit tercatat kredit investasi tumbuh 10,22%, kredit modal kerja tumbuh 8,10% dan kredit konsumsi tumbuh 9,28%. Adapun sektor ekonomi utama pendorong pertumbuhan kredit adalah pertambangan yang tumbuh sebesar 15,23%, transportasi 14,30%, pertanian 8,62%, dan perdagangan 5,70%.

Selaras dengan itu, pertumbuhan juga terjadai pada Dana Pihak Ketiga (DPK) yaitu sebesar 3,43%, yang ditopang oleh pertumbuhan giro sebesar 6,01%. Sejumlah indikator

In particular, the Financial Services and Insurance business sector, including the banking industry, in 2023 will grow by 4.77%, a significant increase compared to 2022 which reached 1.93%. According to the Financial Services Authority (OJK), the banking sector remains resilient amidst global challenges. This institution stated that until October 2023, the intermediation function would grow optimally with credit growth recorded at 8.99% on an annual basis (y-on-y). Based on the objectives of lending, investment credit grew 10.22%, working capital credit grew 8.10% and consumption credit grew 9.28%. The main economic sectors driving credit growth were mining which grew by 15.23%, transportation by 14.30%, agriculture by 8.62%, and trade by 5.70%.

In line with this, growth also occurred in Third Party Funds (DPK), namely 3.43%, which was supported by growth in current accounts of 6.01%. A number of other banking performance

kinerja perbankan lainnya juga menunjukkan posisi aman. OJK mencatat, rasio-rasio perbankan terkait dengan masalah NPL (*nonperforming loan*/kredit bermasalah) dan lainnya terpantau membaik, CAR (*capital adequacy ratio*/rasio kecukupan modal) pun tinggi. Secara rinci, kualitas kredit tetap terjaga dengan rasio NPL net perbankan sebesar 0,77% dan NPL gross sebesar 2,42%. Adapun, CAR telah mencapai 27,48% pada Oktober 2023. Kondisi likuiditas perbankan pun masih *ample* (atau jauh di atas *threshold*) di mana rasio alat likuid per DPK (AL/DPK) mencapai level 26,36% di atas ambang batas 10%.

Sementara itu, berdasarkan Survei Orientasi Bisnis Perbankan OJK (SBPO) triwulanan dari OJK, indeks orientasi bisnis perbankan berada di level 62 atau zona optimis. Responden dari perbankan memperkirakan kinerja perbankan akan tetap terjaga pada kuartal IV/2023. Optimisme kinerja perbankan itu didorong oleh ekspektasi bahwa penyaluran kredit masih akan cukup baik sehingga berdampak pada peningkatan laba dan modal perbankan.

Berdasarkan berbagai parameter di atas, secara umum, OJK menegaskan bahwa perbankan di Tanah Air pada 2023 resilien dan daya tahannya bagus. Dalam hal ini, Indonesia bisa lepas dari masalah global, misalnya krisis perbankan di AS yang merembet ke Swiss. Pada awal tahun 2023, berbagai kalangan mengkhawatirkan terjadi gangguan stabilitas sistem keuangan global imbas bangkrutnya sejumlah bank di AS.

INISIATIF STRATEGIS PT BANK KB BUKOPIN TBK TAHUN 2023

Keberhasilan pemerintah mengendalikan pandemi COVID-19 serta bertumbuhnya ekonomi Indonesia yang berkesinambungan hingga tahun 2023 merupakan momentum bagi pelaku usaha di industri perbankan untuk bangkit. Keleluasaan masyarakat untuk beraktivitas dan bekerja, termasuk menjalankan usaha, menjadi ceruk yang menarik bagi bank untuk menyalurkan pinjaman, atau sebaliknya menampung tabungan dari nasabah yang sudah kembali meraih penghasilan, bahkan menyisihkan sebagian di antaranya untuk ditabung di bank.

PT Bank KB Bukopin Tbk sebagai salah satu pelaku di industri perbankan terus berupaya untuk memperbaiki kinerja agar bisa memanfaatkan peluang bertumbuhnya ekonomi pasca-pandemi. Untuk itu, Perseroan melakukan berbagai langkah dan kebijakan, mulai dari melakukan transformasi bisnis hingga penguatan digitalisasi. Langkah penguatan sejalan dengan dukungan penuh dari KB Kookmin Bank dan KB Financial Group sebagai pemegang saham pengendali. Seiring dengan itu, Perseroan juga terus berkomitmen untuk mengurangi jumlah kerugian dan mengalami penurunan dalam rasio *loan at risk* (LAR).

Secara spesifik, berbagai langkah dan program peningkatan kinerja tersebut disampaikan dalam Rencana Bisnis Bank Tahun 2023. Lebih lanjut, PT Bank KB Bukopin Tbk telah membuat guideline untuk mencapai target dari rencana strategi yang telah ditetapkan, serta telah pula menentukan langkah-langkah strategi sebagai fondasi utama dalam mencapai aspirasi Bank dengan tujuan "Menjadi Institusi Keuangan Pilihan Utama di Indonesia". Adapun tajuk strategik agenda PT Bank KB Bukopin

indicators also show a safe position. OJK noted that banking ratios related to NPL (nonperforming loans/problematic credit) and other problems were observed to be improving, CAR (capital adequacy ratio/capital adequacy ratio) was also high. In detail, credit quality remains maintained with a banking net NPL ratio of 0.77% and gross NPL of 2.42%. Meanwhile, CAR has reached 27.48% in October 2023. Banking liquidity conditions are still fair (or far above the threshold) where the ratio of liquid assets per TPF (AL/DPK) reached the level of 26.36%, above the 10% threshold.

Meanwhile, based on the quarterly OJK Banking Business Orientation Survey (SBPO), the banking business orientation index is at level 62 or the optimistic zone. Respondents from banks estimate that banking performance will remain maintained in the fourth quarter of 2023. Optimism about banking performance is driven by expectations that credit distribution will still be good enough to have an impact on increasing banking profits and capital.

Based on the various parameters above, in general, OJK confirms that banking in the country in 2023 is resilient and has good endurance. In this case, Indonesia can escape global problems, for example the banking crisis in the US which spread to Switzerland. In early 2023, various groups are concerned that there will be disruption to the stability of the global financial system due to the bankruptcy of a number of banks in the US.

BANK PT BANK KB BUKOPIN TBK STRATEGIC INITIATIVES IN 2023

The government's success in controlling the COVID-19 pandemic and the sustainable growth of the Indonesian economy until 2023 is a momentum for business players in the banking industry to rise. The freedom for people to carry out activities and work, including running a business, has become an attractive niche for banks to distribute loans, or conversely accommodate savings from customers who have returned to income, even setting aside some of them for savings in the bank.

PT Bank KB Bukopin Tbk as one of the players in the banking industry continues to strive to improve its performance so that it can take advantage of opportunities for post-pandemic economic growth. For this reason, the Company has implemented various steps and policies, starting from carrying out business transformation to strengthening digitalization. The strengthening steps are in line with full support from KB Kookmin Bank and KB Financial Group as controlling shareholders. Along with that, the Company also continues to be committed to reducing the number of losses and experiencing a decrease in the loan at risk (LAR) ratio.

Specifically, the various performance improvement steps and programs are presented in the Bank's Business Plan for 2023. Furthermore, PT Bank KB Bukopin Tbk has created guidelines for achieving the targets of the strategic plan that have been set, and has also determined strategic steps as the main foundation in achieve the Bank's aspirations with the aim of "Becoming the First Choice Financial Institution in Indonesia". The strategic headline of PT Bank KB Bukopin Tbk agenda for

Tbk tahun 2023 adalah "BISA" yang bermakna Bank ingin mencapai kemajuan bersama melalui perubahan mendasar dengan 4 pilar utama yaitu Boost Sales Performance, Innovation for Turnaround, Strengthening the Quality of Assets, Advanced IT & Digital.

2023 is "BISA" which means the Bank wants to achieve progress together through fundamental changes with 4 main pillars, namely Boost Sales Performance, Innovation for Turnaround, Strengthening the Quality of Assets, Advanced IT & Digital.

Arah strategi PT Bank KB Bukopin Tbk tahun 2023, yaitu Mencapai Kemajuan Bersama Melalui Perubahan Mendasar" disampaikan dalam bagan berikut:

The strategic direction of PT Bank KB Bukopin Tbk in 2023, namely "Achieving Mutual Progress Through Fundamental Change" is presented in the following chart:



KINERJA EKONOMI BANK KB BUKOPIN TAHUN 2023

Sejalan dengan upaya untuk meraih kinerja optimal, PT Bank KB Bukopin Tbk secara konsisten melakukan sosialisasi berbagai rencana dan kebijakan strategis yang telah ditetapkan dalam RBB tahun 2023. Kepada pemangku kepentingan internal, sosialisasi dilakukan dengan memanfaatkan berbagai media dan kesempatan, termasuk saat manajemen melakukan rapat yang terjadwal maupun pertemuan-pertemuan lain yang bersifat insidental. Sosialisasi kebijakan strategis tersebut sekaligus merupakan bagian dari upaya PT Bank KB Bukopin Tbk membangun budaya keberlanjutan. Adapun sosialisasi kepada pemangku kepentingan eksternal, seperti pemerintah/pemerintah daerah, regulator, pemasok, nasabah, dan masyarakat antara lain dilakukan melalui informasi di *website, press release*, media sosial, penerbitan informasi di situs/*website* dan sebagainya. [OJK F.1]

Selain melakukan sosialisasi, manajemen dengan dukungan karyawan secara konsisten melaksanakan inisiatif dan kebijakan strategis tersebut selama tahun pelaporan. Pelaksanaannya terus dipantau dan dievaluasi sehingga Perseroan bisa menentukan solusi terbaik apabila ditemukan deviasi atau hambatan di lapangan. Komitmen dan konsistensi tersebut bermuara dengan pencapaian target dan realisasi kinerja pendapatan dan laba rugi tahun 2023 sebagaimana tabel berikut:[GRI 3-3][OJK F.2]

BANK KB BUKOPIN ECONOMIC PERFORMANCE IN 2023

In line with efforts to achieve optimal performance, PT Bank KB Bukopin Tbk consistently disseminates various strategic plans and policies that have been stipulated in the 2023 RBB. To internal stakeholders, dissemination is carried out by utilizing various media and opportunities, including when management holds scheduled meetings and conferences. -other meetings that are incidental. The socialization of this strategic policy is also part of PT Bank KB Bukopin Tbk efforts to build a culture of sustainability. As for outreach to external stakeholders, such as the government/ regional government, regulators, suppliers, customers and the public, among others, it is carried out through information on websites, press releases, social media, publishing information on sites/websites and so on. [OJK F.1]

Apart from conducting outreach, management with the support of employees consistently implemented these strategic initiatives and policies during the reporting year. Implementation continues to be monitored and evaluated so that the Company can determine the best solution if deviations or obstacles are found in the field. This commitment and consistency leads to the achievement of targets and realization of revenue and profit and loss performance in 2023 as in the following table: [GRI 3-3][OJK F.2]

Tabel Target dan Realisasi Kinerja Ekonomi KB Bukopin Tahun 2021-2023

Table of Targets and Realization of KB Bukopin's Economic Performance for 2021-2023

Uraian Description	2023			2022			2021		
	Target dalam RBB RBB Plan	Realisasi Realization	%	Target dalam RBB RBB Plan	Realisasi Realization	%	Target dalam RBB RBB Plan	Realisasi Realization	%
	1	2	1:2	3	4	3:4	5	6	5:6
Kinerja Keuangan (Rp Miliar) **Financial Performance (IDR Billion)**									
Total Aset Total Assets	94.497	84.307	89,22%	86.095	84.704	98,38%	76.219	84.370.310	110,69%
Kredit yang diberikan Loans	47.924	44.183	92,19%	42.544	45.985	108,09%	56.604	54.557	96,38%
Total Simpanan Nasabah Total Savings	47.924	39.037	81,46%	42.560	46.696	109,72%	47.170	51.245	108,64%
Total Ekuitas Total Equity	16.371	14.763	90,18%	14.887	11.217	75,35%	10.737.078	13.206	123,44%
Pendapatan Bunga Bersih Interest Income – nett	995	609	61,21%	892	846	94,87%	600	662	110,40%
Pendapatan Operasional Selain bunga Operating Income other than interest	473	457	96,62%	414	500*	120,77%*	191.235	59.423	31,07%
Beban Operasional Selain bunga Other Operating Expenses other than interest	(2.266)	(2.280)	100,62%	(2.854)	(2.424)*	84,93%*	(3.210)	(2.655)	120,92%
(Beban) Pemulihan CKPN CKPN Recovery (expense)	(3.805)	(5.248)	72,50%	(5.095)	(3.943)	129,22%	(185)	(957)	19,37%
Pendapatan (Beban) Non Operasional Bersih Non-operating Income (expense) – nett	(363)	(128)	35,26%	(181)	(89)	49,17%*	(617)	(26)	2393,79%
Rugi Bersih Nett Loss	(3.873)	(6.056)	156,36%	(5.323)	(5.033)*	94,55%*	(2.513)	(2.137)	117,55%
Rasio Kinerja (Persen) **Performance Ratio (Percentage)**									
Rasio Kecukupan Modal Minimum (KPMM) dengan memperhitungkan risiko kredit, risiko pasar, dan operasional CAR Ratio by taking into account credit risk, market risk, and operational risk	25.39%	27.05%	106.55%	26.78%	19.08%	71.24%	16.54%	20.26%	122.46%
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif Non-performing Earning Assets and Non-performing Non-earning Assets to Total Earning Assets and Non-Earning Assets	7.20%	6.27%	114.78%	7.92%	6.92%	114.51%	2.79%	10.79%	25.86%
Aset produktif bermasalah terhadap total aset produktif Non-performing Earning Assets to Total Earning Assets	4.42%	6.37%	69.31%	4.54%	4.09%	111.07%	3.13%	8.75%	35.79%
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets	4.45%	4.80%	107.97%	6.52%	1.93%	29.58%	2.94%	6.35%	216.08%
NPL gross Gross NPL	7.99%	9.56%	83.55%	8.34%	6.56%	127.13%	3.90%	10.66%	36.57%
NPL nett Nett NPL	3.92%	4.87%	80.54%	3.93%	4.84%	81.10%	3.75%	4.91%	76.37%
Return on Asset (ROA) Return on Asset (ROA)	-5.56%	-7.71%	138.61%	-8.39%	-6.27%	74.77%	-3.28%	-4.93%	150.11%

Tabel Target dan Realisasi Kinerja Ekonomi KB Bukopin Tahun 2021-2023
Table of Targets and Realization of KB Bukopin's Economic Performance for 2021-2023

Uraian Description	2023			2022			2021		
	Target dalam RBB RBB Plan	Realisasi Realization	%	Target dalam RBB RBB Plan	Realisasi Realization	%	Target dalam RBB RBB Plan	Realisasi Realization	%
	1	2	1:2	3	4	3:4	5	6	5:6
Return on Equity (ROE) Return on Equity (ROE)	-48.82%	-61.38%	125.74%	-80.45%	-82.58%	102.65%	-39.89%	-36.01%	90.27%
Net Interest Margin (NIM) Net Interest Margin (NIM)	1.18%	0.78%	66.00%	1.28%	1.17%	91.38%	0.93%	1.00%	107.53%
Rasio Efisiensi (BOPO) Efficiency Ratio (BOPO)	192.35%	223.24%	86.16%	258.62%	226.22%	114.32%	142.62%	171.20%	83.31%
Loan to Deposit Ratio (LDR) Loan to Deposit Ratio (LDR)	100.00%	113.18%	113.18%	99.96%	98.48%	98.52%	120.00%	106.46%	88.72%
Nilai *Liquidity Coverage Ratio* (LCR)* **Liquidity Coverage Ratio (LCR)* Value**									
LCR secara individu Individual LCR	105.00%	129.92%	123.73%	105.00%	171.67%	163.50%	105.00%	160.22%	152.59%
LCR secara konsolidasi Consolidated LCR	105.00%	122.94%	117.09%	105.00%	165.16%	157.30%	105.00%	161.01%	153.34%

*disajikan kembali
*restated
*) Hanya diisi oleh Bank yang diwajibkan untuk menyusun dan mempublikasikan perhitungan dan nilai Liquidity Coverage Ratio (LCR) Triwulanan sebagaimana diatur dalam ketentuan mengenai kewajiban pemenuhan rasio kecukupan likuiditas (LCR) bagi Bank umum. Nilai LCR pertama kali disajikan untuk posisi laporan bulan Maret 2019.
*) Only filled in by Banks that are required to prepare and publish the calculation and value of the Quarterly Liquidity Coverage Ratio (LCR) as regulated in the provisions regarding the obligation to fulfill the liquidity adequacy ratio (LCR) for commercial Banks. The LCR value was first presented for the March 2019 reportin

Informasi selengkapnya tentang kinerja ekonomi Perseroan disampaikan dalam Laporan Tahunan Perseroan Tahun 2023 pada Bab Analisa dan Pembahasan Manajemen yang dimulai di halaman 118.

Complete information about the economic performance of the Company is presented in the Company's 2023 Annual Report in the Management Analysis and Discussion Chapter which begins on page 118.

Sementara itu, perbandingan antara target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan selama tahun 2023 disajikan dalam tabel berikut: [OJK F.3]

Meanwhile, a comparison between portfolio targets and performance, financing targets, or investments in financial instruments or projects that are in line with the implementation of Sustainable Finance during 2023 is presented in the following table: [OJK F.3]

Tabel Realisasi Penerapan Keuangan Berkelanjutan Tahun 2021-2023 (dalam Triliun Rupiah)

Table of Realization of the Implementation of Sustainable Finance in 2021-2023 (in Trillions of Rupiah)

Uraian Description	2023		2022		2021	
	Realisasi Realization	Target Target	Realisasi Realization	Target Target	Realisasi Realization	Target Target
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan **Number of products that meet the criteria for sustainable business activities**						
a. Penghimpunan Dana a. Fund Raising	0	-	0	-	0	-
b. Penyaluran Dana b. Fund Channeling	4,55	-	3,76	-	12,09	-
Total Aset Produktif Kegiatan Usaha Berkelanjutan **Total Productive Assets of Sustainable Business Activities**						
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan a. Total Credit/Financing for Sustainable Business Activities	4,55	-	3,76	-	12,09	-

Uraian Description	2023		2022		2021	
	Realisasi Realization	Target Target	Realisasi Realization	Target Target	Realisasi Realization	Target Target
b. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan b. Total Non-Credit/Financing for Non-Sustainable Business Activities	39,73	-	42,23	-	42,24	-
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%) Percentage of total credit/financing for sustainable business activities to total bank credit/financing (%)	11,45	-	8,17	-	22,57	-

Sesuai tabel di atas, penyaluran dana oleh PT Bank KB Bukopin Tbk yang memenuhi kriteria kegiatan usaha berkelanjutan pada tahun 2023 mengalami kenaikan dibanding tahun 2022. Adapun persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan Bank pada tahun 2023 mencapai 11,45%, naik dibandingkan tahun 2022 yang mencapai 8,17%.

According to the table above, the distribution of funds by PT Bank KB Bukopin Tbk which meets the criteria for sustainable business activities in 2023 will experience a increase compared to 2022. The percentage of total credit/financing for sustainable business activities to the total credit/financing of the Bank in 2023 will reach 11.45%, up compared to 2022 which reached 8.17%.

DISTRIBUSI NILAI EKONOMI

Seusai dengan pencapaian kinerja di atas, maka distribusi nilai ekonomi PT Bank KB Bukopin Tbk, yaitu nilai ekonomi langsung yang dihasilkan, nilai ekonomi yang didistribusikan, dan nilai ekonomi yang disimpan dapat dipetakan. Nilai ekonomi langsung yang dihasilkan adalah sejumlah pendapatan yang diperoleh dari hasil kegiatan bisnis Perseroan. Sedangkan nilai ekonomi yang didistribusikan merupakan sejumlah pengeluaran yang didistribusikan sebagai bentuk kontribusi Perseroan dalam meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran gaji, pajak, dividen, pembayaran untuk pemasok, maupun realisasi dana untuk masyarakat sebagai salah satu bentuk perwujudan Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan melalui berbagai Program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR). Adapun nilai ekonomi yang disimpan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi dengan nilai ekonomi yang didistribusikan, yang digunakan untuk melanjutkan dan mengembangkan usaha PT Bank KB Bukopin Tbk. [GRI 3-3, 201-1]

DISTRIBUTION OF ECONOMIC VALUE

In accordance with the above performance achievements, the distribution of PT Bank KB Bukopin Tbk economic value, namely the direct economic value produced, the distributed economic value and the saved economic value can be mapped. The direct economic value generated is the amount of income obtained from the results of the Company's business activities. Meanwhile, distributed economic value is a number of expenditures distributed as a form of the Company's contribution to increasing the rate of economic growth and welfare of stakeholders, such as payment of salaries, taxes, dividends, payments to suppliers, as well as the realization of funds for the community as a form of manifestation of Social Responsibility. and Environment (TJSL), which is implemented through various Corporate Social Responsibility (CSR) Programs. The economic value saved is the difference between the economic value produced minus the economic value distributed, which is used to continue and develop Bank PT Bank KB Bukopin Tbk business. [GRI 3-3, 201-1]

URAIAN Description	2023	2022	2021
Nilai Ekonomi Langsung yang Dihasilkan **Generated Direct Economic Value**			
Pendapatan Bunga dan Syariah **Interest and Sharia Income**			
Pendapatan Bunga Interest Income	4.374.694	3.721.413	3.919.306
Pendapatan Syariah Sharia Income	486.942	407.257	298.309
Pendapatan operasional lainnya **Other Operating Income**			
Provisi dan komisi lainnya Other fees and commissions	333.732	323.340	419.959

URAIAN Description	2023	2022	2021
Keuntungan (kerugian) atas penjualan surat-surat berharga-neto Gain (loss) on sale of marketable securities – nett	(8.899)	13.082	19.498
Keuntungan (kerugian) selisih kurs – neto Gain (loss) on foreign exchane – net	29.265	31.815	(423.525)
Lain-lain Others	102.429	131.272	135.233
Total Nilai Ekonomi Langsung yang Dihasilkan **TotalGenerated Direct Economi Value**	**5.318.163**	**4.628.179**	**4.368.780**
Nilai Ekonomi Langsung yang Distribusikan **Distributed Direct Economic Value**			
Beban Bunga dan Syariah Interest expense and sharia charges	(4.052.754)	(3.079.167)	(3.388.098)
Beban Penyisihan Kerugian Penurunan Nilai atas Aset Keuangan – Neto Provision of allowance for impairment losses on Financial Assets – Nett	(5.537.792)	(3.948.482)	(1.051.148)
Beban Penyisihan Kerugian Penurunan Nilai atas Aset Non-Keuangan-Neto Provision of allowance for impairment losses on Non-Financial Assets – nett	(269.055)	(81.325)	(95.606)
Beban Operasional Lainnya (Umum dan Administrasi termasuk Gaji dan Tunjangan Karyawan, serta Program Penjaminan Pemerintah) Other operating expenses (General and Administration including Salaries and Employee benefit, and Premium on Government Guarantee program	(2.280.382)	(2.424.240)	(3.043.349)
Dana Pengembangan Sosial dan Kemasyarakatan (CSR) Social and Community Development Fund (CSR)	(758)	(937)	(1.657)
Total Ekonomi Langsung yang Didistribusikan **Total Distributed Direct Economic Value**	**(12.140.741)**	**(9.533.214)**	**(7.579.858)**
Nilai Ekonomi yang Disimpan **Retained Economic Value**	**(6.822.578)**	**(4.905.035)**	**(3.211.078)**

Merujuk tabel di atas, nilai ekonomi langsung yang dihasilkan PT Bank KB Bukopin Tbk tahun 2023 tercatat sebesar Rp5.318.163 juta, naik dibanding tahun 2022 yang mencapai Rp4.628.179 juta. Kenaikan dipengaruhi oleh meningkatnya pendapatan bunga dan pendapatan syariah pada tahun pelaporan dibandingkan tahun sebelumnya.

Adapun nilai ekonomi langsung yang didistribusikan pada tahun pelaporan sebesar Rp12.140.741 juta, naik dibandingkan tahun 2022 yang tercatat sebesar Rp9.533.214 juta. Kenaikan antara lain dipengaruhi oleh bertambahnya beban bunga dan syariah serta beban penyisihan kerugian penurunan nilai atas aset keuangan – neto, serta beban penyisihan kerugian penurunan nilai atas aset non-keuangan-neto.

Sementara itu, nilai ekonomi langsung yang disimpan tahun 2023 tercatat sebesar Rp(6.822.578) juta, turun dibandingkan tahun 2022 yang mencapai Rp(4.905.035) juta. Penurunan sejalan dengan meningkatnya total ekonomi yang didistribusikan sebagai kewajiban yang harus dibayarkan Bank, baik kepada pemangku kepentingan internal seperti gaji dan tunjangan karyawan maupun pemangku kepentingan eksternal seperti pembayaran beban bunga, pembayaran kepada pemasok, CSR dan sebagainya.

Referring to the table above, the direct economic value generated by PT Bank KB Bukopin Tbk in 2023 was recorded at IDR5,318,163 million, an increase compared to 2022 which reached IDR 4,628,179 million. The increase is influenced by the increase in interest income and sharia income in the reporting year compared to the previous year

The direct economic value distributed in the reporting year amounted to IDR12,140,741million, an increase compared to 2022 which was recorded at IDR9,533,214 million. The increase was influenced, among other things, by increases in interest and sharia expenses as well as expenses for provisions for impairment losses on financial assets - net, as well as expenses for provisions for impairment losses on non-financial assets - net.

Meanwhile, the direct economic value saved in 2023 was recorded at IDR(6,822,578) million, a decrease compared to 2022 which reached IDR(4,905,035) million. The decrease is in line with the increase in total economic distribution as obligations that must be paid by the Bank, both to internal stakeholders such as employee salaries and benefits and external stakeholders such as payment of interest expenses, payments to suppliers, CSR and so on.

PENGUNGKAPAN KERANGKA GOVERNANSI, PENGELOLAAN DAN PENGENDALIAN ASPEK PERPAJAKAN

PT Bank KB Bukopin Tbk berkomitmen untuk berkontribusi terhadap pembangunan berkelanjutan di Indonesia melalui ketaatan dalam pembayaran pajak. Selama tahun 2023, Perseroan telah mematuhi semua peraturan dan memenuhi kewajiban pajak sesuai dengan hukum dan peraturan yang berlaku. Dengan demikian, Perseroan tidak menerima peringatan apapun atau sanksi/denda yang signifikan terkait dengan perpajakan sampai dengan 31 Desember 2023. [GRI 2-27]

Pengelolaan pajak di PT Bank KB Bukopin Tbk dilakukan oleh Departemen Akuntansi & Perpajakan & di bawah Direktur Keuangan, yang sekaligus merupakan badan tata kelola tertinggi yang secara resmi meninjau dan menyetujui strategi pajak di Perseroan. Sebagai wajib pajak, PT Bank KB Bukopin Tbk berkomitmen untuk menghindari pelanggaran peraturan perpajakan agar tidak terkena saksi administrasi, baik berupa sanksi denda administrasi, sanksi bunga, sanksi kenaikan, serta sanksi pidana atau kurungan.

Sebagai salah satu bagian dari perencanaan pajak, Departemen Akuntansi & Perpajakan melakukan sosialisasi tentang manajemen risiko pajak kepada seluruh insan PT Bank KB Bukopin Tbk.

Berkaitan dengan laporan pajak, PT Bank KB Bukopin Tbk hanya beroperasi di Indonesia dan tidak memiliki cabang atau kantor operasional di luar negeri, Dengan demikian, laporan perpajakan hanya dilakukan untuk Indonesia. Adapun pajak yang dibayarkan Perseroan tahun 2023 selengkapnya adalah sebagai berikut:

DISCLOSURE OF GOVERNANCE FRAMEWORK, MANAGEMENT AND CONTROL OF TAX ASPECTS

PT Bank KB Bukopin Tbk is committed to contributing to sustainable development in Indonesia through compliance with tax payments. During 2023, the Company has complied with all regulations and fulfilled its tax obligations in accordance with applicable laws and regulations. Thus, the Company did not receive any warnings or significant sanctions/fines related to taxation until December 31, 2023. [GRI 2-27]

Tax management at PT Bank KB Bukopin Tbk is carried out by Accounting & Taxation Department & under the Director of Finance, who is also the highest governance body that officially reviews and approves tax strategies in the Company. As a taxpayer, PT Bank KB Bukopin Tbk is committed to avoiding violations of tax regulations so as not to be subject to administrative sanctions, whether in the form of administrative fines, interest sanctions, increased sanctions, as well as criminal sanctions or imprisonment.

As part of tax planning, the Accounting & Taxation Department carries out socialization about tax risk management to all PT Bank KB Bukopin Tbk personnel.

Regarding tax reporting, PT Bank KB Bukopin Tbk only operates in Indonesia and does not have branches or operational offices abroad. Thus, tax reporting is only done for Indonesia. The complete taxes paid by the Company in 2023 are as follows:

Uraian Description	2023	**2022**	**2021**
PPh Badan Corporate Income Tax	-	-	-
PPh Perorangan Individual Income Tax	64.930.679.520	59.431.443.598	42.992.024.330
PPN VAT	18.404.235.074	26.495.496.143	4.894.892.172
Pajak Lainnya: Other Taxes			
PPh Pasal 23 Article 23 Income Tax	15.584.706.000	12.322.569.499	16.373.124.722
PPh Pasal 26 Article 26 Income Tax	124.005.791.747	41.862.476.780	1.618.427.924
PPh Pasal 4 ayat 2 Article 4 Paragraph 2 Income Tax	404.045.662.323	333.126.561.294	439.632.802.527
Lainnya (Materai) Other (Revenue Stamp)	1.031.740.000	502.650.000	1.108.585.000
Jumlah Pembayaran Pajak Total Tax Payment	628.002.814.664	473.741.197.314	506.619.856.675

IMPLIKASI FINANSIAL SERTA RISIKO DAN PELUANG LAIN AKIBAT DARI PERUBAHAN IKLIM

Saat ini warga dunia tengah menghadapi masalah besar

FINANCIAL IMPLICATIONS AND OTHER RISKS AND OPPORTUNITIES RESULTING FROM CLIMATE CHANGE

Currently, the world are facing massive issues that require

yang menuntut kontribusi bersama untuk menanganinya. Masalah tersebut adalah perubahan iklim dan pemanasan global yang dampak negatifnya kian terasa. Dampak yang terjadi, antara lain, cuaca ekstrem, suhu udara lebih panas dibanding sebelumnya, hujan turun lebih deras dan waktunya kian sulit ditebak; sebaliknya, saat musim kemarau datang maka waktunya lebih lama dari biasanya sehingga memicu gagal panen dan sebagainya. Tak hanya menimbulkan bencana lingkungan, perubahan iklim juga berdampak negatif terhadap kehidupan manusia dan makhluk hidup lainnya. [GRI 3-3]

joint contributions to deal with them. The problem is climate change and global warming, the negative impacts of which are increasingly being felt. The impacts that occur include extreme weather, the air temperature is hotter than before, the rain falls more heavily and the timing is increasingly difficult to predict; On the other hand, when the dry season comes, it lasts longer than usual, triggering crop failure and so on. Not only does it cause environmental disasters, climate change also has a negative impact on human life and other living creatures. [GRI 3-3]

Dampak negatif perubahan iklim yang dipicu oleh pemanasan global menjadi tantangan seluruh sektor bisnis dan industri di Indonesia, termasuk industri perbankan. Dampak tersebut antara lain semakin seringnya terjadi bencana hidrometeorologi, yaitu bencana yang diakibatkan oleh aktivitas cuaca seperti siklus hidrologi, curah hujan, temperatur, angin dan kelembapan. Bentuk bencana hidrometeorologi sangat beragam seperti banjir, badai, longsor, angin puyuh, dan sebagainya. [GRI 201 -2]

The negative impact of climate change triggered by global warming is a challenge for all business and industrial sectors in Indonesia, including the banking industry. These impacts include the increasing frequency of hydrometeorological disasters, namely disasters caused by weather activities such as the hydrological cycle, rainfall, temperature, wind and humidity. The forms of hydrometeorological disasters are very diverse, such as floods, storms, landslides, whirlwinds, and so on. [GRI 201 -2]

Lebih lanjut, apabila korban dari bencana tersebut adalah nasabah, maka hal tersebut akan meningkatkan risiko kredit bagi perbankan. Walau demikian, per 31 Desember 2023, KB Bukopin belum menetapkan mitigasi serta belum menghitung implikasi finansial akibat perubahan iklim. [GRI 201-2]

Furthermore, if the victims of the disaster are customers, it will increase credit risk for banks. However, as of December 31, 2023, KB Bukopin has not established mitigation and has not calculated the financial implications of climate change. [GRI 201-2]

KEWAJIBAN PROGRAM PENSIUN MANFAAT PASTI DAN PROGRAM PENSIUN LAINNYA

PT Bank KB Bukopin Tbk memberikan imbalan pasca kerja kepada karyawan tetap yang telah mencapai usia pensiun normal pada umur 56 tahun berdasarkan Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang dan PP No. 35 Tahun 2021 dan mengakui liabilitas imbalan pasca kerja sesuai dengan PSAK 24 (Revisi 2013) tentang Imbalan Kerja. Asumsi aktuarial dan metode yang digunakan untuk mengukur liabilitas pasca kerja, beban dan liabilitas kerja karyawan telah memadai dan disajikan menurut estimasi terbaik kami atas kondisi masa depan. Adapun jumlah karyawan Perseroan yang berhak atas imbalan pasca kerja pada tanggal 31 Desember 2023 adalah 19 karyawan, turun dibandingkan tahun 2022 yang mencapai 28 karyawan. [GRI 3-3, 201-3]

Perseroan mempunyai program pensiun sesuai dengan Undang-Undang Nomor 6 Tahun 2023 atau Perjanjian Kerja Bersama (“PKB”) atau Peraturan Perusahaan (“PP”). Oleh karena Undang-Undang Nomor 6 Tahun 2023 atau UU Ketenagakerjaan atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan Nomor 6 Tahun 2023 atau UU Ketenagakerjaan atau PKB atau PP adalah program iuran pasti.

Program pensiun iuran pasti adalah program pensiun yang menentukan jumlah iuran pensiun yang akan dibayarkan, yang

OBLIGATIONS OF DEFINED BENEFIT PENSION PLANS AND OTHER PENSION PLANS

PT Bank KB Bukopin Tbk provides post-employment benefits to permanent employees who have reached normal retirement age at the age of 56 years old based on the Constitution Number 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law and PP No. . 35 of 2021 and recognize post-employment benefits liabilities in accordance with PSAK 24 (Revised 2013) concerning Employee Benefits. The actuarial assumptions and methods used to measure post-employment liabilities, employee work expenses and liabilities are adequate and presented according to our best estimate of future conditions. There are 19 employees of the Company who are entitled to post-employment benefits as of 31 December 2023, a decrease compared to 2022 which amounted to 28 employees. [GRI 3-3, 201-3]

The Company has a pension program in accordance with Law Number 6 of 2023 or the Collective Labor Agreement (“PKB”) or Company Regulations (“PP”). Because Law Number 6 of 2023 or the Employment Law or PKB or PP determines a certain formula for calculating the minimum amount of pension benefits, basically, the pension program based on Number 6 of 2023 or the Employment Law or PKB or PP is a defined contribution program.

A defined contribution pension program is a pension program that determines the amount of pension contributions to be paid,

pemberiannya biasanya didasarkan pada satu faktor atau lebih seperti masa kerja atau kompensasi. Kewajiban program iuran pasti yang diakui di laporan posisi keuangan konsolidasian dihitung sebesar nilai kini dari estimasi kewajiban imbalan pasca kerja di masa depan yang timbul dari jasa yang telah diberikan oleh karyawan pada masa kini dan masa lalu. Perhitungan dilakukan oleh aktuaris independen dengan metode *projected unit credit*.

Biaya pemutusan kontrak kerja dan keuntungan/kerugian kurtailmen diakui pada periode dimana PT Bank KB Bukopin Tbk menunjukkan komitmennya untuk mengurangi secara signifikan jumlah pekerja yang ditanggung oleh program. [GRI 3-3]

Sejak tahun 2008, PT Bank KB Bukopin Tbk juga memberikan penghargaan masa dinas untuk karyawan yang telah menyelesaikan masa kerja selama 10 tahun atau lebih. Untuk manfaat tersebut, PSAK 24 (Revisi 2013) mengharuskan perlakuan akuntansi yang hampir sama dengan akuntansi untuk program manfaat pasti, kecuali bahwa semua keuntungan dan kerugian aktuarial yang timbul harus diakui sekaligus laba rugi tahun berjalan.

Sejak tahun 2014, PT Bank KB Bukopin Tbk memberikan imbalan masa persiapan pensiun yaitu imbalan kepada karyawan sebelum usia pensiun di mana karyawan dibebaskan dari tugas-tugas rutin dan tidak perlu masuk kerja, tetapi tetap memperoleh fasilitas kepegawaian tertentu. Sementara itu, sejak tahun 2013, PT Bank KB Bukopin Tbk memberikan asuransi kesehatan pensiun kepada karyawan yang telah memasuki usia pensiun dan pasangannya selama 2 tahun setelah tanggal karyawan pensiun. Estimasi kewajiban untuk imbalan ini dihitung dengan menggunakan perlakuan akuntansi yang sama dengan perhitungan untuk program pensiun imbalan pasti.

BANTUAN FINANSIAL YANG DITERIMA DARI PEMERINTAH

PT Bank KB Bukopin Tbk merupakan perusahaan swasta yang berbentuk perseroan terbatas dan bergerak di bidang jasa keuangan perbankan. Per 31 Desember 2023, saham Perseroan dimiliki oleh KB Kookmin Bank sebesar 66.88%, STIC Eugene Star Holdings Inc. 16,98% dan Publik/Masyarakat sebesar 16,14%. Selama tahun pelaporan, PT Bank KB Bukopin Tbk menjalankan operasional dan meraih kinerja optimal tanpa menerima bantuan finansial yang diterima dari pemerintah, baik dalam bentuk pembebasan pajak dan kredit pajak, subsidi, hibah investasi, maupun bentuk lainnya. [GRI 3-3, 201-4]

the provision of which is usually based on one or more factors such as years of service or compensation. Defined contribution plan obligations recognized in the consolidated statement of financial position are calculated at the present value of the estimated future post-employment benefit obligations arising from services provided by employees currently and in the past. Calculations are carried out by independent actuaries using the projected unit credit method

Employment contract termination costs and curtailment gains/losses are recognized on period during which PT Bank KB Bukopin Tbk demonstrated its commitment to reducing significant number of workers covered by the program. [GRI 3-3]

Since 2008, PT Bank KB Bukopin Tbk has also given service awards to employees who have completed 10 years or more of service. For these benefits, PSAK 24 (Revised 2013) requires accounting treatment that is almost the same as accounting for defined benefit plans, except that all actuarial gains and losses that arise must be recognized at the same time as profit or loss for the current year.

Since 2014, PT Bank KB Bukopin Tbk has provided retirement preparation period benefits, namely benefits to employees before retirement age where employees are freed from routine duties and do not need to come to work, but still receive certain employment facilities. Meanwhile, since 2013, PT Bank KB Bukopin Tbk has provided retirement health insurance to employees who have reached retirement age and their spouses for 2 years after the employee's retirement date. The estimated liability for these benefits is calculated using the same accounting treatment as for defined benefit pension plans.

FINANCIAL ASSISTANCE RECEIVED FROM THE GOVERNMENT

PT Bank KB Bukopin Tbk is a private company in the form of a limited liability company and operates in the banking financial services sector. As of 31 December 2023, the Company's shares are owned by KB Kookmin Bank amounting to 66.88%, STIC Eugene Star Holdings Inc. 16.98%, and the Public/Community amounting to 16.14%. During the reporting year, PT Bank KB Bukopin Tbk carried out operations and achieved optimal performance without receiving financial assistance from the government, either in the form of tax exemptions and tax credits, subsidies, investment grants, or other forms. [GRI 3-3, 201-4]



MENGOPTIMALKAN PORTOFOLIO HIJAU KEBAIKAN MASA DEPAN

OPTIMIZING THE GREEN PORTFOLIO FOR THE FUTURE

Tuntutan dan perhatian warga global untuk menerapkan konsep *green economy*, yaitu setiap kegiatan ekonomi harus meminimalkan dampaknya bagi lingkungan, semakin menguat saat ini. Kegiatan ekonomi termasuk di dalamnya pembangunan di semua aspek kehidupan. Tuntutan tersebut tidak lepas dari kondisi faktual yaitu penyelenggaraan pembangunan yang hanya menargetkan pertumbuhan ekonomi akan menyebabkan kesenjangan sosial dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Operasional usaha industri perbankan tidak berdampak langsung terhadap kelestarian lingkungan maupun kesenjangan sosial. Namun demikian, sebagai lembaga penyalur kredit, perbankan memiliki peran dan tanggung jawab yang tinggi untuk mendukung implementasi *green economy*. Untuk memenuhi tanggung jawab itu, perbankan melakukan transformasi dalam perilaku dan kegiatannya dengan mengusung dan menerapkan *green banking*, yaitu upaya perbankan untuk mengutamakan pemenuhan keberlanjutan dalam kegiatan operasionalnya.

Keberlanjutan ditandai dengan adanya komitmen kalangan perbankan untuk mengedepankan keselarasan antara pencapaian aspek ekonomi, sosial, dan lingkungan hidup. Keselarasan tersebut diiimplementasikan dengan menerapkan prinsip *Environmental Social and Governance* (ESG) yang diwujudkan melalui kebijakan mengoptimalkan portofolio hijau. Dengan komitmen seperti itu, selain mengurangi kesenjangan, maka aktivitas perbankan turut berkontribusi untuk menghindari kerusakan lingkungan sehingga bumi menjadi tempat tinggal yang layak.

Merujuk pada implementasi *green banking* dan ESG, industri perbankan dituntut untuk melakukan kajian mendalam dan seleksi sejak awal terhadap pembiayaan yang diajukan oleh calon debitur. Berdasarkan kajian tersebut, Bank akan memutuskan untuk memberikan atau tidak memberikan pinjaman tergantung sejauh mana kegiatan yang akan dibiayai dengan pinjaman bank berdampak pada lingkungan.

Kontribusi perbankan terhadap kelestarian lingkungan merupakan kepatuhan terhadap Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan, yang di dalamnya mengatur tentang prinsip kehati-hatian dalam penyaluran kredit. Regulasi tentang perlunya perbankan berkontribusi terhadap kelestarian lingkungan selanjutnya diatur dalam Undang-Undang Republik Indonesia Nomor 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Dalam Pasal 43, ayat (3), huruf c terdapat klausul, "Pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup." Dalam perkembangannya, kemudian terbit Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan

The demands and attention of global citizens to implement the concept of a green economy - every economic activity that are required to minimize its impact on the environment – are increasingly stronger nowadays. Economic activities mentioned include development in all aspects of life. This demand is inseparable from the factual conditions of how the development implementation that only targets economic growth will lead to social inequality and a decline in the quality of the environment with all its implications.

Banking industry business operations do not have a direct impact on environmental sustainability or social inequality. However, as a credit distribution institution, banking has a crucial role and responsibility to support the implementation of the green economy. To fulfill this responsibility, banks transform their behavior and activities by promoting and implementing green banking, namely banking efforts to prioritize the fulfillment of sustainability in their operational activities.

Sustainability is characterized by the commitment of banking circles to prioritize harmony between achieving economic, social and environmental aspects. This alignment is implemented by applying Environmental Social and Governance (ESG) principles which are realized through policies to optimize the green portfolio. With such a commitment, apart from reducing inequality, banking activities also contribute to avoiding environmental damage so that the earth becomes a suitable place to live.

Referring to the implementation of green banking and ESG, the banking industry is required to carry out in-depth studies and early selection of financing proposed by prospective debtors. Based on this study, the Bank will decide whether or not to provide a loan depending on the extent to which the activities to be financed with the bank loan might have an impact on the environment.

Banking's contribution to environmental sustainability is compliance with Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, which regulates the principle of prudence in lending. Regulations regarding the need for banks to contribute to environmental sustainability are further regulated in Law of the Republic of Indonesia Number 32 of 2009 concerning Environmental Protection and Management. In Article 43, paragraph (3), letter c there is a clause, "Development of environmentally friendly financial institution and capital market systems." In its development, the Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies (POJK Sustainable Finance)

bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik (POJK Keuangan Berkelanjutan).

Implementasi *green banking* dan ESG di Indonesia merupakan kontribusi industri perbankan terhadap pelestarian lingkungan dan mengurangi emisi karbon sebagai salah satu penyebab pemanasan global dan perubahan iklim. Dengan demikian, implementasi tersebut sekaligus merupakan bagian dari gerakan global dalam menghadapi krisis iklim yang dampak negatifnya kian terasa saat ini. Tanpa sinergi semua pemangku kepentingan, termasuk korporasi di industri perbankan, krisis iklim yang berkesinambungan akan mengganggu pertumbuhan ekonomi, sekaligus berpotensi memengaruhi kinerja industri perbankan.

KOMITMEN BANK PT BANK KB BUKOPIN TBK

PT Bank KB Bukopin Tbk sebagai korporasi yang tumbuh dan berkembang di Indonesia, sekaligus dalam posisinya sebagai Kelompok Bank Berdasarkan Modal Inti II (bank dengan modal inti lebih dari Rp 6 triliun sampai dengan Rp 14 triliun, dalam pengelompokan sebelumnya masuk sebagai Bank Umum Kegiatan Usaha [BUKU] III, yaitu bank dengan modal inti Rp5-30 triliun) mendukung implementasi keuangan berkelanjutan sebagaimana diatur dalam POJK Keuangan Berkelanjutan. Dukungan diwujudkan dengan mengadopsi konsep *green economy* dan *green banking* dengan menerapkan prinsip ESG dengan memacu laju portofolio hijau yang bergerak pada sektor energi terbarukan, produk eko-efisien, serta transportasi ramah lingkungan atau *Electric Vehicle* (EV). [GRI 3-3]

Dukungan Perseroan terhadap keuangan berkelanjutan direalisasikan melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2019 sebagai dokumen pertama, dan disusul dengan RAKB tahun-tahun berikutnya. RAKB berisi program-program strategis dan prioritas yang selaras dengan prinsip keuangan berkelanjutan, termasuk di dalamnya mengedepankan prinsip ESG. Di luar RAKB, penerapan keuangan berkelanjutan juga disampaikan dalam Rencana Bisnis Bank (RBB) yang di dalamnya antara lain mengatur tentang pemberian kredit beserta berbagai persyaratannya, termasuk kredit yang boleh/tidak boleh dilakukan oleh Perseroan. Selanjutnya, secara spesifik, dukungan PT Bank KB Bukopin Tbk terhadap upaya mewujudkan lingkungan yang lebih baik serta menguatkan daya dukung lingkungan diimplementasikan dengan pengelolaan operasional kantor yang ramah lingkungan, antara lain, dengan menerapkan prinsip 3R *(Reduce, Reuse & Recycle)*.

Perseroan meyakini implementasi berbagai program prioritas dan strategis dalam RAKB/RBB yang dikombinasikan dengan operasional kantor yang ramah lingkungan, merupakan kebijakan yang tepat dan searah dengan konsep pembangunan berkelanjutan yang tengah dijalankan di Indonesia. Pembangunan berkelanjutan adalah upaya sadar dan terencana yang memadukan aspek lingkungan hidup, sosial, dan ekonomi ke dalam strategi pembangunan untuk menjamin keutuhan lingkungan hidup serta keselamatan, kemampuan, kesejahteraan, dan mutu hidup generasi masa kini dan generasi masa depan.

was issued.

The implementation of green banking and ESG in Indonesia is the banking industry's contribution to environmental preservation and reducing carbon emissions as one of the causes of global warming and climate change. Thus, this implementation is also part of a global movement to face the climate crisis whose negative impacts are increasingly being felt today. Without the synergy of all stakeholders, including corporations in the banking industry, a continuing climate crisis will disrupt economic growth, as well as potentially affecting the performance of the banking industry.

PT BANK KB BUKOPIN TBK COMMITMENT

PT Bank KB Bukopin Tbk as a corporation that is growing and developing in Indonesia, as well as in its position as Bank Group Based on Core Capital II (banks with core capital of more than IDR 6 trillion to IDR 14 trillion, in the previous grouping were included as Commercial Banks with Business Activities [BUKU] III, which categorize banks with core capital of IDR 5-30 trillion) that supports the implementation of sustainable finance as regulated in the Sustainable Finance POJK. The support is actualized by adopting the concept of green economy and green banking by applying ESG principles by accelerating the pace of green portfolios that operate in the renewable energy sector, eco-efficient products, and environmentally friendly transportation or Electric Vehicles (EV). [GRI 3-3]

The Company's support for sustainable finance is realized through the preparation of the 2019 Sustainable Finance Action Plan (RAKB) as the first document, and followed by RAKB in subsequent years. RAKB contains strategic programs and priorities that are in line with sustainable financial principles, including prioritizing ESG principles. Apart from the RAKB, the implementation of sustainable finance is also conveyed in the Bank Business Plan (RBB) which, among other things, regulates the provision of credit along with various requirements, including credit that the Company may/may not undertake. Furthermore, specifically, PT Bank KB Bukopin Tbk support for efforts to create a better environment and strengthen the environmental carrying capacity is implemented by managing environmentally friendly office operations, including, among other things, by implementing the 3R principle (Reduce, Reuse & Recycle).

The Company believes that the implementation of various priority and strategic programs in the RAKB/RBB combined with environmentally friendly office operations, is the right policy and is in line with the sustainable development concept currently being implemented in Indonesia. Sustainable development is a conscious and planned effort that combines environmental, social and economic aspects into development strategies to ensure the integrity of the environment as well as the safety, capabilities, welfare and quality of life of present and future generations.

IMPLEMENTASI OPERASIONAL KANTOR RAMAH LINGKUNGAN

PT Bank KB Bukopin Tbk mewujudkan operasional bank ramah lingkungan dengan menerapkan berbagai kebijakan sesuai prinsip 3R. Sosialisasi atas prinsip-prinsip ini terus dilakukan agar tujuan awal yang ditetapkan Perseroan tercapai. Operasional kantor yang ramah lingkungan diwujudkan melalui efisiensi penggunaan kertas, energi, air, serta mengelola air limbah dan limbah sebaik-baiknya agar tidak mencemari lingkungan. Selain mendukung berbagai program kegiatan pro-lingkungan, seperti program-program untuk menjaga keanekaragaman hayati, PT Bank KB Bukopin Tbk juga berkomitmen untuk tidak membangun atau mendirikan kantor operasional yang berdekatan dengan kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung. Dengan upaya itu, maka selama tahun pelaporan, operasional Bank KB Bukopin tidak membawa dampak buruk bagi keanekaragaman hayati di Indonesia. [GRI 3-3][OJK F.9]

PENGELOLAAN KERTAS

PT Bank KB Bukopin Tbk menggunakan kertas untuk pendukung operasional seperti surat-menyurat, penyusunan kontrak, pembuatan dokumen, buku rekening nasabah dan sebagainya. Perseroan menyadari bahwa bahan baku kertas adalah pohon jenis tertentu yang diolah menjadi bubur kertas di mana dalam proses tersebut juga membutuhkan energi dan air dalam jumlah besar. Dengan demikian, semakin banyak menggunakan kertas, otomatis akan sejalan dengan penambahan pohon yang ditebang sebagai bahan baku kertas. Begitu pula sebaliknya. Berkaca dari proses tersebut, PT Bank KB Bukopin Tbk berkomitmen untuk mengurangi penggunaan kertas.

Efisiensi kertas dilakukan Perseroan melalui program *paperless* antara lain melalui aplikasi Surat Memorandum Elektronik (SME) sejak tahun 1998. Program dilaksanakan berdasarkan Surat Edaran Direksi No. SE/066/DIR/VI/1998 tanggal 1 Juni 1998 tentang Ketentuan dan Prosedur Surat Memorandum Elektronik (SME). Dalam perkembangannya, penggunaan Aplikasi SME telah diperbaharui/digantikan dengan Aplikasi Bukopin *Office Communication* (BOC). Hal ini sesuai dengan Surat Keputusan Direksi No. 0292 tertanggal 20 Februari 2017 tentang Bukopin *Office Communication* (BOC). Dari sisi layanan kepada nasabah, Perseroan juga menerapkan kebijakan untuk mengurangi penggunaan kertas di antaranya dengan menerbitkan rekening koran elektronik, layanan perbankan secara *online*, seperti *internet banking, phone banking* dan lain-lain.

Dalam kondisi tertentu sehingga Bank harus menggunakan kertas, jika memungkinkan, maka pencetakan dilakukan secara bolak-balik. Sejalan dengan itu, jika terdapat limbah kertas yang salah satu halamannya masih kosong, kertas bekas tersebut bisa dimanfaatkan untuk mencetak atau membuat draft naskah atau dokumen. Adapun limbah kertas yang sudah tidak bisa dipakai, diserahkan kepada pihak ketiga untuk didaur ulang (*recycle*) atau digunakan kembali (*reuse*). Terkhusus limbah kertas yang berisi dokumen, semuanya dihancurkan terlebih dulu dengan mesin penghancur kertas sebelum diserahkan kepada pihak ketiga. Walaupun kertas termasuk bahan baku/material yang bisa didaur

IMPLEMENTATION OF ENVIRONMENTALLY FRIENDLY OFFICE OPERATIONS

PT Bank KB Bukopin Tbk realizes environmentally friendly bank operations by implementing various policies in accordance with the 3R principles. Socialization of these principles continues to be carried out so that the initial goals set by the Company are achieved. Environmentally friendly office operations are realized through efficient use of paper, energy and water, as well as managing waste water and waste as well as possible so as not to pollute the environment. Apart from supporting various pro-environmental activity programs, such as programs to maintain biodiversity, PT Bank KB Bukopin Tbk is also committed not to build or establish operational offices close to protected areas and areas with high biodiversity value outside protected areas. With these efforts, during the reporting year, Bank KB Bukopin's operations did not have a negative impact on biodiversity in Indonesia. [GRI 3-3][OJK F.9]

PAPER MANAGEMENT

PT Bank KB Bukopin Tbk uses paper for operational support such as correspondence, contract drafting, document making, customer account books and so on. The Company is aware that the raw material for paper is certain types of trees that are processed into pulp, which in the process also requires large amounts of energy and water. Thus, the more paper we use, it will automatically be in line with the addition of trees cut down as raw materials for paper, and vice versa. Reflecting on the process, PT Bank KB Bukopin Tbk is committed to reducing the use of paper.

The Company has implemented paper efficiency through a paperless program, including through the Electronic Memorandum Letter (SME) application since 1998. The program is implemented based on Directors' Circular Letter No. SE/066/DIR/VI/1998 dated June 1, 1998 concerning Provisions and Procedures for Electronic Memorandum Letters (SME). In its development, the use of the SME Application has been updated/replaced with the Bukopin Office Communication (BOC) Application. This is in accordance with Directors' Decree No. 0292 dated February 20, 2017 concerning Bukopin Office Communication (BOC). In terms of services to customers, the Company also implements policies to reduce paper use, including by issuing electronic bank statements, online banking services, such as internet banking, telephone banking and others.

In certain conditions, the Bank must use paper, if possible, printing is done back and forth. Correspondingly, if there is waste paper where one of the pages is still blank, the used paper can be used to print or make drafts of manuscripts or documents. As for waste paper that cannot be used, it is handed over to third parties to be recycled or reused. Especially waste paper containing documents, everything is destroyed first with a paper shredder before being handed over to a third party. Even though paper is a raw material/material that can be recycled, as well as being environmentally friendly because it is easily decomposed naturally, PT Bank KB Bukopin Tbk does not

ulang, sekaligus ramah lingkungan karena mudah terurai secara alami, namun PT Bank KB Bukopin Tbk tidak menggunakan hasil daur ulang tersebut dalam operasional sehari-hari. [OJK F.5]

use these recycled products in its daily operations. [OJK F.5]

Per 31 Desember 2023, volume penggunaan kertas tercatat sebanyak 4.211 rim, turun dibandingkan tahun 2022 dengan penggunaan kertas sebanyak 5.032 rim. Penurunan penggunaan kertas sejalan dengan implementasi program *paperless* di Bank.

As of December 31, 2023, the volume of paper usage was recorded at 4,211 reams, a decrease compared to 2022 with paper usage of 5,032 reams. The decrease in paper use is in line with the implementation of the paperless program at the Bank.

Tabel Volume Penggunaan Kertas Tahun 2021-2023
Table of Paper Use Volume for 2021-2023

Material Material	**Satuan** Unit	**2023**	**2022**	**2021**
Kertas Paper	rim reams	**4.211**	5.032	10.050

PENGELOLAAN ENERGI

Perseroan menggunakan dua sumber energi utama untuk menjalankan operasional usaha, yaitu listrik dan bahan bakar minyak (BBM) yang dipasok oleh pihak ketiga. Selain untuk sumber penerangan, listrik digunakan sebagai sumber energi berbagai sarana dan prasarana kerja elektronik, seperti komputer, laptop, AC, mesin fotokopi, dan lain-lain. Sedangkan BBM digunakan untuk kendaraan operasional dan genset sebagai sumber energi cadangan apabila pasokan listrik dari pihak ketiga mengalami gangguan. Oleh karena listrik sebagian besar masih menggunakan batu bara sebagai sumber pembangkit sehingga masuk kategori sebagai sumber energi tak terbarukan dan ketersediaannya semakin terbatas, begitu juga dengan BBM, maka KB Bukopin berkomitmen untuk melakukan berbagai langkah penghematan listrik dan BBM. [GRI 3-3]

ENERGY MANAGEMENT

The Company uses two main energy sources to carry out business operations, which are the electricity and the fuel that are supplied by third parties. Apart from being a source of lighting, electricity is used as an energy source for various electronic work facilities and infrastructure, such as computers, laptops, air conditioners, photocopiers, etc. Meanwhile, fuel is used for operational vehicles and generators as a backup energy source should the electricity supply from third parties experiences is disrupted. Since most electricity still generated by coal, the energy is categorized as a non-renewable energy source and its availability is increasingly limited, as is fuel, KB Bukopin is committed to taking various steps to save electricity and fuel. [GRI 3-3]

Penghematan listrik dilakukan dengan berbagai kebijakan seperti mematikan lampu dan perangkat elektronik lain yang tidak digunakan, mengganti lampu dengan lampu hemat energi, memperbanyak panel kaca di perkantoran sehingga bisa mengoptimalkan sinar matahari sebagai sumber penerangan di siang hari, dan sebagainya. Selaras dengan itu, Perseroan juga menetapkan kebijakan penggunaan listrik selama jam operasional, yaitu 8 jam sehari. Kebijakan lain untuk mengurangi penggunaan listrik konvensional adalah PT Bank KB Bukopin Tbk menempatkan solar panel sebagai sumber energi baru terbarukan di beberapa titik di kantor operasional perusahaan. Pemanfaatan solar panel sekaligus mengurangi tingkat emisi gas rumah kaca yang dihasilkan dari operasional PT Bank KB Bukopin Tbk. [GRI 302-4, 302-5, 305-5][OJK F.12]

Electricity savings are carried out through various policies such as turning off lights and other electronic devices that are not in use, replacing lamps with energy-saving lamps, increasing the number of glass panels in offices so that sunlight can be optimized as a source of lighting during the day, and so on. In line with this, the Company has also established a policy of using electricity during operational hours - 8 hours a day. Another policy to reduce the use of conventional electricity is that PT Bank KB Bukopin Tbk places solar panels as a new renewable energy source at several points in the company's operational offices. The use of solar panels also reduces the level of greenhouse gas emissions resulting from PT Bank KB Bukopin Tbk operations. [GRI 302-4, 302-5, 305-5][OJK F.12]

Sementara itu, efisiensi penggunaan BBM antara lain dilakukan dengan melanjutkan kebijakan pada saat pandemi COVID-19, yaitu menyelenggarakan rapat secara *online* untuk jenis rapat tertentu melalui penggunaan aplikasi teknologi informasi. Dengan demikian, peserta rapat tidak harus menggunakan kendaraan operasional menuju ke lokasi rapat. Upaya penghematan energi yang dilakukan Bank sejalan dengan Instruksi Presiden Republik Indonesia Nomor 13 Tahun 2011 tentang Penghematan Energi dan Air, serta Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia Nomor: 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik. [GRI 302-4, 302-5] [OJK F.7]

Meanwhile, efficiency in fuel use is carried out, among other things, by continuing policies during the COVID-19 pandemic, namely holding online meetings for certain types of meetings through the use of information technology applications. This way, meeting participants do not have to use operational vehicles to get to the meeting location. The Bank's energy saving efforts are in line with the Instruction of the President of the Republic of Indonesia Number 13 of 2011 concerning Energy and Water Savings, as well as the Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number: 13 of 2012 concerning Saving on Electricity Use. [GRI 302-4, 302-5] [OJK F.7]

Selama tahun pelaporan, Kantor PT Bank KB Bukopin Tbk menggunakan listrik sebesar 18.078.000 kWh atau setara dengan 65.080,8 Gigajoule (GJ), naik dibandingkan tahun 2022 yang mencapai 2.636.848 kWh, atau setara dengan 9.493 GJ. Kenaikan terjadi sejalan dengan perluasan cakupan data tahun 2023 yang mencakup 174 kantor, tidak hanya kantor pusat sebagaimana data tahun 2022. [GRI 302-1] [OJK F.6]

During the reporting year, the PT Bank KB Bukopin Tbk Office's electricity usage amounted to 18,078,000 kWh or the equivalent of 65,080,8 Gigajoules (GJ), an increase compared to 2022 which reached 2,636,848 kWh, or equivalent to 9,493 GJ. The increase occurred in line with the expansion of data coverage in 2023 which included 174 offices, not just the head office as in the 2022 data. [GRI 302-1] [OJK F.6]

Tabel Penggunaan Listrik Tahun 2021-2023
Table of Electricity Usage 2021-2023

No.	Jenis BBM Type of Fuel	Satuan Unit	2023	2022	2021
1	Listrik Electricity	kWh	18.078.000	2.636.848	3.387.200
		Gigajoule	65.080,8	9.493	12.194

Konversi kWh ke Gigajoule: https://www.convertunits.com/from/kWh/to/gigajoule
Convertion from kWh to Gigajoules: https://www.convertunits.com/from/kWh/to/gigajoule

Pada tahun pelaporan, PT Bank KB Bukopin Tbk belum melakukan audit energi listrik di area perkantoran operasional Bank. Untuk itu penghitungan intensitas konsumsi energi (IKE) listrik dilakukan secara manual dengan menggunakan rumus sebagai berikut: [GRI 302-3][OJK F.6]

In the reporting year, PT Bank KB Bukopin Tbk has not conducted an electrical energy audit in the Bank's operational office areas. For this reason, the calculation of electricity energy consumption intensity (IKE) is carried out manually using the following formula: [GRI 302-3][OJK F.6]

$$\text{IKE} = \frac{\text{Pemakaian energi listrik (KWh)}}{\text{Luas Bangunan}}$$

$$\text{IKE} = \frac{\text{Electrical energy consumption (kwh)}}{\text{Building area}}$$

Per 31 Desember 2023, luas area kantor yang digunakan oleh PT Bank KB Bukopin Tbk tercatat sebesar 90.482 m2, terdiri dari 174 kantor. Dengan menggunakan rumus di atas, diperoleh IKE PT Bank KB Bukopin Tbk, yang kemudian dibandingkan dengan Tabel Intensitas Konsumsi Energi Bangunan Gedung Perkantoran yang dikeluarkan oleh Kementerian Energi dan Sumber Daya Mineral tahun 2012 untuk mendapatkan hasil sebagai berikut:

As of December 31, 2023, the office area used by PT Bank KB Bukopin Tbk was recorded at 90,482 m2, consisting of 174 offices. Using the above formula, IKE PT Bank KB Bukopin Tbk is obtained, which is then compared with the Office Building Energy Consumption Intensity Table issued by the Indonesian Ministry of Energy and Mineral Resources in 2012 to obtain the following results:

Tabel Intensitas Konsumsi Energi (IKE) Gedung Perkantoran
Table of Energy Consumption Intensity (IKE) of Office Buildings

Kriteria Criteria	Ber-AC With AC		Tanpa AC Without AC	
	kWh/m2/bulan kWh/m2/month	kWh/m2/tahun* kWh/m2/year*	kWh/m2/bulan kWh/m2/month	kWh/m2/tahun* kWh/m2/year*
Sangat efisien Highly efficient	<8,5	<102	<3,4	<40,8
Efisien Efficient	8,5-14	102-168	3,4-5,6	40,8-67,2
Cukup Efisien Quite Efficient	14-18,5	168-222	5,6-7,4	67,2-88,8
Boros Inefficient	≥18,5	≥222	≥7,4	≥88,8

Diadopsi dari Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia Nomor: 13 Tahun 2012 Tentang Penghematan Pemakaian Tenaga Listrik *)konversi per tahun
Adopted from the Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number: 13 of 2012 concerning Savings on Electricity Use *) conversion per year

Tabel IKE Kantor PT Bank KB Bukopin Tbk Tahun 2021-2023
Tabel IKE Kantor PT Bank KB Bukopin Tbk Tahun 2021-2023

Tahun Tahun	Rasio Intensitas Energi (kWh/m2/tahun) Rasio Intensitas Energi (kWh/m2/tahun)	Keterangan Keterangan	Kategori Kategori
2023	200,8	Mencakup 174 kantor dengan luas total 90.482 m2.	Cukup Efisien

Dengan merujuk pada Tabel Nilai IKE Standard Bangunan Gedung Perkantoran Pemerintah sebagai rujukan, maka penggunaan energi listrik Kantor Pusat KB Bukopin pada tahun 2023 termasuk kategori "Cukup Efisien". [OJK F.6]

Adapun penggunaan BBM selama tahun pelaporan adalah 857.939 liter atau setara dengan 29.342 GJ.

Sementara itu, untuk konsumsi energi di luar organisasi, seperti yang digunakan pemasok/mitra kerja, Bank tidak bisa menyampaikan data dan perhitungan. Sebab, volume penggunaan energi tidak masuk dalam klausul kontrak kerja dengan pemasok/mitra kerja. [GRI 302-2][GRI 305-3]

PENGELOLAAN EMISI GAS RUMAH KACA

Emisi gas rumah kaca (GRK) merupakan salah satu pemicu terjadinya pemanasan global dan perubahan iklim. Oleh karena dampak negatif emisi gas rumah kaca yang sangat nyata bagi bumi dan makhluk hidup di atasnya, maka KB Bukopin berkomitmen untuk mengelola emisi dengan baik, termasuk mengurangi emisi dengan melakukan penghematan penggunaan berbagai jenis energi yang digunakan perusahaan. Dalam menjalankan usaha, antara lain, Perseroan menghasilkan emisi dari penggunaan listrik, BBM dan perjalanan dinas dengan pesawat terbang. Dalam laporan ini, emisi yang dilaporkan adalah emisi GRK langsung (Cakupan 1) yang dihasilkan dari penggunaan bahan bakar minyak, dan emisi GRK (Cakupan 2) tidak langsung yang bersumber dari penggunaan listrik dengan cakupan data hanya Kantor Pusat KB Bukopin. Sementara itu, emisi GRK tidak langsung lainnya dari perjalanan dinas dengan pesawat merujuk pada perjalanan dinas Dewan Komisaris dan Direksi. Adapun emisi GRK dominan yang dihasilkan, baik cakupan 1, 2 dan 3 adalah karbon dioksida (CO2). [GRI 3-3]

Perseroan menghitung emisi penggunaan BBM dengan merujuk metode yang dipakai di Indonesia dan negara-negara non-Annex 1 (negara berkembang) yaitu Tier-1 di mana perhitungan berdasarkan data konsumsi energi dikalikan faktor emisi *default* IPCC 2006 (*Intergovernmental Panel on Climate Change*/ Panel Antarpemerintah tentang Perubahan Iklim). Rumus yang digunakan adalah sebagai berikut:

Emisi Hasil Pembakaran Bahan Bakar

$$\text{Emisi GRK}\left(\frac{\text{Kg}}{\text{thn}}\right) = \text{Konsumsi Energi}\left(\frac{\text{Tj}}{\text{thn}}\right) \text{X} \text{Faktor Emisi}\left(\frac{\text{Kg}}{\text{Tj}}\right)$$

Dari hasil perhitungan sesuai rumus di atas, maka selama tahun pelaporan, PT Bank KB Bukopin Tbk menghasilkan emisi gas dari penggunaan bensin sebesar 1.962.020,70 kgCO2eq. [OJK F.11]

Sementara itu, emisi dari penggunaan listrik diperoleh dengan mengalikan konsumsi listrik (dalam Kwh per tahun) dengan *average grid emission factor* yang dikeluarkan Kementerian ESDM merujuk RUPTL PLN 2015-2024 yaitu sebesar 0,934 kgCO2/Kwh (2017). Berdasarkan perhitungan itu, emisi gas

By referring to the IKE Standard Value Table for Government Office Buildings as a reference, the electrical energy usage of KB Bukopin Head Office in 2023 is included in the "Quite Efficient". [OJK F.6]

The fuel usage during the reporting year was 857,939 liters or equivalent to 29,342 GJ.

Meanwhile, for energy consumption outside the organization, such as that used by suppliers/work partners, the Bank cannot submit data and calculations. This is because the volume of energy use is not included in the work contract clauses with suppliers/work partners. [GRI 302-2][GRI 305-3]

GREENHOUSE GAS EMISSION MANAGEMENT

Greenhouse gas (GHG) emissions are one of the triggers for global warming and climate change. Due to the very real negative impact of greenhouse gas emissions on the earth and living organisms living on it, KB Bukopin is committed to managing emissions well, including reducing emissions by saving on the use of various types of energy used by the company. In running its business, among other things, the Company produces emissions from the use of electricity, fuel and official travel by airplane. In this report, the emissions reported are direct GHG emissions (Scope 1) resulting from the use of fuel oil, and indirect GHG emissions (Scope 2) originating from the use of electricity with data coverage only at the KB Bukopin Head Office. Meanwhile, other indirect GHG emissions from official travel by plane refer to the official travel of the Board of Commissioners and Directors. The dominant GHG emissions produced, both coverage 1, 2 and 3 are carbon dioxide (CO2). [GRI 3-3]

The Company calculates fuel consumption emissions by referring to the method used in Indonesia and non-Annex 1 countries (developing countries), namely Tier-1 where the calculation is based on energy consumption data multiplied by the 2006 IPCC default emission factor (Intergovernmental Panel on Climate Change/Intergovernmental Panel on Climate Change). The formula used is as follows:

Emissions from Fuel Combustion

$$\text{GHG Emission}\left(\frac{\text{Kg}}{\text{Year}}\right) = \text{Energy Consumption}\left(\frac{\text{Tj}}{\text{Year}}\right) \text{X} \text{Emission Factors}\left(\frac{\text{Kg}}{\text{Year}}\right)$$

From the calculation results according to the formula above, during the reporting year, PT Bank KB Bukopin Tbk generated gas emissions from the use of gasoline amounting to 1,962,020.70 kgCO2eq. [OJK F.11]

Meanwhile, emissions from electricity use are obtained by multiplying electricity consumption (in Kwh per year) by the average grid emission factor issued by the Ministry of Energy and Mineral Resources referring to the 2015-2024 PLN RUPTL, namely 0.934 kgCO2/Kwh (2017). Based on this calculation,

rumah kaca dari penggunaan listrik tahun 2023 tercatat sebesar 16.884.852 kgCO2eq, naik dibanding tahun 2022 yang mencapai 2.462.816 kgCO2eq. Kenaikan terjadi sejalan dengan perluasan cakupan data tahun 2023 yang mencakup 174 kantor, tidak hanya kantor pusat sebagaimana data tahun 2022. [OJK F.11]

greenhouse gas emissions from electricity use in 2023 were recorded at 16,884,852 kgCO2eq, an increase compared to 2022 which reached 2,462,816 kgCO2eq. The increase occurred in line with the expansion of data coverage in 2023 which included 174 offices, not just the head office as in the 2022 data. [OJK F.11]

Tabel Emisi Gas Rumah Tidak Langsung (Cakupan 2) Tahun 2021-2023
Table of Indirect House Gas Emissions (Scope 2) 2021-2023

Konsumsi Energi Energy Consumption	Satuan Unit	Tahun Year			Emisi CO2eq yang Dihasilkan (kg) Generated CO2eq Emissions (kg)		
		2023	2022	2021	2023	2022	2021
Listrik Electricity	kWh	18.078.000	2.636.848	3.387.200	16.884.852	2.462.816,03	3.163.644,80

Catatan: 1 Kwh=0,934 kgCO2, sesuai average grid emission factor yang dikeluarkan oleh Kementerian ESDM merujuk RUPTL PLN 2015-2024 tahun 2017
Note: 1 Kwh=0.934 kgCO2, according to the average grid emission factor issued by the Ministry of Energy and Mineral Resources referring to the 2015-2024 PLN RUPTL of 2017

Selanjutnya, intensitas emisi dihitung Perseroan dengan menggunakan rumus berikut:

$$\text{Intensitas Emisi} = \frac{\text{Total Emisi (CO2eq)}}{\text{Jumlah Pendapatan (Rp miliar)}}$$

Sesuai rumus di atas didapat intensitas emisi GRK tahun 2023 adalah sebesar 3.876,36 [GRI 305-4] [OJK F.11]

Next, the Company calculates emission intensity using the following formula:

$$\text{Emission Intensity} = \frac{\text{Total Emissions (CO2eq)}}{\text{Total Revenue (IDR billion)}}$$

According to the formula above, the GHG emission intensity in 2023 is 3,876.36 kgCO2eg/Rp billion, [GRI 305-4] [OJK F.11]

Tabel Intensitas Emisi Gas Rumah Kaca Tahun 2021-2023
Table of Greenhouse Gas Emission Intensity for 2021-2023

Uraian Description	Satuan Unit	2023
Total Emisi Cakupan 1 & 2 Total Emissions of Scope 1 & 2	KgCO2eq KgCO2eq	18.846.872,70
Total Pendapatan Bunga dan Syariah Total Interest and Syariah Income	Kg/Rp miliar Kg/IDR billion	4.862
Intensitas Emisi GRK GHG Emission Intensity	KgCO2eq/Rp miliar KgCO2eq/IDR billion	3.876,36

Sementara itu, untuk mendukung kebijakan pemerintah terkait perlindungan lapisan ozon, PT Bank KB Bukopin Tbk tidak lagi menggunakan bahan perusak ozon seperti freon (CFC) untuk refrigeran/bahan pendingin AC dan kulkas. Perseroan juga tidak lagi menggunakan Alat Pemadam Api Ringan (APAR) dengan zat pemadam api berupa halon yang mengandung bahan perusak ozon. Sebagai pengganti, PT Bank KB Bukopin Tbk menggunakan refrigeran R32 yang lebih ramah lingkungan untuk AC dan kulkas, serta menggunaan APAR dengan zat pemadam api ramah lingkungan. [OJK F.11][GRI 305-6]

Meanwhile, to support government policies regarding protecting the ozone layer, PT Bank KB Bukopin Tbk no longer uses ozone-depleting materials such as freon (CFC) for refrigerants/cooling materials for ACs and refrigerators. The company also no longer uses light fire extinguishers (APAR) with fire extinguishing agents in the form of halons which contain ozone-depleting substances. As a replacement, PT Bank KB Bukopin Tbk uses the more environmentally friendly R32 refrigerant for air conditioners and refrigerators, and uses APARs with environmentally friendly fire extinguishing agents. [OJK F.11][GRI 305-6]

Terkhusus tentang penanganan emisi udara, dukungan PT Bank KB Bukopin Tbk diwujudkan dengan mengelola kendaraan operasional termasuk melakukan uji emisi secara rutin, serta menetapkan usia maksimal kendaraan operasional yaitu 5 (lima) tahun. Dengan usia mobil yang lebih muda, maka emisi karbon yang dihasilkan lebih rendah dan memenuhi baku mutu/ambang batas yang ditetapkan pemerintah. Seiring dengan itu, Perseroan juga menetapkan kebijakan penggunaan bahan bakar beroktan tinggi untuk kendaraan operasional sehingga emisi gas buang kendaraan masih dalam ambang batas yang berlaku. Lebih dari itu, perawatan dan penggantian sparepart kendaraan operasional dilakukan secara berkala untuk mengurangi peluang terjadinya kondisi mesin yang "tidak sehat" sehingga berdampak pada kualitas gas buang kendaraan. Langkah lain untuk mengurangi

Specifically regarding handling air emissions, PT Bank KB Bukopin Tbk support is realized by managing operational vehicles, including conducting regular emissions tests, as well as determining the maximum age of operational vehicles; 5 (five) years. With newer cars, the carbon emissions produced are lower and meet the quality standards/thresholds set by the government. At the same time, the Company has also established a policy of using high-octane fuel for operational vehicles so that vehicle exhaust emissions are still within the applicable limits. Moreover, maintenance and replacement of operational vehicle spare parts is carried out regularly to reduce the chance of "unhealthy" engine conditions resulting in an impact on the quality of vehicle exhaust gas. Another step to reduce greenhouse gas emissions is that KB Bukopin is committed to support and collaborate with third parties

emisi gas rumah kaca adalah KB Bukopin berkomitmen untuk mendukung dan bekerja sama dengan pihak ketiga dalam gerakan penanaman pohon/penghijauan. [OJK F.11][GRI 305-7]

PENGELOLAAN AIR

Air merupakan salah satu kebutuhan vital bagi operasional sehari-hari PT Bank KB Bukopin Tbk. Air digunakan untuk berbagai keperluan domestik perkantoran, seperti pembilasan di kamar kecil, wudu, mencuci peralatan dapur, penyiraman tanaman, dan lain-lain. Air yang digunakan Kantor Pusat Perseroan bersumber dari PDAM dan air tanah sebagai alternatif pada saat pasokan air dari PDAM mengalami gangguan. [GRI 3-3]

Perseroan menyadari bahwa air bersih sebagai sumber daya bersama ketersediannya kian terbatas. Bahkan, dalam wilayah tertentu tercipta kondisi yang lazim disebut sebagai wilayah stres air yaitu wilayah yang tidak memiliki kemampuan untuk memenuhi kebutuhan air untuk manusia maupun lingkungan di sekitarnya. Stres air merujuk pada ketersediaan, kualitas, atau aksesibilitas terhadap air bersih. Untuk itu, selain mengeluarkan himbauan penghematan air yang dipasang di kamar kecil, serta memastikan bahwa keran air telah tertutup dengan baik pada saat tidak digunakan, Perseroan juga melakukan pemantauan dan pengecekan instalasi air secara berkala guna mengantisipasi terjadinya kebocoran, serta melakukan penggantian dan perbaikan apabila ditemukan kerusakan dan kebocoran. Dengan pengelolaan air seperti itu, maka penggunaan air oleh Perseroan tidak berdampak negatif terhadap lingkungan dan masyarakat di sekitar perusahaan beroperasi, terkhusus tidak ada kawasan stres air yang terdampak dari penggunaan air oleh KB Bukopin. [GRI 303-1]

Efisiensi penggunaan air penting dilaksanakan guna mencegah krisis atau kelangkaan air bersih. Dalam hal ini, Bappenas dalam Kajian Lingkungan Hidup Strategis (KKLS) RPJM 2019 memproyeksikan ketersediaan air akan mencapai kelangkaan absolut pada 2040. Kelangkaan absolut atau '*absolut scarcity*' tak lain adalah jumlah sumber daya air tidak mencukupi untuk memenuhi kebutuhan dan keinginan manusia. Kebijakan efisiensi penggunaan air yang dilakukan PT Bank KB Bukopin Tbk merupakan bentuk dukungan terhadap Instruksi Presiden Republik Indonesia Nomor 13 Tahun 2011 tentang Penghematan Energi dan Air. [GRI 3-3]

Sebelum dibuang ke badan air, Perseroan melakukan *treatment* atau pengolahan tertentu sehingga air limbah yang dibuang memenuhi standar baku mutu dan tidak membahayakan bagi lingkungan, baik habitat perairan maupun pengguna air berikutnya. Untuk mengetahui kualitas air limbah sebelum dibuang ke badan air, sekaligus memastikan bahwa kualitas air limbah tersebut aman bagi lingkungan, PT Bank KB Bukopin Tbk secara berkala melakukan pengecekan kandungan air limbah yang pelaksanaannya dibantu oleh UPT Laboratorium Lingkungan Hidup Daerah, Dinas Lingkungan Hidup, Pemda DKI Jakarta. Selama tahun pelaporan, kualitas air limbah telah memenuhi ambang batas baku mutu sehingga aman bagi lingkungan dan badan air penerima. [GRI 303-2][GRI 303-4]

in tree planting/reforestation movements. [OJK F.11][GRI 305-7]

WATER MANAGEMENT

Water is a vital need for the daily operations of PT Bank KB Bukopin Tbk. Water is used for various domestic office purposes, such as rinsing the toilet, performing ablutions, washing kitchen utensils, watering plants, and so on. The water used by the Company's Head Office comes from PDAM and groundwater as an alternative when the water supply from PDAM is disrupted. [GRI 3-3]

The Company realizes that clean water as a resource and its availability is increasingly limited. In fact, in certain areas conditions are created that are commonly referred to as water stress areas, namely areas that do not have the ability to meet the water needs of humans and the surrounding environment. Water stress refers to the availability, quality, or accessibility of clean water. Therefore, apart from issuing advice on saving water installed in toilets, and ensuring that water taps are properly closed when not in use, the Company also monitors and checks water installations periodically to anticipate leaks, as well as replacing and repairing if damage and leaks are found. With water management like this, the Company's use of water does not have a negative impact on the environment and communities around which the company operates, in particular there are no water stress areas affected by KB Bukopin's water use. [GRI 303-1]

Water use efficiency is important to prevent crises or scarcity of clean water. In this case, Bappenas in the 2019 RPJM Strategic Environmental Study (KKLS) projects that water availability will reach absolute scarcity in 2040. Absolute scarcity or 'absolute scarcity' is nothing more than the amount of water resources being insufficient to meet human needs and desires. The water use efficiency policy implemented by PT Bank KB Bukopin Tbk is a form of support for the Instruction of the President of the Republic of Indonesia Number 13 of 2011 concerning Energy and Water Saving. [GRI 3-3]

Before being discharged into water bodies, the Company conducts certain treatment or processing so that the discharged wastewater meets quality standards and is not harmful to the environment, both aquatic habitats and subsequent water users. To determine the quality of waste water before it is discharged into water bodies, as well as ensuring that the quality of the waste water is safe for the environment, PT Bank KB Bukopin Tbk periodically checks the content of waste water, the implementation of which is assisted by the Regional Environmental Laboratory UPT, Environmental Service, DKI Jakarta Regional Government. During the reporting year, wastewater quality met the quality standard threshold so that it was safe for the environment and receiving water bodies. [GRI 303-2][GRI 303-4]

Per 31 Desember 2023, volume pengambilan air dari PDAM tercatat sebesar 303.394,08 meter kubik. [GRI 303-3, 303-5] [OJK F.8]

PENGELOLAAN LIMBAH

Implementasi konsep *green banking* dilakukan PT Bank KB Bukopin Tbk dengan semaksimal mungkin menerapkan prinsip 3R (*Reduce, Reuse* dan *Recycle*) dalam pengelolaan limbah. Untuk mengurangi limbah plastik kemasan minuman sekali pakai misalnya, Perseroan menerapkan kebijakan agar karyawan memiliki *tumbler* pribadi. Sementara itu, untuk pengelolaan sampah domestik perkantoran, Perseroan telah menyediakan tempat sampah dalam jumlah cukup. Adapun timbulan sampah dari seluruh area kantor PT Bank KB Bukopin Tbk tahun 2023 tercatat sebanyak 1.778.084 kilogram. Lebih lanjut, untuk penanganan sampah yang masuk kategori limbah non bahan berbahaya dan beracun (non-B3) tersebut dilakukan oleh pihak ketiga dan PT Bank KB Bukopin Tbk mengalokasikan biaya untuk keperluan tersebut. Kerja sama dengan pihak ketiga juga dilakukan untuk menguras septik tank dari penampungan limbah dari toilet.

Adapun limbah B3 seperti aki bekas dan oli bekas kendaraan operasional, lampu dan catridge bekas, juga peralatan elektronik bekas lainnya, Perseroan menjalin kerja sama dengan pihak ketiga yang berizin dari instansi yang berwenang. Dengan kebijakan tersebut, maka pengelolaan limbah di PT Bank KB Bukopin Tbk tidak menimbulkan dampak negatif bagi lingkungan dan masyarakat di sekitar Perseroan.

BIAYA LINGKUNGAN

Untuk mendukung terwujudnya lingkungan yang lebih baik, serta daya dukung lingkungan yang lebih semakin membaik, PT Bank KB Bukopin Tbk mengalokasikan sejumlah dana untuk biaya lingkungan. [OJK F.4]

KEPATUHAN LINGKUNGAN

PT Bank KB Bukopin Tbk senantiasa patuh terhadap ketentuan dan peraturan perundang-undangan di bidang lingkungan hidup dengan menjalankan kegiatan operasional perbankan yang ramah lingkungan dan berkomitmen untuk menjaga kelestarian lingkungan dalam setiap kegiatan operasionalnya. Komitmen itu membawa hasil positif, yaitu tidak ada sanksi atau denda yang diberikan kepada Perseroan karena ketidakpatuhan terhadap undang-undang dan peraturan di bidang lingkungan hidup. [GRI 2-27]

As of December 31, 2023, the volume of water withdrawal from PDAM was recorded at 303,394.08 cubic meters. [GRI 303-3, 303-5][OJK F.8]

WASTE MANAGEMENT

The implementation of the green banking concept is carried out by PT Bank KB Bukopin Tbk by applying the 3R principles (Reduce, Reuse and Recycle) in waste management as much as possible. To reduce plastic waste from single-use beverage packaging, for example, the Company implements a policy so that employees have personal tumblers. Meanwhile, for the management of domestic office waste, the Company has provided a sufficient number of rubbish bins. Meanwhile, waste generation from the entire PT Bank KB Bukopin Tbk office area in 2023 was recorded at 1,778,084 kilograms. Furthermore, for handling incoming waste The non-hazardous and toxic (non-B3) waste category is carried out by a third party and PT Bank KB Bukopin Tbk allocates costs for this purpose. Collaboration with third parties is also carried out to drain septic tanks from waste storage from toilets.

As for B3 waste such as used batteries and used oil from operational vehicles, used lamps and cartridges, as well as other used electronic equipment, the Company collaborates with third parties licensed by the authorized agencies. With this policy, waste management at PT Bank KB Bukopin Tbk does not have a negative impact on the environment and communities around the Company.

ENVIRONMENTAL COSTS

To support the realization of a better environment, as well as increasingly improving environmental carrying capacity, PT Bank KB Bukopin Tbk allocates a number of funds for environmental costs. [OJK F.4]

ENVIRONMENTAL COMPLIANCE

PT Bank KB Bukopin Tbk always complies with environmental laws and regulations by conducting environmentally friendly banking operations and is committed to preserving the environment in all its operational activities. This commitment has brought positive results, namely that there are no sanctions or fines given to the Company for non-compliance with environmental laws and regulations. [GRI 2-27]





04

KINERJA SOSIAL KEBERLANJUTAN

SUSTAINABLE SOCIAL PERFORMANCE



KINERJA SOSIAL KEBERLANJUTAN
SUSTAINABLE SOCIAL PERFORMANCE

PT Bank KB Bukopin Tbk secara konsisten menjunjung keselarasan antara aspek ekonomi, sosial dan lingkungan dalam menjalankan usaha. Sebagaimana prinsip keberlanjutan, Perseroan meyakini keselarasan antara ketiga aspek merupakan kunci untuk terus bertumbuhnya kinerja dari tahun ke tahun secara berkesinambungan.

Kinerja sosial merujuk pada berbagai aktivitas Perseroan dalam memenuhi tanggung jawab sosial kepada para pemangku kepentingan, baik pemangku kepentingan internal maupun eksternal. Pemangku kepentingan internal PT Bank KB Bukopin Tbk adalah pemegang saham, manajemen, pegawai lintas divisi dan beragam level jabatan, dan serikat pekerja. Adapun pemangku kepentingan eksternal di antaranya nasabah, pemerintah dan otoritas keuangan, mitra/pemasok, media massa, dan masyarakat di sekitar lokasi Perseroan beroperasi, termasuk penerima manfaat Program Tanggung Jawab Sosial dan Lingkungan (TJSL).[GRI 3-3]

Merujuk keberagaman pemangku kepentingan Perseroan, maka aktivitas sosial untuk memenuhi tanggung jawab kepada para pemangku kepentingan juga beraneka rupa, seperti ketenagakerjaan, Keselamatan dan Kesehatan Kerja (K3), hak asasi asasi manusia, tanggung jawab atas produk/jasa, inovasi produk dan jasa/layanan, pelibatan masyarakat, dampak operasional perusahaan dan sebagainya. Keberhasilan Perseroan memenuhi tanggung jawab sosial tak lepas dari ketepatannya dalam melakukan pemetaan dan merumuskan pelibatan yang sesuai dengan harapan masing-masing pemangku kepentingan.

PT Bank KB Bukopin Tbk berkomitmen untuk memenuhi tanggung jawab sosial terhadap segenap pemangku kepentingan karena meyakini hal tersebut merupakan sarana terbaik untuk menjalin hubungan dan menciptakan komunikasi positif dengan para pemangku kepentingan. Lebih lanjut, komunikasi yang berkualitas tersebut akan memperkuat posisi dan keberadaan Perseroan sebagai entitas bisnis, sekaligus modal penting untuk terus maju dan berkembang mewujudkan misi dan visi PT Bank KB Bukopin Tbk.

LANDASAN KEBIJAKAN [GRI 3-3]

PT Bank KB Bukopin Tbk mengelola hubungan dengan para pemangku kepentingan sesuai dengan regulasi sesuai dengan kepentingan masing-masing pemangku kepentingan. Regulasi tersebut antara lain:

1. Undang-Undang No. 1 Tahun 1970 tentang Keselamatan Kerja
2. Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen
3. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan
4. Undang-Undang Republik Indonesia Nomor 25 Tahun 2007

PT Bank KB Bukopin Tbk consistently upholds harmony between economic, social and environmental aspects in running its business. As with the principle of sustainability, the Company believes that harmony between the three aspects is the key to continued growth in performance from year to year on a sustainable basis.

Social performance refers to the Company's various activities in fulfilling its social responsibilities to stakeholders, both internal and external stakeholders. PT Bank KB Bukopin Tbk internal stakeholders are shareholders, management, employees across divisions and various levels of positions, and labor unions. The external stakeholders include customers, government and financial authorities, partners/suppliers, mass media, and communities around the locations where the Company operates, including beneficiaries of the Social and Environmental Responsibility Program (TJSL).[GRI 3-3]

Referring to the diversity of the Company's stakeholders, social activities to fulfill responsibilities to stakeholders are also varied, such as employment, Occupational Safety and Health (K3), human rights, responsibility for products/services, product and service innovation, community involvement, company operational impact and so on. The Company's success in fulfilling its social responsibilities cannot be separated from its accuracy in mapping and formulating engagement that is in line with the expectations of each stakeholder.

PT Bank KB Bukopin Tbk is committed to fulfilling its social responsibilities towards all stakeholders because it believes this is the best means of establishing relationships and creating positive communication with stakeholders. Furthermore, quality communication will strengthen the Company's position and existence as a business entity, as well as important capital to continue to progress and develop in realizing PT Bank KB Bukopin Tbk mission and vision.

POLICY FOUNDATION [GRI 3-3]

PT Bank KB Bukopin Tbk manages relationships with stakeholders in accordance with regulations in accordance with the interests of each stakeholder. These regulations include:

1. Law no. 1 of 1970 concerning Work Safety
2. Law Number 8 of 1999 concerning Consumer Protection
3. Law no. 13 of 2003 concerning Employment
4. Law of the Republic of Indonesia Number 25 of 2007

tentang Penanaman Modal
5. Undang-Undang Republik Indonesia Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial
6. Undang-Undang Republik Indonesia No. 21 Tahun 2000 tentang Serikat Pekerja/Serikat Buruh;
7. Undang-Undang Republik Indonesia No. 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial;
8. Undang-Undang Presiden Republik Indonesia No. 11 Tahun 1992 tentang Dana Pensiun;
9. Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang
10. Peraturan Pemerintah Republik Indonesia No. 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Kerja
11. Peraturan Pemerintah Republik Indonesia Nomor 36 Tahun 2021 tentang Pengupahan
12. Peraturan Pemerintah (PP) Nomor 50 Tahun 2012 tentang Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja
13. Peraturan Presiden Republik Indonesia Nomor 7 Tahun 2019 tentang Penyakit Akibat Kerja
14. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 2/SEOJK.07/2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada pelaku Jasa Keuangan
15. Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik
16. Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan

Berdasarkan berbagai regulasi di atas, selanjutnya PT Bank KB Bukopin Tbk menyusun berbagai regulasi internal sebagai panduan operasional keseharian yang berkaitan dengan pengelolaan kepegawaian, Kesehatan dan Keselamatan Kerja (K3), tanggung jawab produk, dan sebagainya.

KESETARAAN KESEMPATAN KERJA [OJK F.18]

Penghormatan terhadap kesetaraan kesempatan bekerja atau non-diskriminasi kepada karyawan diterapkan PT Bank KB Bukopin Tbk sejak rekrutmen. Seusai dengan prinsip tersebut, maka Perseroan memberikan hak dan kesempatan kerja yang sama dan seluas-luasnya kepada seluruh karyawan tanpa memandang perbedaan agama, etnis, ras, status sosial, warna kulit, gender, ataupun kondisi fisik lainnya, sesuai dengan ketentuan dan peraturan perundang-undangan ketenagakerjaan yang berlaku.

Lebih dari itu, PT Bank KB Bukopin Tbk juga memberikan hak dan kesempatan yang sama bagi seluruh karyawan dalam program pengembangan karier, dimana sistem pengembangan karyawan di Perseroan memberikan kesempatan yang sama kepada setiap karyawan untuk dipromosikan ke jabatan yang lebih tinggi mengikuti jenjang struktur organisasi PT Bank KB Bukopin Tbk. Prinsip kesetaraan dan non-diskriminasi dalam kesempatan kerja diatur melalui regulasi internal yaitu Kode Etik, Bagian VI: Hubungan dengan Perusahaan dan Sesama Karyawan.

concerning Capital Investment
5. Law of the Republic of Indonesia Number 24 of 2011 concerning Social Security Administering Bodies
6. Law of the Republic of Indonesia no. 21 of 2000 concerning Labor Unions;
7. Law of the Republic of Indonesia no. 24 of 2011 concerning Social Security Administering Bodies;
8. Law of the President of the Republic of Indonesia no. 11 of 1992 concerning Pension Funds;
9. Law Number 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law
10. Republic of Indonesia Government Regulation no. 35 of 2021 concerning Specific Time Work Agreements, Outsourcing, Working Time and Rest Time, and Termination of Employment Relations
11. Republic of Indonesia Government Regulation Number 36 of 2021 concerning Wages
12. Government Regulation (PP) Number 50 of 2012 concerning Implementation of the Occupational Safety and Health Management System
13. Presidential Regulation of the Republic of Indonesia Number 7 of 2019 concerning Occupational Illnesses
14. Financial Services Authority Circular Letter (SEOJK) No. 2/SEOJK.07/2014 concerning Service and Resolution of Consumer Complaints to Financial Services actors.
15. Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies
16. Financial Services Authority Regulation Number 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector

Based on the various regulations above, PT Bank KB Bukopin Tbk then prepared various internal regulations as daily operational guidelines related to personnel management, Occupational Health and Safety (K3), product responsibility, and so on.

EQUAL EMPLOYMENT OPPORTUNITIES [OJK F.18]

PT Bank KB Bukopin Tbk implements respect for equal employment opportunities and non-discrimination for employees starting from the recruitment process. In line with this principle, the company provides equal employment rights and opportunities to all employees without regard to differences in religion, ethnicity, race, social status, skin color, gender, or other physical conditions, in accordance with the provisions and regulations of valid employment laws.

More than that, PT Bank KB Bukopin Tbk also provides equal rights and opportunities for all employees in career development programs, where the employee development system in the Company provides equal opportunities for every employee to be promoted to a higher position following the organizational structure of PT Bank KB Bukopin Tbk. The principles of equality and non-discrimination in employment opportunities are regulated through internal regulations, namely the Code of Ethics, Part VI: Relations with the Company and Fellow Employees.

Prinsip kesetaraan ini juga merupakan implementasi Pasal 281 ayat (2), Undang-Undang Dasar Negara Republik Indonesia Tahun 1945, yaitu: "Setiap orang berhak bebas dari perlakuan yang bersifat diskriminatif atas dasar apapun dan berhak mendapatkan perlindungan terhadap perlakukan yang bersifat diskriminatif itu." Secara spesifik, kesetaraan kesempatan bekerja tersebut juga selaras dengan Undang-Undang Nomor 7 Tahun 1984 tentang Pengesahan Konvensi Mengenai Penghapusan Segala Bentuk Diskriminasi terhadap Wanita (Convention On The Elimination Of All Forms Of Discrimanation Against Women), Undang-Undang Nomor 21 Tahun 1999 tentang Pengesahan ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (Konvensi ILO Mengenai Diskriminasi dalam Pekerjaan dan Jabatan), serta Panduan Kesetaraan dan Non Diskriminasi di Tempat Kerja di Indonesia (Kementerian Tenaga Kerja dan Transmigrasi RI).

Komitmen Perseroan dalam mewujudkan kesetaraan dalam kesempatan bekerja/non diskriminasi membawa hasil dengan tidak adanya insiden diskriminasi di PT Bank KB Bukopin Tbk. Dengan demikian, Perseroan tidak melakukan perbaikan berkaitan dengan regulasi tentang kesetaraan dalam kesempatan bekerja/non diskriminasi.

TENAGA KERJA ANAK DAN KERJA PAKSA [OJK F.19]

PT Bank KB Bukopin Tbk mendukung penghapusan tenaga kerja anak dan kerja paksa karena keduanya merupakan pelanggaran terhadap hak asasi manusia. Untuk itu, Perseroan hanya mempekerjakan karyawan dengan usia di atas 18 sehingga tidak termasuk kategori anak sebagaimana diatur dalam Undang-Undang Republik Indonesia Nomor 23 Tahun 2002 Tentang Perlindungan Anak, yang menyatakan "Anak adalah seseorang yang belum berusia 18 (delapan belas) tahun....."

Sedangkan jam kerja yang disepakati adalah 8 (delapan) jam 1 (satu) hari dan 40 (empat puluh) jam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77 Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan. Dengan ketentuan seperti itu, maka setiap karyawan memiliki waktu istirahat yang cukup. Khusus kepada karyawan yang karena jenis pekerjaannya terpaksa melebihi jam kerja atau di luar jam kerja resmi, Perseroan memberikan kompensasi berupa uang lembur sesuai dengan regulasi yang berlaku di PT Bank KB Bukopin Tbk.

Komitmen tidak mempekerjakan anak selaras dengan Undang-Undang No. 20 Tahun 1999 tentang Pengesahan ILO Convention No. 138 Concerning Minimum Age for Admission to Employment (Konvensi ILO Mengenai Usia Minimum untuk Diperbolehkan Bekerja), dan Undang-Undang Republik Indonesia No. 1 Tahun 2000 tentang Pengesahan ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labour (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak). Adapun pemberlakuan jam kerja dengan batasan waktu yang jelas sehingga tidak terjadi kerja paksa sejalan dengan Undang-Undang No. 19 Tahun 1999 tentang Pengesahan ILO Convention No. 105 Concerning

This principle of equality is also an implementation of Article 281 paragraph (2), of the 1945 Constitution of the Republic of Indonesia, namely: "Every person has the right to be free from discriminatory treatment on any basis and has the right to receive protection against such discriminatory treatment." Specifically, equality of employment opportunities is also in line with Law Number 7 of 1984 concerning Ratification of the Convention Concerning the Elimination of All Forms of Discrimination Against Women (Convention On The Elimination Of All Forms Of Discrimination Against Women), Law Number 21 Of 1999 concerning Ratification ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (ILO Convention Concerning Discrimination in Employment and Occupation), as well as Guidelines for Equality and Non-Discrimination in the Workplace in Indonesia (Ministry of Manpower and Transmigration of the Republic of Indonesia).

The Company's commitment to realizing equality in employment opportunities/non-discrimination has resulted in no incidents of discrimination at PT Bank KB Bukopin Tbk. Thus, the Company has not made improvements regarding regulations regarding equality in employment opportunities/non-discrimination.

CHILD LABOR AND FORCED LABOR [OJK F.19]

PT Bank KB Bukopin Tbk supports the elimination of child labor and forced labor because both are violations of human rights. For this reason, the Company only employs employees over the age of 18 so they are not included in the category of children as regulated in Law of the Republic of Indonesia Number 23 of 2002 concerning Child Protection, which states "A child is someone who is not yet 18 (eighteen) years old.... ."

Meanwhile, the agreed working hours are 8 (eight) hours 1 (one) day and 40 (forty) hours 1 (one) week for 5 (five) working days in 1 (one) week, in accordance with article 77 of Law No. 13 of 2003 concerning Employment. With such provisions, every employee has sufficient rest time. Especially for employees who, due to their type of work, are forced to exceed working hours or outside official working hours, the Company provides compensation in the form of overtime pay in accordance with the regulations applied at PT Bank KB Bukopin Tbk.

The commitment not to employ children is in line with Law no. 20 of 1999 concerning Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment, and Law of the Republic of Indonesia No. 1 of 2000 concerning Ratification of ILO Convention No. 182 Concerning the Prohibition and Immediate Action for The Elimination of The Worst Forms of Child Labor. The implementation of working hours with clear time limits so that forced labor does not occur is in line with Law no. 19 of 1999 concerning Ratification of ILO Convention No. 105 Concerning the Abolition of Forced Labor.

The Abolition of Forced Labour (Konvensi ILO Mengenai Penghapusan Kerja Paksa).

REKRUTMEN DAN *TURNOVER* KARYAWAN

PT Bank KB Bukopin Tbk melakukan rekrutmen secara berkala untuk memenuhi kebutuhan karyawan yang bersifat dinamis, terlebih lagi jika dikaitkan dengan kompetensi dan kapasitas tertentu di industri perbankan yang sangat spesifik. Rekrutmen dilakukan baik level *fresh graduate* maupun level profesional untuk memenuhi kebutuhan tenaga kerja seiring dengan dinamika organisasi. Dalam rekrutmen, proses seleksi dilakukan untuk memastikan bahwa Perseroan mendapatkan talenta terbaik. Tahapan rekrutmen meliputi seleksi administrasi, psikotes, tes kesehatan, dan tes wawancara. Rekrutmen dilakukan secara terbuka sehingga memberikan kesempatan bagi siapa saja yang telah memenuhi persyaratan untuk dapat melamar dan mengikuti proses seleksi termasuk masyarakat sekitar di mana Perseroan beroperasi. [GRI 3-3]

Per 31 Desember 2023, PT Bank KB Bukopin Tbk merekrut karyawan baru sebanyak 281 orang, turun dibandingkan tahun 2022 yang mencapai 394 orang. Karyawan baru berstatus *upgrading*, reguler maupun *fresh graduate*, tersebut mengisi berbagai posisi yang dibutuhkan Perseroan. Kepada karyawan baru, Perseroan memberikan program pengenalan (*induction program*) untuk memberikan pemahaman kepada mereka, tidak hanya terkait tugas dan tanggung jawabnya sebagai karyawan, tetapi juga mengenai berbagai hal terkait dengan Perseroan, mulai dari bisnis yang dijalankan, budaya PT Bank KB Bukopin Tbk, termasuk peluang pengembangan karier, dan sebagainya.

Komposisi karyawan baru berdasarkan jenis kelamin, kelompok usia, dan wilayah kerja selengkapnya disampaikan dalam tabel-tabel berikut: [GRI 401-1]

EMPLOYEE RECRUITMENT AND TURNOVER

PT Bank KB Bukopin Tbk carries out regular recruitment to meet dynamic employee needs, especially when related to certain competencies and capacities in the very specific banking industry. Recruitment is carried out at both fresh graduate and professional levels to meet workforce needs in line with organizational dynamics. In recruitment, the selection process is conducted to ensure that the Company gets the best talent. Recruitment stages include administrative selection, psychological tests, medical tests and interview tests. Recruitment is carried out openly to provide an opportunity for anyone who meets the requirements to be able to apply and take part in the selection process, including the local community where the Company operates. [GRI 3-3]

As of 31 December 2023, PT Bank KB Bukopin Tbk recruited 281 new employees, an a decrease compared to 2022 which reached 394 people. The new employees with the status of upgrading, regular or fresh graduates, fill various positions needed by the Company. To new employees, the Company provides an induction program to provide them with an understanding, not only regarding their duties and responsibilities as employees, but also regarding various matters related to the Company, starting from the business they run, the culture of PT Bank KB Bukopin Tbk, including the opportunities in developing career, and so on.

The complete composition of new employees based on gender, age group and work area is presented in the following tables: [GRI 401-1]

Komposisi Karyawan Baru Berdasarkan Status Kepegawaian dan Jenis Kelamin
Composition of New Employees Based on Employment Status and Gender

Status Kepegawaian Employment Status	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Karyawan Tetap Permanent Employe	64	40	104	49	19	68	28	16	44
Karyawan Tidak Tetap Non-permanent Employee	97	80	177	161	165	326	115	140	255
Jumlah Total	**161**	**120**	**281**	**210**	**184**	**394**	**143**	**156**	**299**

Komposisi Karyawan Baru Berdasarkan Kelompok Usia
Composition of New Employees Based on Age Group

Kelompok Usia Age Group	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
20-24 Tahun 20-24 years old	42	45	87	57	76	133	3	10	13
25-29 Tahun 25-29 years old	37	38	75	70	77	147	72	99	171

Komposisi Karyawan Baru Berdasarkan Kelompok Usia
Composition of New Employees Based on Age Group

Kelompok Usia Age Group	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
30-34 Tahun 30-34 years old	32	20	52	46	15	61	35	29	64
35-39 Tahun 35-39 years old	28	12	40	18	9	27	14	13	27
40-44 Tahun 40-44 years old	14	4	18	15	7	22	7	3	10
45-49 Tahun 45-49 years old	2	1	3	2	0	2	5	1	6
50-54 Tahun 50-54years old	3	0	3	0	0	0	2	0	2
>55 Tahun >55 years old	3	0	3	2	0	2	5	1	6
Jumlah Total	**161**	**120**	**281**	**210**	**184**	**394**	**143**	**156**	**299**

Komposisi Karyawan Baru Berdasarkan Wilayah Kerja
Composition of New Employees Based on Work Area

Penempatan Placement	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Kantor Pusat Head Office	97	58	155	88	57	144	60	40	100
Kantor di Wilayah Regional Office	64	62	126	122	127	249	83	116	199
Jumlah Total	**161**	**120**	**281**	**210**	**184**	**394**	**143**	**156**	**299**

Selain bertambah karena adanya rekrutmen, jumlah karyawan PT Bank KB Bukopin Tbk berkurang dengan adanya karyawan yang berhenti atau meninggalkan Perseroan dengan berbagai alasan yang dibenarkan undang-undang. Sepanjang tahun 2023, karyawan yang meninggalkan Perseroan sebanyak 554 orang, naik dibandingkan tahun 2022 yang mencapai 379 orang. Kenaikan dipengaruhi oleh pengunduran diri karyawan atas permintaan sendiri.

Apart from increasing due to recruitment, the number of PT Bank KB Bukopin Tbk employees decreased due to employees who quit or left the Company for various reasons justified by law. Throughout 2023, there are 554 employees leaving the company, an increase compared to 2022 which reached 379 people. The increase is influenced by employee resignation at their own request.

Komposisi karyawan yang meninggalkan PT Bank KB Bukopin Tbk berdasarkan *gender*, wilayah kerja, dan kelompok usia selengkapnya disajikan dalam tabel berikut: [GRI 01-1]

The complete composition of employees who left PT Bank KB Bukopin Tbk based on gender, work area and age group is presented in the following table: [GRI 01-1]

Komposisi Karyawan Meninggalkan Perseroan Berdasarkan Status Kepegawaian dan Jenis Kelamin

Composition of Employees Leaving the Company Based on Employment Status and Gender.

Status Kepegawaian Employment Status	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Karyawan Tetap Permanent Employe	225	181	406	146	97	243	220	171	391
Karyawan Tidak Tetap Non-permanent Employee	76	72	148	64	72	136	67	94	161
Jumlah Total	**301**	**253**	**554**	**210**	**169**	**379**	**287**	**265**	**552**

Komposisi Karyawan Meninggalkan Perseroan Berdasarkan Kelompok Usia
Composition of Employees Leaving the Company Based on Age Group

Kelompok Usia Age Group	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
20-24 Tahun 20-24 years old	9	23	32	5	22	27	7	23	30
25-29 Tahun 25-29 years old	61	92	153	50	60	110	45	77	122
30-34 Tahun 30-34 years old	80	64	144	56	42	98	75	72	147
35-39 Tahun 35-39 years old	63	38	101	39	20	59	36	36	72
40-44 Tahun 40-44 years old	49	14	63	15	8	23	31	24	55
45-49 Tahun 45-49 years old	20	8	28	9	6	15	30	11	41
50-54 Tahun 50-54 years old	9	2	11	12	1	13	17	7	24
>55 Tahun >55 years old	10	12	22	24	10	34	46	15	61
Jumlah Total	**301**	**253**	**554**	**210**	**169**	**379**	**287**	**265**	**552**

Komposisi Karyawan Meninggalkan Perseroan Berdasarkan Wilayah Kerja
Composition of Employees Leaving the Company Based on Work Area

Penempatan Placement	2023			2022			2021		
	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Kantor Pusat Head Office	97	47	144	64	32	96	79	51	130
Kantor di Wilayah Regional Office	204	206	410	146	137	283	208	214	422
Jumlah Total	**301**	**253**	**554**	**210**	**169**	**379**	**287**	**265**	**552**

Penyebab karyawan meninggalkan Perusahaan
Reasons why employees leave the Company

Uraian Description	2023	2022	2021
Mengundurkan Diri Resignation	411	229	389
Pensiun Retire	19	28	52
Meninggal Dunia Passes Away	2	7	19
Alasan lainnya Other Reasons	122	115	86
Jumlah Total	**554**	**379**	**552**

Turnover Karyawan Tahun 2021-2023
Employee Turnover 2021-2023

Keterangan Information	2023	2022	2021
Jumlah karyawan meninggalkan Perseroan (mengundurkan diri) Number of employees leaving the Company (resignation)	411	229	389
Jumlah karyawan awal tahun Number of employees at the beginning of the year	3.374	4.774	5.002
Jumlah karyawan akhir tahun Number of employees at the end of the year	2.618	3.374	4.774
Tingkat *Turnover* **Turnover Rate**	**13.71%**	**5,62%**	**7,95%**

Untuk mendukung operasional yang berkelanjutan, PT Bank KB Bukopin Tbk berupaya untuk mengelola tingkat *turnover* karyawan dengan sebaik-baiknya. Salah satu upaya yang dilakukan adalah senantiasa melakukan tinjauan ulang terhadap kebijakan-kebijakan yang ada terkait remunerasi dan paket *benefit* bagi pegawai. Selain hal-hal bersifat materi, perbaikan senantiasa dilakukan dalam rangka menciptakan lingkungan kerja yang kondusif dan menyenangkan bagi karyawan. Sepanjang tahun 2023, sebagaimana data di atas, *turnover* pegawai tercatat sebanyak 411 orang atau sebesar 13,71%, naik dibandingkan tahun 2022 dengan jumlah karyawan meninggalkan Perseroan sebanyak 229 orang atau tingkat *turnover* sebesar 5,62%. [GRI 401-1]

To support sustainable operations, PT Bank KB Bukopin Tbk strives to manage employee turnover rates as well as possible. One of the efforts made is to continually review existing policies regarding remuneration and benefit packages for employees. Apart from material matters, improvements are always made in order to create a conducive and enjoyable work environment for employees. Throughout 2023, as in the data above, employee turnover was recorded at 411 people or at 13.71%, an increase compared to 2022 with the number of employees leaving the Company at 229 people or a turnover rate of 5.62%. [GRI 401-1]

UPAH MINIMUM REGIONAL [OJK F.20]

PT Bank KB Bukopin Tbk senantiasa memperhatikan kesejahteraan karyawan demi tercapainya kinerja yang terbaik. Oleh karena itu, berkaitan dengan kebijakan pemberian remunerasi, Perseroan berkomitmen untuk memberikan yang terbaik dan memperhatikan ketentuan serta peraturan yang berlaku. Hal tersebut penting untuk meningkatkan moral dan produktivitas karyawan, sekaligus menjadi daya tarik bagi calon tenaga kerja baru. [GRI 3-3]

Hal yang tak kalah penting, dalam memberikan remunerasi, PT Bank KB Bukopin Tbk menerapkan pola penghargaan yang adil dan perlakuan yang sama tanpa diskriminasi kepada seluruh karyawan tanpa membedakan jenis kelamin, suku, ras, agama, warna kulit, dan latar belakang lainnya yang bersifat diskriminasi. Selain tidak ada diskriminasi, pemberian upah di PT Bank KB Bukopin Tbk diarahkan kepada pencapaian kebutuhan hidup layak bagi karyawan. Sejalan dengan itu, maka besaran upah minimum bagi karyawan tetap level terendah akan menyesuaikan dengan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya, termasuk besaran upah yang berlaku di setiap provinsi. Adapun rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki adalah sama. [GRI 405-2]

Sesuai dengan prinsip di atas, Perseroan memastikan bahwa remunerasi karyawan tetap level terendah minimal sama dengan ketentuan Upah Minimum Provinsi (UMP), yang sebelumnya dikenal dengan istilah Upah Minimum Regional tingkat 1 (UMR Tk.1). Pemberian upah karyawan seperti itu telah sesuai dengan Keputusan Menteri Tenaga Kerja dan Transmigrasi Nomor 226 Tahun 2000 tentang Perubahan

REGIONAL MINIMUM WAGE [OJK F.20]

PT Bank KB Bukopin Tbk always pays attention to employee welfare in order to achieve the best performance. Therefore, regarding the remuneration policy, the Company is committed to providing the best and paying attention to the applicable provisions and regulations. This is important for increasing employee morale and productivity, as well as attracting potential new workers. [GRI 3-3]

What is no less important, in providing remuneration, PT Bank KB Bukopin Tbk applies a fair reward pattern and equal treatment without discrimination to all employees without distinguishing between gender, ethnicity, race, religion, skin color and other discriminatory backgrounds. Apart from there being no discrimination, wages at PT Bank KB Bukopin Tbk are directed towards achieving the needs of a decent living for employees. In line with this, the minimum wage for the lowest level permanent employees will adjust to the price of basic necessities, the inflation rate, living standards and other variables, including the wage rates applicable in each province. The ratio of basic salary and remuneration for women compared to men is the same. [GRI 405-2]

In accordance with the above principles, the Company ensures that the lowest level of permanent employee remuneration is at least the same as the Provincial Minimum Wage (UMP), previously known as Level 1 Regional Minimum Wage (UMR Tk.1). The provision of such employee wages is in accordance with the Decree of the Minister of Manpower and Transmigration Number 226 of 2000 concerning Amendments to Article 1,

Pasal 1,Pasal 3,Pasal 4,Pasal 8,Pasal,11, Pasal 20, dan Pasal 21 Peraturan Menteri Tenaga Kerja Nomor PER-01/MEN/1999 tentang Upah Minimum. Secara spesifik, untuk remunerasi karyawan tetap level terendah tahun 2023, Perseroan merujuk Peraturan Menteri Ketenagakerjaan (Permenaker) Nomor 18 Tahun 2022 tentang Penetapan Upah Minimum Tahun 2023. Sesuai dengan pedoman tersebut, remunerasi karyawan tetap dibandingkan dengan Upah Minimum Provinsi (UMP) yang ditetapkan pemerintah selengkapnya adalah sebagai berikut: [GRI 3-3, 202-1] [OJK F.20]

Article 3, Article 4, Article 8, Article 11, Article 20 and Article 21 of the Minister of Manpower Regulation Number PER-01 / MEN/1999 concerning Minimum Wages. Specifically, for the lowest level of permanent employee remuneration in 2023, the Company refers to Minister of Manpower Regulation (Permenaker) Number 18 of 2022 concerning Determination of Minimum Wages for 2023. In accordance with these guidelines, permanent employee remuneration is compared with the Provincial Minimum Wage (UMP) set by the government in full is as follows: [GRI 3-3, 202-1] [OJK F.20]

Tabel Upah Karyawan Tetap Terendah Dibanding Upah Minimum Regional/Provinsi Tahun 2023
Table of Lowest Permanent Employee Wages Compared to Regional/Provincial Minimum Wages in 2023

No.	Unit Usaha Business Unit	Provinsi / Daerah Province / Regions	Upah Minimum Provinsi Provincial Minimum Wage	Imbal Jasa Karyawan Tetap Level Terendah Lowest Permanent Employee Wages	Persentase Percentage
1	Balikpapan	Balikpapan	3.324.273	3.324.300	100,00%
2	Bandar Lampung	Bandar Lampung	2.991.349	2.991.400	100,00%
3	Bandung	Bandung	4.048.462	4.048.500	100,00%
4	Banjarmasin	Banjarmasin	3.236.248	3.236.300	100,00%
5	Banyuwangi	Banyuwangi	2.528.899	2.528.900	100,00%
6	Batam	Batam	4.500.440	4.500.500	100,00%
7	Bekasi	Bekasi	4.901.798	4.901.800	100,00%
8	Bogor	Bogor	4.639.429	4.639.500	100,00%
9	Cikarang	Cikarang	4.901.798	4.901.800	100,00%
10	Cilegon	Cilegon	4.657.222	4.657.300	100,00%
11	Cirebon	Cirebon	2.456.516	2.456.600	100,00%
12	Denpasar	Denpasar	2.994.646	2.994.700	100,00%
13	Depok	Depok	4.901.798	4.901.800	100,00%
14	Jakarta BSD City	Jakarta	4.901.798	4.901.800	100,00%
15	Jakarta Gunung Sahari	Jakarta	4.901.798	4.901.800	100,00%
16	Jakarta Kebon Jeruk	Jakarta	4.901.798	4.901.800	100,00%
17	Jakarta Kelapa Gading	Jakarta	4.901.798	4.901.800	100,00%
18	Jakarta Pluit	Jakarta	4.901.798	4.901.800	100,00%
19	Jakarta Pondok Indah	Jakarta	4.901.798	4.901.800	100,00%
20	Jakarta S Parman	Jakarta	4.901.798	4.901.800	100,00%
21	Jakarta Saharjo	Jakarta	4.901.798	4.901.800	100,00%
22	Jakarta Sentraya	Jakarta	4.901.798	4.901.800	100,00%
23	Jambi	Jambi	3.230.207	3.230.300	100,00%
24	Jember	Jember	2.555.662	2.555.700	100,00%
25	Karawang	Karawang	5.176.179	5.176.200	100,00%
26	Kediri	Kediri	2.318.116	2.318.200	100,00%
27	Kudus	Kudus	2.439.813	2.439.900	100,00%
28	Kupang	Kupang	2.187.000	2.187.000	100,00%
29	Madiun	Madiun	2.190.216	2.190.300	100,00%
30	Magelang	Magelang	2.066.006	2.066.100	100,00%
31	Makassar	Makassar	3.523.219	3.523.300	100,00%
32	Malang	Malang	3.194.143	3.194.200	100,00%
33	Manado	Manado	3.530.000	3.530.000	100,00%
34	Mataram	Mataram	2.598.079	2.598.100	100,00%

Tabel Upah Karyawan Tetap Terendah Dibanding Upah Minimum Regional/Provinsi Tahun 2023
Table of Lowest Permanent Employee Wages Compared to Regional/Provincial Minimum Wages in 2023

No.	Unit Usaha Business Unit	Provinsi / Daerah Province / Regions	Upah Minimum Provinsi Provincial Minimum Wage	Imbal Jasa Karyawan Tetap Level Terendah Lowest Permanent Employee Wages	Persentase Percentage
35	Medan	Medan	3.624.117	3.624.200	100,00%
36	Medan Setiabudi	Medan	3.624.117	3.624.200	100,00%
37	Padang	Padang	2.742.476	2.742.500	100,00%
38	Palembang	Palembang	3.541.082	3.541.100	100,00%
39	Palu	Palu	3.073.895	3.073.900	100,00%
40	Parepare	Parepare	3.384.876	3.384.900	100,00%
41	Pekanbaru	Pekanbaru	3.319.023	3.319.100	100,00%
42	Pontianak	Pontianak	2.750.644	2.750.700	100,00%
43	Probolinggo	Probolinggo	2.576.240	2.576.300	100,00%
44	Purwokerto	Purwokerto	2.118.123	2.118.200	100,00%
45	Samarinda	Samarinda	3.329.199	3.329.200	100,00%
46	Semarang	Semarang	3.060.348	3.060.400	100,00%
47	Sidoarjo	Sidoarjo	4.518.581	4.518.600	100,00%
48	Solo	Solo	2.174.169	2.174.200	100,00%
49	Sorong	Sorong	3.864.696	3.864.700	100,00%
50	Sukabumi	Sukabumi	2.747.774	2.747.800	100,00%
51	Surabaya	Surabaya	4.525.479	4.525.500	100,00%
52	Surabaya Bratang	Surabaya	4.525.479	4.525.500	100,00%
53	Surabaya Lenmarc	Surabaya	4.525.479	4.525.500	100,00%
54	Tanjung Pinang	Tanjung Pinang	3.279.194	3.279.200	100,00%
55	Tasikmalaya	Tasikmalaya	2.533.341	2.533.400	100,00%
56	Tegal	Tegal	2.145.012	2.145.100	100,00%
57	Yogyakarta	Yogyakarta	2.324.775	2.324.800	100,00%

Kebijakan lain berkaitan dengan upah/remunerasi, PT Bank KB Bukopin Tbk memberikan rasio gaji pokok kepada karyawan sesuai dengan ketentuan penggajian yang nilainya tidak membedakan antara laki-laki dan perempuan. Sementara penentuan besaran paket remunerasi yang diterima karyawan ditetapkan sesuai dengan jabatan, masa kerja dan kinerja pegawai dan bukan berdasarkan jenis kelamin. Hingga akhir tahun 2023, jumlah karyawan PT Bank KB Bukopin Tbk sebanyak 2.618 orang dengan komposisi 1.504 karyawan laki-laki dan 1.114 karyawan perempuan. Dari komposisi tersebut, terlihat adanya perimbangan yang cukup baik antara karyawan laki-laki dan perempuan di Bank PT Bank KB Bukopin Tbk.

PT Bank KB Bukopin Tbk menyadari bahwa karyawan dan manajemen, termasuk badan tata kelola yaitu Dewan Komisaris dan Direksi, berasal dari berbagai latar belakang yang beragam, baik dari sisi jenis kelamin, suku, agama, budaya, usia, pengalaman kerja, pendidikan, dan sebagainya. Meskipun demikian, PT Bank KB Bukopin Tbk percaya bahwa keanekaragaman tersebut justru merupakan suatu modal bagi Perseroan untuk dapat mendorong terciptanya suasana toleransi dan saling menghormati di mana hal ini sangat positif dalam rangka mendukung tercapainya tujuan Perseroan. Dengan adanya keberagaman ini diharapkan setiap karyawan dan manajemen dapat saling melengkapi dan bekerja

Another policy relating to wages/remuneration, PT Bank KB Bukopin Tbk provides a basic salary ratio to employees in accordance with salary provisions whose value does not differentiate between men and women. Meanwhile, the amount of remuneration packages received by employees is determined according to the employee's position, length of service and performance and not based on gender. Until the end of 2023, the number of PT Bank KB Bukopin Tbk employees reaches 2,618 employees with a composition of 1,504 male employees and 1,114 female employees. From this composition, it appears that there is a fairly good balance between male and female employees at Bank PT Bank KB Bukopin Tbk.

PT Bank KB Bukopin Tbk realizes that employees and management, including the governance bodies namely the Board of Commissioners and Board of Directors, come from various backgrounds, both in terms of gender, ethnicity, religion, culture, age, work experience, education, and so on. However, PT Bank KB Bukopin Tbk believes that diversity is actually an asset for the Company to be able to encourage the creation of an atmosphere of tolerance and mutual respect, which is very positive in supporting the achievement of the Company's goals. With this diversity, it is hoped that each employee and management can complement each other and work together to achieve the best performance so that the Company's

sama untuk mencapai kinerja terbaik sehingga keberlanjutan Perseroan dapat terus terjaga. Keanekaragaman karyawan dan manajemen disampaikan dalam Sub Bab Tenaga Kerja pada Bab Profil laporan ini, adapun keanekaragaman badan tata kelola disampaikan dalam Laporan Tahunan Perseroan Bab Tata Kelola Perusahana yang Baik. [GRI 3-3, 405-1]

Komitmen PT Bank KB Bukopin Tbk memberikan kesetaraan remunerasi antara karyawan laki-laki dan perempuan, termasuk rasio gaji pokok, merupakan implementasi Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan, serta Konvensi ILO No: 100/1951 tentang Pengupahan yang Sama bagi Pekerja Laki-laki dan Wanita untuk Pekerjaan yang Sama Nilainya *(Equal Remuneration for Men and Women Workers for Work of Equal Value)*. [GRI 405-2]

Selain memberikan remunerasi secara adil dan setara antara karyawan pria dan wanita, PT Bank KB Bukopin Tbk juga memberikan tunjangan kepada karyawan berdasarkan statusnya sebagai berikut: [GRI 401-2]

sustainability can continue to be maintained. The diversity of employees and management is presented in the Labor/ Employee Sub-Chapter in the Profile Chapter of this report, while the diversity of governance bodies is presented in the Company's Annual Report in the Good Corporate Governance Chapter. [GRI 3-3, 405-1]

PT Bank KB Bukopin Tbk commitment to providing equal remuneration between male and female employees, including the basic salary ratio, is an implementation of Law no. 13 of 2003 concerning Employment, as well as ILO Convention No: 100/1951 concerning Equal Remuneration for Men and Women Workers for Work of Equal Value. [GRI 405-2]

Apart from providing fair and equal remuneration between male and female employees, PT Bank KB Bukopin Tbk also provides benefits to employees based on their status as follows: [GRI 401-2]

Tabel Tunjangan Karyawan Berdasarkan Status Tahun 2023
Employee Benefits Table by Status in 2023

Komponen Component	**Karyawan Tetap** Permanent Employee	**Pegawai Tidak Tetap** Non-Permanent Employee
Tunjangan Bantuan Pendidikan Education assistance	√	√
Tunjangan Cuti Leave Benefits	√	√
Tunjangan Kacamata Glasses allowance	√	√
Tunjangan Hari Raya Holiday allowance	√	√

CUTI MELAHIRKAN

Cuti melahirkan merupakan hak normatif bagi karyawan perempuan yang dijamin pemenuhannya oleh PT Bank KB Bukopin Tbk. Berkaitan dengan cuti melahirkan, sebagaimana diatur dalam Perjanjian Kerja Bersama (PKB), Perseroan memberikan waktu selama 3 bulan. Selaras dengan itu, Perseroan juga memberikan cuti selama 3 hari kerja kepada karyawan laki-laki yang istrinya melahirkan (*paternity leave*). [GRI 3-3]

Selama tahun 2023, karyawan perempuan yang memiliki hak cuti melahirkan dan mengambil hak tersebut sebanyak 76 orang. Setelah waktu cutinya habis, sebanyak 69 orang atau 90,78% telah kembali bekerja. Sementara itu, dari data tahun 2022, dari 73 karyawan wanita yang mengambil cuti melahirkan, kembali bekerja, dan tetap bekerja hingga 12 bulan berikutnya adalah 71 orang atau 97,26%. Sementara itu, karyawan laki-laki yang memiliki hak mengambil cuti karena istrinya melahirkan pada tahun 2023 tercatat sebanyak 52 orang, dan sebanyak 52 orang atau 100% mengambil hak tersebut. Adapun jumlah karyawan laki-laki yang kembali bekerja setelah hak cuti mendampingi istri berakhir pada tahun pelaporan adalah 52 orang atau 100%. Selanjutnya, dari data tahun 2022, dari 72 karyawan laki-laki yang mengambil cuti melahirkan, tercatat sebanyak 72 orang telah kembali bekerja, dan tetap bekerja hingga 12 bulan berikutnya adalah 70 orang atau 97,2%. GRI 401-3]

MATERNITY LEAVE

Maternity leave is a normative right for female employees which is guaranteed to be fulfilled by PT Bank KB Bukopin Tbk. In relation to maternity leave, as regulated in the Collective Labor Agreement (CLA), the Company provides time for 3 months. In line with this, the Company also provides 3 days of leave during working days to male employees whose wives give birth (paternity leave). [GRI 3-3]

During 2023, there are 76 female employees who are entitled to maternity leave and opted to exercise this right. Once the leave is done, there are 69 employees or 90.78% that return to work. Meanwhile, from 2022 data, there are 71 female employees or 97.26% from 73 female employees who opted to go on maternity leave, returned to work, and remain employed for the next 12 months. Meanwhile, there are 52 male employees who are entitled to paternal leave because their wives are giving birth in 2023, and from that number, there are 52 employees or 100% of them that opted to exercise the right. The number of male employees who returned to work after finishing their paternal leave in the reporting year is at 52 employees or 100%. Furthermore, from 2022 data, from 72 male employees who opted to exercise the paternal leave, it was recorded that there are 72 employees who return to work, and there are 70 person or 97.2% that returned to work, and continued to work for the next 12 months. [GRI 401-3]

PELATIHAN DAN PENGEMBANGAN KEMAMPUAN KARYAWAN [OJK F.22]

Peningkatan kapasitas dan kemampuan karyawan merupakan kunci penting untuk mewujudkan pertumbuhan dan kinerja keberlanjutan PT Bank KB Bukopin Tbk. Untuk itu, Perseroan berkomitmen untuk terus mengembangkan potensi karyawan secara konsisten dan berkesinambungan. Peningkatan kompetensi dilakukan melalui berbagai program pelatihan dan pendidikan secara berkelanjutan. Perseroan memberikan kesempatan yang sama kepada setiap karyawan untuk mengikuti program pendidikan dan pelatihan guna meningkatkan keterampilan dan pengetahuan di berbagai bidang pekerjaan dan level jabatan, baik dari sisi *soft competency* maupun *hard competency*. [GRI 3-3]

Berkaitan dengan pengembangan kompetensi, Perseroan memiliki program pelatihan yang bersifat wajib (*mandatory*) untuk setiap level jabatan. Pelatihan tersebut disesuaikan dengan kebutuhan pelaksanaan pekerjaan karyawan dan juga untuk mendukung pengembangan karier karyawan ke depan. Pelaksanaan pelatihan yang bersifat *mandatory* untuk masing-masing level jabatan tahun 2023 adalah sebagai berikut: [GRI 404-2]

EMPLOYEE CAPACITY TRAINING AND DEVELOPMENT [OJK F.22]

Increasing employee capacity and ability is an important key to realizing the growth and sustainable performance of PT Bank KB Bukopin Tbk. For this reason, the Company is committed to continuing to develop employee potential consistently and continuously. Competency improvement is carried out through various training and education programs on an ongoing basis. The Company provides equal opportunities for every employee to take part in education and training programs to improve skills and knowledge in various work fields and position levels, both in terms of soft competency and hard competency. [GRI 3-3]

In relation to competency development, the Company has a mandatory training program for each level of position. The training is tailored to the employee's job implementation needs and also to support the employee's future career development. Implementation of mandatory training for each position level in 2023 is as follows: [GRI 404-2]

Tabel Pelatihan Karyawan Tahun 2023
2023 Employee Training Table

Jabatan Level Level Position	**Program Pelatihan** Training Program	**Tujuan Pelatihan** Training Objectives	**Jumlah Peserta** Number of participants
Seluruh Level All Levels	Training Induction Induction Training	Training bagi karyawan baru Bank PT Bank KB Bukopin Tbk untuk meningkatkan pemahaman dalam hal *company profile*, kebijakan, produk, dll Training for new employees of Bank PT Bank KB Bukopin Tbk to increase understanding in terms of company profile, policies, products, etc	181
Staff Staff	Basic Financial Analysis Basic Financial Analysis	untuk mengetahui profitabilitas sebuah perusahaan to determine the profitability of a company	164
Coordinator, Manager, Department Head, Division Head, Direksi, Komisaris Coordinator, Manager, Department Head, Division Head, Directors, Commissioners	Sertifikasi Manajemen Risiko Level I-V Level I-V Risk Management Certification	Pemenuhan kompetensi pejabat Bank di bidang manajemen risiko sesuai ketentuan regulator Fulfilling the competence of Bank officials in the field of risk management in accordance with regulatory provisions	534
Relationship Banking Officer, Priority Banking Officer Relationship Banking Officer, Priority Banking Officer	Sertifikasi Wakil Agen Penjual Reksadana (WAPERD) Mutual Fund Sales Agent Representative Certification (WAPERD)	Pemenuhan lisensi karyawan *marketing funding* untuk menjual produk reksadana Fulfillment of marketing funding employee licenses to sell mutual fund products	57
Karyawan fungsi *Treasury* Treasury function employees	Sertifikasi Treasury Level Basic, Advanced, Intermediate Basic, Advanced, Intermediate Level Treasury Certification	Pemenuhan kompetensi karyawan *treasury* di bidang *treasury dealer* sesuai ketentuan regulator Fulfilling the competency of treasury employees in the treasury dealer sector in accordance with regulatory provisions	3
Karyawan fungsi SDM HR function employees	Training Struktur & Skala Upah Training Structure & Wage Scale	Memberikan bekal kepada peserta agar dapat membuat struktur skala upah yang baik & benar Providing provisions to participants so they can create a good & correct wage scale structure	16

Tabel Pelatihan Karyawan Tahun 2023
2023 Employee Training Table

Jabatan Level Level Position	**Program Pelatihan** Training Program	**Tujuan Pelatihan** Training Objectives	**Jumlah Peserta** Number of participants
Karyawan fungsi Operasional Operational function employees	Sertifikasi Kompetensi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR) Payment System and Rupiah Currency Management Competency Certification (SPPUR)	Sertifikasi Kompetensi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR) Payment System and Rupiah Currency Management Competency Certification (SPPUR)	828
Seluruh Karyawan All Employees	Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) Anti-Money Laundering and Combating Financing of Terrorism (AML/CFT)	Meningkatkan pemahaman karyawan mengenai kejahatan pencucian uang serta cara mengantisipasinya Increase employee understanding of money laundering crimes and how to anticipate them	2192
Seluruh Karyawan All Employees	Anti *Fraud* Anti Fraud	Meningkatkan kemampuan para karyawan untuk memahami dan mampu mendeteksi, mencegah terjadinya *fraud* di tempat kerja sehingga membantu perusahaan dalam menjaga aset dan reputasinya Increase the ability of employees to understand and be able to detect and prevent fraud in the workplace thereby helping the company to protect its assets and reputation	2093
Seluruh Karyawan All Employees	Refreshment Sertifikasi Manajemen Risiko Level 1-5 Risk Management Certification Refreshment Level 1-5	untuk memberikan penyegaran kepada para karyawan yang telah lulus ujian sertifikasi manajemen risiko dan juga pemeliharaan sertifikasi manajemen risiko di mana masa berlaku to provide refreshment to employees who have passed the risk management certification exam and also maintain risk management certification where it is valid	311
Karyawan Fungsi Perkreditan Credit Function Employees	Training Mortgage Mortgage Training	Mengetahui dan memahami filosofi kredit konsumtif dan KPR (*Mortgage*) Apprehend and understand the philosophy of consumer credit and KPR (Mortgage)	23
Karyawan Level Managerial Managerial Level Employees	Leadership Training Leadership Training	Meningkatkan kompetensi *leadership* para karyawan di level Manajerial Increasing the leadership competence of employees at the Managerial level	61

Selanjutnya, sesuai dengan regulasi terbaru yaitu POJK No.24, yang di dalamnya mengatur tentang penyediaan dana untuk pengembangan kualitas SDM Bank Umum sekurang-kurangnya 3,5% dari Biaya Tenaga Kerja (BTK), Perseroan telah mengeluarkan dana pengembangan kompetensi sebesar Rp9.634.908.176 selama tahun 2023. Jumlah itu turun dibandingkan tahun 2022 yang mencapai Rp10.432.654.888 yaitu 1,54% dari BTK. Adapun rekapitulasi kegiatan pengembangan kompetensi dan rerata jam pelatihan karyawan selengkapnya, termasuk pelatihan yang bersifat *mandatory*, adalah sebagai berikut: [GRI 404-1]

Furthermore, in accordance with the latest regulations; POJK No. 24, which regulate the provision of funds for developing the quality of human resources for Commercial Banks at a minimum of 3.5% of Labor Costs (BTK), the Company has released funds competency development amounting to IDR9,634,908,176 during 2023. This amount decreases compared to 2022 which reached IDR10,432,654,888, namely 1.54% of BTK. The complete summary of competency development activities and average employee training hours, including mandatory training, is as follows: [GRI 404-1]

Tabel Jam Pelatihan dan Pendidikan Tahun 2021-2023
Table of Training and Education Hours 2021-2023

Uraian Description	Jumlah Pekerja yang Memperoleh Pelatihan Number of Workers Who Received Training			Jam Pelatihan Training Hours			Rata-rata Jam Pelatihan Setiap Pekerja Average Training Hours Per Worker		
	2023	2022	2021	2023	2022	2021	2023	2022	2021
Keseluruhan Overall	4.337	4.681	5.825	620.296	582.024	1.167.424	237	172	243
Berdasarkan *Gender* **Based on Genders**									
Laki-laki | Male	2.870	2.697	2.394	410.479	335.338	629.746	157	99	131
Perempuan | Female	1.467	1.984	2.044	209.817	246.686	537.678	80	73	112
Berdasarkan kategori jabatan karyawan Based on the Position Level of the Employees									
Division Head EVP SVP	24	17	13	3.433	2.114	3.420	1	1	1
Regional Head SVP REG BISNIS	3	6	8	429	746	2.104	0,2	0,02	0,44
Dept Head VP	67	86	60	9.583	10.693	15.783	4	3	3
Branch Manager	53	46	56	7.580	5.720	14.731	3	2	3
Manager	442	504	439	63.217	62.666	115.480	24	19	24
Coordinator	273	257	268	39.046	31.955	70.498	15	9	15
Officer	946	999	1.269	135.301	124.213	333.813	52	37	69
Clerical	1.475	2.425	2.256	210.961	301.519	593.445	81	89	124
Non Staff	1.032	314	40	147.601	39.042	10.522	56	12	2

Selain kepada karyawan yang masih aktif, PT Bank KB Bukopin Tbk melaksanakan program purnabhakti bagi karyawan yang hendak memasuki masa pensiun antara lain berupa:
1. Pengelolaan Masa Persiapan Pensiun (MPP);
2. *Training* Masa Purnabhakti sebagai pembekalan bagi para karyawan beserta pasangannya (suami-istri) dalam menghadapi masa pensiun;
3. Penghargaan koin emas;
4. Fasilitas asuransi kesehatan serta layanan kesehatan lainnya.

Apart from employees who are still active, PT Bank KB Bukopin Tbk implements a retirement program for employees who are about to retire, including:
1. Management of the Retirement Preparation Period (MPP);
2. Retirement Period Training as a provision for employees and their partners (husband and wife) in facing retirement;
3. Gold coin award;
4. Health insurance facilities and other health services.

Training Masa Purnabhakti Tahun 2023 [GRI 404-2]
Retirement Period Training in 2023 [GRI 404-2]

No.	Materi Pelatihan Material of Training	Tujuan Objectives	Waktu/Tempat Time / Location	Syarat Peserta Participant Requirement	Jumlah Peserta Total Participants
1	New Life Journey Training	Membekali karyawan yang terdaftar dalam program untuk mempersiapkan diri dan merencanakan masa depan lebih baik Equip employees enrolled in the program to prepare themselves and plan for a better future.	*Online Training*	Terdaftar di HC Registered in HC	179
2	New Life Journey Training	Membekali karyawan yang terdaftar dalam program untuk mempersiapkan diri dan merencanakan masa depan lebih baik Equip employees enrolled in the program to prepare themselves and plan for a better future.	*Online Training*	Terdaftar di HC Registered in HC	17

Seiring dengan itu, PT Bank KB Bukopin Tbk juga memiliki program pensiun yang dilaksanakan sejak karyawan masih aktif bekerja yaitu:
1. Tunjangan Jaminan Pensiun;
2. Tunjangan Hari Tua (JHT);
3. Dana Pensiun yang diberikan secara proporsional berdasarkan masa kerja.

Along with that, PT Bank KB Bukopin Tbk also has a pension program which is implemented when employees are still actively working, namely:
1. Pension Security Benefit;
2. Old Age Benefits (JHT);
3. Pension funds are provided proportionally based on length of service.

SISTEM MANAJEMEN KINERJA PEGAWAI

PT Bank KB Bukopin Tbk menetapkan sistem manajemen kinerja bagi pegawai secara adil dan transparan. Dalam hal ini, Perseroan menetapkan *Key Performance Indicator* (KPI) Individu yang digunakan sebagai dasar penilaian kinerja individu pegawai. KPI individu merupakan turunan dari KPI Unit Kerja di mana KPI Unit Kerja juga merupakan turunan dari KPI Korporat. [GRI 3-3]

Tahapan sistem manajemen kinerja meliputi Perencanaan, Pelaksanaan dan Evaluasi, dimana dalam sistem ini terdapat proses diskusi antara atasan dengan bawahan terkait target dan pencapaiannya, proses pemantauan dan umpan balik serta evaluasi kinerja. Hasil dari evaluasi kinerja digunakan sebagai dasar dalam manajemen karier dan talenta, manajemen kompensasi dan beberapa proses terkait kebijakan dalam Pengelolaan Sumber Daya Manusia.

Perseroan melakukan penilaian KPI individu secara berkala di mana hasilnya selain digunakan sebagai dasar dalam penentuan *reward and punishment* bagi pegawai yang bersangkutan, juga digunakan sebagai pertimbangan dalam penentuan jenjang karier karyawan (*carrier planning*). Hasil penilaian KPI individu selengkapnya disampaikan dalam tabel berikut: [GRI 404-3]

EMPLOYEE PERFORMANCE MANAGEMENT SYSTEM

PT Bank KB Bukopin Tbk establishes a fair and transparent performance management system for employees. In this case, the Company determines Individual Key Performance Indicators (KPI) which are used as a basis for assessing individual employee performance. Individual KPIs are derivatives of Work Unit KPIs where Work Unit KPIs are also derivatives of Corporate KPIs. [GRI 3-3]

The stages of the performance management system include Planning, Implementation and Evaluation, where in this system there is a discussion process between superiors and subordinates regarding targets and achievements, monitoring and feedback processes and performance evaluation. The results of performance evaluations are used as a basis for career and talent management, compensation management and several policy-related processes in Human Resources Management.

The Company conducts regular individual KPI assessments where the results are not only used as a basis for determining rewards and punishment for the employees concerned, but are also used as a consideration in carrier path planning. The complete individual KPI assessment results are presented in the following table: [GRI 404-3]

Tinjauan Rutin Karyawan dan Jenjang Karier Tahun 2021-2023
Routine Review of Employees and Career Paths for 2021-2023

Tahun Year	**Jumlah Pegawai yang Mendapatkan Peninjauan** Review Number of Employees receiving reviews	**Hasil Penilaian dan Relevansi Pengembangan Karier** Assessment Result and Revelance on the Career Development		
		Promosi Promotion	**Mutasi** Transfers	**Demosi** Demotion
2023	985 (38% dari total karyawan) 985 (38% of the total employees)	101	884	0
2022	617 (18% dari total karyawan) 617 (18% of the total employees)	242	373	2
2021	655 (14% dari total karyawan) 655 (14% of the total employees)	299	356	0

KESEHATAN DAN KESELAMATAN KERJA [OJK F.21]

Penciptaan lingkungan kerja yang layak dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3) akan berbanding lurus dengan tingkat kinerja karyawan. Oleh karena itu, PT Bank KB Bukopin Tbk berupaya semaksimal mungkin untuk mewujudkan lingkungan kerja terbaik dengan mematuhi regulasi yang berlaku, baik yang berkaitan dengan keselamatan kerja, kesehatan, maupun penyakit akibat kerja. Melalui berbagai upaya tersebut, Perseroan optimis akan berdampak positif dengan meningkatnya kinerja karyawan, yang bermuara pada meningkatnya kinerja perusahaan secara keseluruhan. [GRI 3-3]

Kesehatan kerja menjadi fokus Perseroan sebagai bentuk kepatuhan terhadap Pasal 23, Undang-Undang Republik Indonesia Nomor 23 Tahun 1992 tentang Kesehatan, yang mengatur bahwa setiap tempat kerja wajib menyelenggarakan

OCCUPATIONAL HEALTH AND SAFETY [OJK F.21]

Creating a decent and safe work environment in accordance with Occupational Safety and Health (OHS) principles will be directly proportional to the level of employee performance. Therefore, PT Bank KB Bukopin Tbk makes every effort to create the best working environment by complying with applicable regulations, both relating to work safety, health and occupational diseases. Through these various efforts, the Company is optimistic that it will have a positive impact by increasing employee performance, which will lead to increasing overall company performance. [GRI 3-3]

Occupational health is the Company's focus as a form of compliance with Article 23, Law of the Republic of Indonesia Number 23 of 1992 concerning Health, which regulates that every workplace is obliged to provide occupational health;

kesehatan kerja; kesehatan kerja meliputi pelayanan kesehatan kerja, pencegahan penyakit akibat kerja, dan syarat kesehatan kerja; dan, kesehatan kerja diselenggarakan untuk mewujudkan produktivitas kerja yang optimal.

Sejalan dengan itu, keselamatan kerja juga mendapat perhatian Perseroan karena hal tersebut seusai dengan spirit Undang-Undang Republik Indonesia Nomor 1 Tahun 1970 tentang Keselamatan Kerja, yaitu setiap tenaga kerja berhak mendapat perlindungan atas keselamatannya dalam melakukan pekerjaan untuk kesejahteraan hidup dan meningkatkan produksi serta produktivitas nasional, dan setiap orang lainnya yang berada di tempat kerja perlu terjamin pula keselamatannya. Berkaitan dengan implementasi K3, penyakit akibat kerja juga tidak diabaikan oleh PT Bank KB Bukopin Tbk. Dalam hal ini, Perseroan merujuk pada Peraturan Presiden Republik Indonesia Nomor 7 Tahun 2019 tentang Penyakit Akibat Kerja, yang mendefinisikan penyakit akibat kerja sebagai penyakit yang disebabkan oleh pekerjaan dan/atau lingkungan Kerja. [GRI 3-3]

Regulasi lain yang menjadi pedoman pelaksanaan K3 adalah Peraturan Menteri Kesehatan Republik Indonesia Nomor 48 Tahun 2016 tentang Standar Manajemen Keselamatan dan Kesehatan Kerja Perkantoran (SMK3 Perkantoran). Menurut peraturan ini, SMK3 Perkantoran didefinisikan sebagai bagian dari sistem manajemen gedung perkantoran secara keseluruhan dalam rangka pengendalian risiko yang berkaitan dengan kegiatan kerja guna terciptanya tempat kerja yang aman, efisien dan produktif. Merujuk definisi tersebut, maka penerapan SMK3 berlaku bagi seluruh karyawan di perusahaan. Selanjutnya, sebagai bagian dari pengendalian risiko, maka Perseroan telah melakukan pemetaan atau identifikasi bahaya, penilaian risiko serta mitigasi risiko K3 di lingkungan PT Bank KB Bukopin Tbk. [GRI 403-1, 403-2, 403-4, 403-8]

Berkaca pada urgensi untuk mewujudkan lingkungan kerja terbaik sesuai kaidah K3, manajemen dan karyawan PT Bank KB Bukopin Tbk berkomitmen untuk bersinergi dan bersama-sama menerapkan berbagai regulasi terkait K3 sehingga tercipta budaya K3 di lingkungan Perseroan. Melalui penerapan budaya K3, Perseroan optimis akan dapat menekan angka kecelakaan kerja menuju *zero accident*, sekaligus tidak terdapat penyakit akibat kerja. Selama tahun 2023, KB Bukopin telah menyusun rencana program K3, dan melaksanakannya di sepanjang tahun. Program tersebut termasuk di dalamnya pelatihan K3. [GRI 403-5]

occupational health includes occupational health services, prevention of occupational diseases, and occupational health requirements; and, occupational health is implemented to realize optimal work productivity.

In line with that, work safety also receives the Company's attention because this is in accordance with the spirit of Law of the Republic of Indonesia Number 1 of 1970 concerning Work Safety, namely that every worker has the right to receive protection for their safety in conducting work for the welfare of life and increasing national production and productivity, and everyone else who is in the workplace needs to have their safety guaranteed. In connection with the implementation of OHS, occupational diseases do not go unnoticed by PT Bank KB Bukopin Tbk. In this case, the Company refers to the Presidential Regulation of the Republic of Indonesia Number 7 of 2019 concerning Occupational Diseases, which defines occupational diseases as diseases caused by work and/or the environment. Work. [GRI 3-3]

Another regulation that guides the implementation of OHS is the Regulation of the Minister of Health of the Republic of Indonesia Number 48 of 2016 concerning OHS Management Standard for Office Workplace. According to this regulation, OHS Management Standard for Office Workplace is defined as part of the management system of office building as a whole in the context of controlling risks related to work activities in order to create a safe, efficient and productive workplace. Referring to this definition, the implementation of OHS Management Standard applies to all employees in the company. Furthermore, as part of risk control, the Company has carried out hazard mapping or identification, risk assessment and OHS risk mitigation within the Bukopin KB environment. [GRI 403-1, 403-2, 403-4, 403-8]

Reflecting on the urgency to create the best work environment in accordance with K3 principles, the management and employees of PT Bank KB Bukopin Tbk are committed to synergizing and jointly implementing various regulations related to K3 so as to create an K3 culture within the Company. By implementing an K3 culture, the Company is optimistic that it will be able to reduce the number of work accidents towards zero accidents, while at the same time there will be no work-related illnesses. During 2023, KB Bank has developed an OHS program plan, and implemented it throughout the year. The program included OHS training. [GRI 403-5]

Selain menyelenggarakan berbagai program dan kegiatan K3 seperti di atas, Perseroan juga mendaftarkan setiap karyawan menjadi peserta Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan sebagai upaya Perseroan dalam menjamin kesehatan pegawai selama bekerja. Lebih lanjut, PT Bank KB Bukopin Tbk juga menyediakan layanan kesehatan bekerja sama dengan perusahaan asuransi kesehatan komersial dengan *benefit* atau manfaat rawat inap, rawat jalan, rawat gigi maupun melahirkan, fasilitas dokter perusahaan yang siaga di kantor, bantuan biaya kacamata dan melahirkan. Asuransi kesehatan dapat digunakan di sebagian besar rumah sakit di kota-kota besar, termasuk kota-kota di mana terdapat Kantor Cabang Bank PT Bank KB Bukopin Tbk. Untuk memberikan layanan kesehatan yang lebih baik, dokter Perusahaan yang siaga di kantor dapat dimanfaatkan oleh karyawan sebagai pertolongan pertama di saat kesehatannya menurun dan mengganggu aktivitas kerjanya (*first aid medical help*). Selain itu, Dokter Perusahaan juga menjadi tempat konsultasi kesehatan karyawan. [GRI 403-3, 403-6]

Apart from organizing various OHS programs and activities as above, the Company also registers every employee to become a participant in the Health Social Security Administering Body (BPJS) as the Company's effort to ensure employee health while working. Furthermore, PT Bank KB Bukopin Tbk also provides health services in collaboration with commercial health insurance companies with benefits for inpatient, outpatient, dental and childbirth care, company doctor facilities on standby in the office, assistance with glasses and childbirth costs. Health insurance can be used in most hospitals in big cities, including cities where there are PT Bank KB Bukopin Tbk Bank Branch Offices. To provide better health services, Company doctors who are on standby in the office can be used by employees as first aid when their health declines and disrupts their work activities (first aid medical help). Apart from that, the Company Doctor is also a place for employee health consultations. [GRI 403-3, 403-6]

Komitmen PT Bank KB Bukopin Tbk terhadap upaya mewujudkan lingkungan kerja terbaik juga dilakukan dengan melengkapi gedung perkantoran dengan berbagai sarana dan prasarana untuk menghadapi situasi gawat darurat. Untuk mengantisipasi bahaya kebakaran misalnya, Perseroan menyediakan APAR (Alat Pemadam Api Ringan) di setiap lantai gedung yang ada di kantor Perseroan serta melakukan pelatihan atau simulasi secara berkala kepada karyawan. Perseroan juga senantiasa melakukan perawatan dan pemeriksaan berkala berbagai sarana dan prasarana K3, seperti APAR, sistem alarm kebakaran; *hydrant*, sistem *sprinkler* otomatis, sistem pengendalian asap dan lain-lain. Seiring dengan itu, untuk kelengkapan sarana dan prasarana pada bangunan gedung, Perseroan melengkapinya dengan menyediakan fasilitas pendukung kerja sehingga karyawan bisa bekerja nyaman, seperti lift, ruang pelatihan, ruang dapur, ruang ibadah, ruang rapat, toilet, tempat parkir, tempat sampah, dan lain-lain. [GRI 403-7]

PT Bank KB Bukopin Tbk's commitment towards the efforts in creating the best working environment is also carried out by equipping office buildings with various facilities and infrastructure to deal with emergency situations. To anticipate the danger of fire, for example, the Company provides APAR (Light Fire Extinguisher) on every floor of the building in the Company's office and carries out regular training or simulations for employees. The Company also continues to carry out periodic maintenance and inspections of various K3 facilities and infrastructure, such as APAR, fire alarm systems; hydrants, automatic sprinkler systems, smoke control systems and others. Along with that, to complete the facilities and infrastructure in the building, the Company completes it by providing work support facilities so that employees can work comfortably, such as elevators, training rooms, kitchen rooms, prayer rooms, meeting rooms, toilets, parking lots, trash cans, and etc. [GRI 403-7]

Untuk mendukung penerapan K3, terutama dalam situasi dan kondisi darurat, selama tahun 2023, Perseroan menyediakan fasilitas mobil jenazah dan mobil ambulans yang tersedia di Kantor Pusat dan beberapa kantor cabang. Keberadaan mobil ambulans tersebut merupakan fasilitas darurat medik untuk keperluan karyawan beserta keluarganya yang dapat digunakan untuk mengantar pasien darurat maupun sebagai kereta jenazah. [GRI 403-3]

To support the implementation of K3, especially in emergency situations and conditions, during 2023, the Company provides hearse and ambulance facilities available at the Head Office and several branch offices. The ambulance is a medical emergency facility for employees and their families which can be used to transport emergency patients or as a hearse. [GRI 403-3]

Program nyata lain yang dilakukan Perseroan terkait K3 adalah mengikutsertakan seluruh karyawannya dalam program Jaminan Kecelakaan Kerja (JKK) dari BPJS Ketenagakerjaan dengan pembayaran iuran oleh Perseroan yang besarannya sesuai dengan ketentuan. Sementara itu, sebagai langkah pencegahan kecelakaan kerja di ruangan kantor, PT Bank KB Bukopin Tbk senantiasa melakukan sosialisasi terkait penggunaan peralatan kerja secara aman, misalnya penggunaan peralatan listrik yang standar, selalu mematikan komputer dan alat listrik lain apabila tidak dipergunakan. [GRI 403-7]

concrete program carried out by the Company regarding K3 is to include all its employees in the Work Accident Insurance (JKK) program from BPJS Employment with payment of contributions by the Company in accordance with the provisions. Meanwhile, as a step to prevent work accidents in office spaces, PT Bank KB Bukopin Tbk always carries out outreach regarding the safe use of work equipment, for example using standard electrical equipment, always turning off computers and other electrical equipment when not in use. [GRI 403-7]

Per 31 Desember 2023, komitmen PT Bank KB Bukopin Tbk untuk mewujudkan lingkungan kerja yang sehat dan aman membawa hasil dengan tidak adanya karyawan yang mengalami cedera ringan, sedang, berat, apalagi kematian, akibat pekerjaan yang dijalaninya. Selain itu, juga tidak ada laporan mengenai karyawan yang terkena penyakit atau berisiko terkena penyakit tertentu yang terkait dengan pekerjaannya sehari-hari. [GRI 403-9, 403-10]

As of 31 December 2023, PT Bank KB Bukopin Tbk commitment to creating a healthy and safe work environment has resulted in zero employees experiencing minor, moderate or serious injuries, let alone death, due to the work they undertake. Apart from that, there are also no reports of employees contracting diseases or being at risk of developing certain diseases related to their daily work. [GRI 403-9, 403-10]

DAMPAK OPERASI TERHADAP MASYARAKAT SEKITAR [OJK F.23]

Keberadaan PT Bank KB Bukopin Tbk merupakan jawaban atas kebutuhan masyarakat tentang pelayanan industri perbankan, terkhusus penyaluran kredit yang fokus padatiga pilar utama yaitu Bisnis Usaha Mikro, Kecil, dan Menengah (UMKM), Bisnis Ritel, dan Bisnis Komersial. Untuk meraih kinerja terbaik, Perseroan menetapkan visi dan misi yang telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Dengan berpatokan pada visi dan misi tersebut, seluruh operasional PT Bank KB Bukopin Tbk tidak ada yang berdampak negatif bagi masyarakat di sekitarnya.

Sebaliknya, masyarakat mendapat dampak positif atas keberadaan PT Bank KB Bukopin Tbk. Selain menyediakan layanan perbankan, Perseroan membuka lapangan kerja dan menciptakan peluang bagi masyarakat dan pelaku usaha untuk menjadi pemasok barang dan jasa. Lebih dari itu, Perseroan juga menyelenggarakan berbagai program dan kegiatan yang melibatkan masyarakat melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan melalui kegiatan Tanggung Jawab Sosial Perusahaan (CSR).

IMPACT OF OPERATIONS ON SURROUNDING COMMUNITIES [OJK F.23]

The existence of PT Bank KB Bukopin Tbk is an answer to the community's needs for banking industry services, especially credit distribution which focuses on three main pillars, namely Micro, Small and Medium Enterprises (MSMEs), Retail Business and Commercial Business. To achieve the best performance, the Company has established a vision and mission that has received joint approval from the Board of Commissioners and Directors. Based on this vision and mission, all PT Bank KB Bukopin Tbk operations have no negative impact on the surrounding community.

On the other hand, the community has had a positive impact on the existence of PT Bank KB Bukopin Tbk. Apart from providing banking services, the Company opens up employment opportunities and creates opportunities for the community and business actors to become suppliers of goods and services. Moreover, the Company also organizes various programs and activities that involve the community through the Social and Environmental Responsibility (TJSL) program, which is implemented through Corporate Social Responsibility (CSR) activities.

PENGADUAN MASYARAKAT [OJK F.24]

PT Bank KB Bukopin Tbk terus berupaya untuk menjalankan operasional usaha dengan senantiasa mematuhi semua regulasi yang berlaku. Namun demikian, Perseroan membuka diri terhadap kemungkinan adanya pengaduan dari masyarakat dan pemangku kepentingan yang lain, termasuk nasabah, dan berkomitmen untuk menyelesaikan pengaduan tersebut secepatnya. Untuk keperluan tersebut, PT Bank KB Bukopin Tbk menyediakan pusat layanan nasabah melalui layanan Call Center Halo Bukopin 14005 yang memberikan layanan 24 (dua puluh empat) jam 7 (tujuh) hari dan melalui email di alamat customer_care@kbbukopin.com. Nasabah dapat menghubungi layanan *call center* untuk memperoleh informasi produk dan layanan serta menyampaikan pengaduan terkait produk dan layanan yang ditawarkan Perseroan. Selain itu, untuk memperoleh informasi produk dan layanan serta menyampaikan pengaduan juga dapat dilakukan nasabah dengan datang langsung menemui *customer service* di Kantor Cabang Bank PT Bank KB Bukopin Tbk terdekat.

Penanganan pengaduan nasabah dilaksanakan dengan mengacu kepada prosedur serta *Service Level Agreement* (SLA) yang telah ditetapkan. Dengan penggunaan sistem aplikasi internal, *monitoring* penyelesaian pengaduan nasabah dapat dilakukan secara berkesinambungan dan dapat memastikan pencapaian SLA penyelesaian pengaduan nasabah sesuai dengan target yang telah ditetapkan.

PUBLIC COMPLAINTS [OJK F.24]

PT Bank KB Bukopin Tbk continues to strive in conducting business operations by always complying with all prevailing regulations. However, the Company is open to the possibility of complaints from the public and other stakeholders, including customers, and is committed to resolving these complaints as soon as possible. For this purpose, PT Bank KB Bukopin Tbk provides a customer service center through the Halo Bukopin 14005 Call Center service which provides service 24/7 and through email; customer_care@kbbukopin.com. Customers can be connected to the call center service should they plan to obtain product and service information and submit complaints regarding the products and services offered by the Company. Apart from that, customers can also obtain product and service information and submit complaints by coming directly to customer service at the nearest PT Bank KB Bukopin Tbk Bank Branch Office.

Handling of customer complaints is carried out by referring to the procedures and Service Level Agreement (SLA) that have been established. By using an internal application system, monitoring the resolution of customer complaints can be carried out continuously and can ensure the achievement of the SLA for resolving customer complaints in accordance with the targets that have been set.

Sepanjang tahun 2023, terdapat 1.365 komplain nasabah yang dilakukan melalui *call center* Bank PT Bank KB Bukopin Tbk. Dari jumlah komplain yang masuk, seluruhnya telah diselesaikan sesuai SLA. Berikut adalah jumlah pengaduan nasabah yang masuk melalui kanal *call center, email*, dan *customer service* yang berada di cabang-cabang PT Bank KB Bukopin Tbk:

Throughout 2023, there are 1,365. customer complaints made through the Bank PT Bank KB Bukopin Tbk call center. Of the number of complaints received, all have been resolved according to the SLA. The following is the number of customer complaints received via the call center, email and customer service channels at PT Bank KB Bukopin Tbk branches:

Jenis Pengaduan Type of Complaint	**Pengaduan Masuk** Incoming Complaints	**Pengaduan Ditindaklanjuti** Complaint Followed Up	**Pengaduan dalam Proses** Complaint in Process	**Pengaduan Selesai** Complaint Resolved
ATM/Kartu Debet ATM/Debit Card	2.863	2.863	0	2.863
Kartu Kredit Credit Card	945	945	0	945
Electronic Banking Electronic Banking	978	978	0	978
Jumlah **Total**	**4.786**	**4.786**	**0**	**4.786**

KEGIATAN TANGGUNG JAWAB SOSIAL LINGKUNGAN (TJSL) [OJK F.25]

Hubungan yang harmonis antara PT Bank KB Bukopin Tbk dengan masyarakat merupakan salah satu kunci bagi Perseroan dalam mewujudkan keberlanjutan usaha. Untuk itu, Perseroan terus berupaya untuk menciptakan komunikasi dan hubungan yang saling menguntungkan dengan seluruh pemangku kepentingan, termasuk masyarakat di sekitarnya. Untuk mendukung upaya tersebut, PT Bank KB Bukopin Tbk melakukan berbagai program di antaranya melalui TJSL/CSR. Bagi Perseroan, CSR merupakan salah satu bagian penting dalam pelaksanaan tata kelola perusahaan yang baik dan cukup berperan dalam mewujudkan tujuan pembangunan berkelanjutan, yaitu pembangunan yang menyelaraskan antara aspek ekonomi, lingkungan dan sosial. Pelaksanaan CSR sekaligus merupakan dukungan PT Bank KB Bukopin Tbk terhadap 17 Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs) yang saat ini sedang digencarkan pemerintah Indonesia. [GRI 3-3]

ENVIRONMENTAL SOCIAL RESPONSIBILITY ACTIVITIES (TJSL) [OJK F.25]

A harmonious relationship between PT Bank KB Bukopin Tbk and the community is one of the keys for the Company in realizing business sustainability. For this reason, the Company continues to strive to create mutually beneficial communication and relationships with all stakeholders, including the surrounding community. To support these efforts, PT Bank KB Bukopin Tbk carries out various programs, including through TJSL/CSR. For the Company, CSR is an important part of implementing good corporate governance and performs a significant role in realizing sustainable development goals, namely development that harmonizes economic, environmental and social aspects. The implementation of CSR is also PT Bank KB Bukopin Tbk support for the 17 Sustainable Development Goals (SDGs) which are currently being intensified by the Indonesian government. [GRI 3-3]

Dalam hubungannya dengan masyarakat, PT Bank KB Bukopin Tbk berkomitmen untuk dapat memberdayakan masyarakat secara berkesinambungan melalui implementasi program TJSL/CSR. Pada tahun 2023, Bank menganggarkan dana sebesar Rp900.000.000 untuk menjalankan kegiatan CSR dengan 3 (tiga) bidang CSR yang terdiri dari pendidikan, sosial kemasyarakatan, dan keagamaan. Adapun realisasinya tercatat sebesar Rp757.587.450 atau 84,18% dari anggaran dengan rincian penggunaan sebagai berikut: [GRI 203-1, 203-2]

its relationship with the community, PT Bank KB Bukopin Tbk is committed to empowering the community in a sustainable manner through implementing the TJSL/CSR program. In 2023, the Bank has allocated funds amounting to IDR900 million to carry out CSR activities in three CSR areas consisting of education, environment, social community and religious affairs. The realization was recorded at IDR757,587,450 or 84.18% of the budget with details of use as follows [GRI 203-1, 203-2]

No	Ruang Lingkup Scope	Nominal Total
1.	Pendidikan Education	Rp62.000.000
2.	Lingkungan hidup Environment	Rp223.587.450
3.	Sosial kemasyarakatan Social Community	Rp472.000.000
Total **Total**		**Rp757.587.450**

Sejalan dengan visi keberlanjutan pemerintah, kegiatan CSR PT Bank KB Bukopin Tbk tahun 2023 difokuskan untuk mendukung implementasi visi tersebut dengan tetap memperhatikan kondisi perekonomian nasional dan kondisi internal PT Bank KB Bukopin Tbk. Adapun rincian program CSR selama tahun pelaporan dan dukungannya terhadap TPB disajikan dalam tabel berikut: [GRI 203-1, 203-2]

In line with the government's sustainability vision, PT Bank KB Bukopin Tbk CSR activities in 2023 are focused on supporting the implementation of this vision while still paying attention to national economic conditions and the internal conditions of PT Bank KB Bukopin Tbk. The details of the CSR program during the reporting year and its support for the SDGs are presented in the following table: [GRI 203-1, 203-2]

No.	Jenis Kegiatan TJSL/CSR CSR Activity Type	Tujuan Pembangunan Berkelanjutan Objective of the Sustainable Development	Penjelasan Explanation	Capaian Achievement
1 .	Penyaluran Dukungan Kegiatan Ramadan (Buka Bersama) melalui masjid Ar Ridho & masjid Al Ikhlas Distribution of Support for Ramadan Activities (Iftar Together) through the Ar Ridho Mosque & Al Ikhlas Mosque.	TPB No. 2 – Tanpa Kelaparan SDGs No. 2 – Zero Hunger	Alokasi Dana Rp147.000.000 Periode pelaksanaan: Bulan 24 Maret - 18 April 2023 Budget allocation IDR147,000,000 Implementation period: Month March 24 - April 18 2023	Penyaluran Takjil dan makan malam bagi warga dan pengendara yang melintasi area masjid Ar Ridho & Al Ikhlas Distribution of Takjil snacks and dinner for residents and motorists passing through the Ar Ridho & Al Ikhlas Mosque area
2	Penyaluran Hewan Qurban kepada warga yang berhak menerima di sekitar Cikoko, Tebet, S. Parman dan proposal yang diajukan Distribution of Qurban animals to residents who are entitled to receive them around Cikoko, Tebet, S. Parman and proposals submitted.	TPB No. 2 – Tanpa Kelaparan SDGs No. 2 – Zero Hunger	Alokasi Dana Rp275.000.000 Periode pelaksanaan: 29 Juni 2023 Budget allocation IDR275,000,000 Implementation period: June 29, 2023	Jumlah hewan qurban yang disalurkan 10 ekor sapi A total of 10 cows are distributed for Qurban
3	Dukungan Kegiatan Fakultas Ilmu Budaya UGM, Beat The Quest Support for UGM Faculty of Cultural Sciences activities, Beat the Quest	TPB No. 4 – Pendidikan yang Berkualitas SDGs No. 4 – Quality Education	Alokasi Dana Rp12.000.000 Periode Pelaksanaan: 11 November 2023 Budget allocation IDR12,000,000 Implementation Period: 11 November 2023	Telah dilaksanakan serangkaian Acara kompetisi untuk meningkatkan kemampuan berbahasa asing serta mengasah *softskill* mahasiswa khususnya dibidang Seni & Budaya A series of competition events have been held to improve foreign language skills and hone students' soft skills, especially in the field of Arts & Culture

No.	Jenis Kegiatan TJSL/CSR CSR Activity Type	Tujuan Pembangunan Berkelanjutan Objective of the Sustainable Development	Penjelasan Explanation	Capaian Achievement
4	Dukungan Kegiatan Konferensi Internasional MUI Support for MUI International Conference Activities	TPB No. 16 – Perdamaian, Keadilan dan Kelembagaan yang tangguh SDGs No. 16 – Peace, Justice, and Strong Institutions	Alokasi Dana Rp50.000.000 Periode Pelaksanaan: 21 sd 23 Mei 2023 Budget allocation IDR50,000,000 Implementation Period: May 21 to 23, 2023	Tujuan Konferensi Internasional: menyampaikan pesan perdamaian beserta solusinya kepada masyarakat yang berbeda etnis, budaya dan agama serta membentuk kesiapan masyarakat dan antisipasinya terhadap perubahan tata budaya dunia terutama teknologi, industri dan ekonomi The purpose of the International Conference: to convey the message of peace and its solutions to people of different ethnicities, cultures and religions as well as to form the readiness of society and its anticipation of changes in the world's cultural order, especially technology, industry and the economy

MEMBERIKAN LAYANAN TERBAIK UNTUK NASABAH

Keberhasilan Perseroan melewati tahun 2023 yang penuh tantangan merupakan cerminan atas tingginya kepercayaan nasabah terhadap produk dan layanan yang ditawarkan PT Bank KB Bukopin Tbk. Ditopang komitmen dan spirit untuk menghadirkan produk dan layanan paripurna, Perseroan terus berupaya meningkatkan kualitas keduanya agar bisa memenuhi harapan nasabah. Apabila harapan nasabah terpenuhi, otomatis tingkat kepuasan mereka akan meningkat, dan bermuara dengan meningkatnya kepercayaan terhadap Perseroan. Di tengah kompetisi yang kian ketat, kepercayaan dan kepuasan nasabah merupakan modal penting bagi PT Bank KB Bukopin Tbk agar bisa terus maju dan berkembang.

Berkaca pada posisi nasabah yang strategis mendorong PT Bank KB Bukopin Tbk untuk terus berupaya memberikan produk dan layanan terbaik kepada mereka. Layanan terbaik dilakukan melalui berbagai kebijakan, seperti memberikan layanan setara, memberikan informasi secara lengkap, melakukan inovasi produk/jasa, menjaga kerahasiaan data nasabah, dan sebagainya.

Komitmen PT Bank KB Bukopin Tbk untuk memberikan layanan terbaik kepada nasabah merujuk pada beberapa regulasi antara lain Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen (Lembaran Negara Republik Indonesia Tahun 1999 Nomor 22, Tambahan Lembaran Negara Republik Indonesia Nomor 3821); Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan; Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan; serta Peraturan Bank Indonesia Nomor 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia

PROVIDING THE BEST SERVICE FOR CUSTOMERS

The Company's success in getting through the challenging year 2023 is a reflection of the high level of customer trust in the products and services offered by PT Bank KB Bukopin Tbk. Supported by commitment and spirit to provide complete products and services, the Company continues to strive to improve the quality of both so that it can meet customer expectations. If customer expectations are met, their level of satisfaction will automatically increase, leading to increased trust in the Company. In the midst of increasingly tight competition, customer trust and satisfaction are important assets for KB Bukopin so that it can continue to progress and develop.

Reflecting on the strategic position of customers, encourages PT Bank KB Bukopin Tbk to continue to strive in providing the best products and services to them. The best service is carried out through various policies, such as providing equal service, providing complete information, innovating products/services, maintaining the confidentiality of customer data, and so on.

PT Bank KB Bukopin Tbk commitment to providing the best service to customers refers to several regulations, including Law Number 8 of 1999 concerning Consumer Protection (State Gazette of the Republic of Indonesia of 1999 Number 22, Supplement to the State Gazette of the Republic of Indonesia Number 3821); Financial Services Authority Regulation Number 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector; Financial Services Authority (SEOJK) Circular Letter Number 17/SEOJK.07/2018 concerning Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector; as well as Bank Indonesia Regulation Number 3 of 2023 concerning Bank Indonesia Consumer Protection

LAYANAN SETARA UNTUK NASABAH [OJK F.17]

PT Bank KB Bukopin Tbk senantiasa memahami kebutuhan seluruh nasabah dan selalu memberikan pelayanan yang terbaik. Di tengah era digital dan teknologi saat ini, Perseroan terus menyesuaikan kebutuhan nasabah dengan memberikan beragam kemudahan serta tetap menjaga keamanan nasabah. Hal ini penting guna menjaga kepercayaan dan loyalitas nasabah.

Kepercayaan dan loyalitas nasabah dipengaruhi oleh berbagai faktor. Salah satunya adalah kesetaraan dalam memberikan layanan kepada nasabah. Dalam hal ini, PT Bank KB Bukopin Tbk berkomitmen untuk memperlakukan seluruh nasabah secara inklusif, setara tanpa memandang latar belakang agama, suku, etnis, *gender*, politik dan lainnya yang bersifat diskriminatif. Kesetaraan juga diberikan kepada nasabah berkebutuhan khusus, termasuk mereka yang mengalami disabiltas.

Bagi Perseroan, penghormatan terhadap kesetaraan dalam pelayanan kepada nasabah merupakan salah satu wujud nyata penerapan tata kelola perusahaan yang baik, Kode Etik Perseroan, sekaligus ketaatan terhadap regulasi yang berlaku. Regulasi tersebut antara lain POJK Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dimana pada pasal 35 ayat 1 terdapat klausul "PUJK wajib memberikan akses yang setara kepada setiap konsumen sesuai klasifikasi konsumen". Sementara itu, Peraturan Bank Indonesia Nomor 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia, Pasal 7 tentang Prinsip Pelindungan Konsumen, menegaskan bahwa salah satu prinsip perlindungan konsumen adalah adanya kesetaraan dan perlakuan yang adil. Kesetaraan perlakuan juga diatur dalam Pasal 11, yaitu Penyelenggara/Bank wajib memberikan kesetaraan akses kepada setiap konsumen dan memperlakukan konsumen secara benar sesuai dengan ketentuan peraturan perundang-undangan.

INFORMASI PRODUK DAN LAYANAN

PT Bank KB Bukopin Tbk sangat menghargai hak nasabah untuk mendapatkan informasi yang benar dan jelas mengenai produk dan layanan yang ditawarkan kepada mereka. Informasi dimaksud termasuk di dalamnya terkait dengan pelabelan produk yang ditawarkan Perseroan kepada nasabah. Hak mendapatkan informasi yang jelas merupakan salah satu hak konsumen sebagaimana diatur dalam Pasal 4 huruf c, Undang-Undang Perlindungan Konsumen yaitu konsumen memiliki hak atas informasi yang benar, jelas, dan jujur mengenai mengenai kondisi dan jaminan barang dan/atau jasa. Kewajiban serupa diatur dalam Peraturan Bank Indonesia Nomor 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia, Pasal 17, yang mengatur tentang Kewajiban Penyelenggara (Bank) dalam Penerapan Prinsip Keterbukaan dan Transparansi. [GRI 3-3]

Berdasarkan regulasi di atas, PT Bank KB Bukopin Tbk berupaya semaksimal mungkin untuk memenuhi hak nasabah atas informasi produk dan layanan melalui berbagai program dan kebijakan. Di setiap kantor operasional misalnya, Perseroan menyediakan informasi produk dan layanan secara tertulis, dan didukung oleh personel yang selalu siap memberikan informasi yang dibutuhkan nasabah.

EQUIVALENT SERVICES FOR CUSTOMERS [OJK F.17]

PT Bank KB Bukopin Tbk always understands the needs of all customers and always provides the best service. In the midst of the current digital and technological era, the Company continues to adapt to customer needs by providing various conveniences while maintaining customer security. This is important to maintain customer trust and loyalty.

Customer trust and loyalty are influenced by various factors. One of them is equality in providing services to customers. In this case, PT Bank KB Bukopin Tbk is committed to treating all customers inclusively and equally regardless of religious, ethnic, gender, political and other discriminatory backgrounds. Equality is also provided to customers with special needs, including those with disabilities.

For the Company, respect for equality in service to customers is a concrete manifestation of implementing good corporate governance, the Company's Code of Ethics, as well as compliance with applicable regulations. These regulations include POJK Number 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector where in article 35 paragraph 1 there is a clause "PUJK is obliged to provide equal access to every consumer according to consumer classification". Meanwhile, Bank Indonesia Regulation Number 3 of 2023 concerning Bank Indonesia Consumer Protection, Article 7 concerning Consumer Protection Principles, emphasizes that one of the principles of consumer protection is equality and fair treatment. Equality of treatment is also regulated in Article 11, namely that Operators/Banks are obliged to provide equal access to every consumer and treat consumers correctly in accordance with the provisions of statutory regulations.

PRODUCT AND SERVICE INFORMATION

PT Bank KB Bukopin Tbk really respects customers' rights to obtain correct and clear information regarding the products and services offered to them. This information includes information related to the labeling of products offered by the Company to customers. The right to obtain clear information is one of consumer rights as regulated in Article 4 letter c, Consumer Protection Law, namely that consumers have the right to correct, clear and honest information regarding the condition and guarantee of goods and/or services. Similar obligations are regulated in Bank Indonesia Regulation Number 3 of 2023 concerning Bank Indonesia Consumer Protection, Article 17, which regulates the Obligations of Organizers (Banks) in Implementing the Principles of Openness and Transparency. [GRI 3-3]

Based on the regulations above, PT Bank KB Bukopin Tbk makes every effort to fulfill customers' rights to product and service information through various programs and policies. In each operational office, for example, the Company provides written product and service information, and is supported by personnel who are always ready to provide the information customers need.

PT Bank KB Bukopin Tbk senantiasa memberikan pelayanan terbaik kepada nasabah sebagai upaya untuk meningkatkan kepuasan nasabah. Selaras dengan itu, Perseroan terus berupaya untuk menghadirkan produk-produk terbaik sesuai dengan kebutuhan nasabah. Perseroan telah memiliki kebijakan dan pedoman terkait pelayanan nasabah yang digunakan sebagai acuan dan standar kualitas pelayanan di seluruh kantor PT Bank KB Bukopin Tbk. Dengan demikian, Perseroan memastikan setiap kantor, baik kantor pusat maupun cabang, memiliki standar kualitas layanan yang sama.

Selain pelayanan terbaik, Perseroan juga memberikan perlindungan secara maksimal kepada nasabah, khususnya terkait produk-produk yang dikeluarkan oleh Perseroan. Melalui *Consultative Selling*, dalam memasarkan produk dan layanannya, Perseroan berupaya untuk mengerti kebutuhan nasabah sehingga bisa memberikan masukan mengenai produk dan layanan yang sesuai dengan kebutuhan nasabah.

Untuk mempermudah edukasi kepada nasabah dalam memahami seluruh produk dan layanan yang dimiliki PT Bank KB Bukopin Tbk, serta untuk mempermudah pemberian layanan dan akses kepada nasabah, Perseroan melakukan sosialisasi mengenai produknya melalui *website* maupun *on site* pada Kantor Cabang Bank terdekat.

KERAHASIAAN DATA NASABAH

Kerahasiaan data nasabah merupakan salah satu hak mendasar yang senantiasa dijaga oleh PT Bank KB Bukopin Tbk. Dalam hal ini, penggunaan data atau informasi terkait nasabah hanya dapat dilakukan berdasarkan ketentuan sebagaimana ditetapkan oleh peraturan dan perundang-undangan. Menjaga informasi nasabah juga merupakan bentuk kepercayaan yang akan memengaruhi reputasi Bank yang diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen. Dalam hal transparansi penggunaan data pribadi nasabah, Perseroan tidak akan menyebarluaskan data pribadi nasabah kepada pihak lain sebelum mendapatkan persetujuan tertulis dari pemilik data. Persetujuan tersebut harus diwujudkan dalam bentuk tulisan dan/atau tanda tangan pada lembar permintaan persetujuan tertulis. [GRI 3-3]

Konsistensi dan komitmen PT Bank KB Bukopin Tbk dalam menjaga data nasabah membawa hasil dengan tidak adanya insiden pengaduan dari nasabah maupun dari regulator terkait pelanggaran kerahasiaan nasabah, baik berupa kebocoran, pencurian, atau kehilangan data nasahah. Dengan demikian, Perseroan tidak mendapat denda atau sanksi berkaitan dengan pelanggaran terhadap privasi pelanggan pada tahun pelaporan. [GRI 418-1][GRI 2-27]

- Kontribusi terhadap Literasi dan Inklusi Keuangan
  Pemerintah terus berupaya untuk meningkatkan iklusi keuangan melalui berbagai program dan kegiatan yang diselenggarakan oleh lembaga jasa keuangan, termasuk industri perbankan. Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 76 /POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat, literasi keuangan

PT Bank KB Bukopin Tbk always provides the best service to customers as an effort to increase customer satisfaction. In line with this, the Company continues to strive to present the best products according to customer needs. The Company has policies and guidelines regarding customer service which are used as references and service quality standards in all PT Bank KB Bukopin Tbk offices. In this way, the Company ensures that every office, both head office and branch, has the same service quality standards.

Apart from the best service, the Company also provides maximum protection to customers, especially regarding the products issued by the Company. Through Consultative Selling, in marketing its products and services, the Company strives to understand customer needs so that it can provide input regarding products and services that suit customer needs.

To make it easier to educate customers in understanding all the products and services which owned by PT Bank KB Bukopin Tbk, as well as to make it easier to provide services and access to customers, the Company conducts outreach about its products through the website and on site at the nearest Bank Branch Office.

CONFIDENTIALITY OF CUSTOMER DATA

Confidentiality of customer data is one of the fundamental rights that is always maintained by PT Bank KB Bukopin Tbk. In this case, the use of data or information related to customers can only be carried out based on the provisions as determined by regulations and legislation. Maintaining customer information is also a form of trust that will affect the Bank's reputation as regulated in Financial Services Authority Circular Letter No. 14/SEOJK.07/2014 concerning Confidentiality and Security of Consumer Data and/or Personal Information. In terms of transparency in the use of customer personal data, the Company will not disseminate customer personal data to other parties before obtaining written approval from the data owner. This approval must be expressed in writing and/or a signature on the written approval request form. [GRI 3-3]

PT Bank KB Bukopin Tbk consistency and commitment in safeguarding customer data has resulted in no incidents of complaints from customers or from regulators regarding violations of customer confidentiality, whether in the form of leaks, theft or loss of customer data. Thus, the Company did not receive fines or sanctions related to violations of customer privacy in the reporting year. [GRI 418-1][GRI 2-27]

- Contribution to Financial Literacy and Inclusion
  The government continues to strive to increase financial inclusion through various programs and activities organized by financial service institutions, including the banking industry. In accordance with Financial Services Authority Regulation Number 76 /POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community, financial literacy

adalah pengetahuan, keterampilan, dan keyakinan, yang mempengaruhi sikap dan perilaku untuk meningkatkan kualitas pengambilan keputusan dan pengelolaan keuangan dalam rangka mencapai kesejahteraan. Adapun inklusi keuangan adalah ketersediaan akses pada berbagai lembaga, produk dan layanan jasa keuangan sesuai dengan kebutuhan dan kemampuan masyarakat dalam rangka meningkatkan kesejahteraan masyarakat.

is knowledge, skills and beliefs, which influence attitudes and behavior to improve the quality of decisions made, and financial management to achieve prosperity. Financial inclusion is the availability of access to various financial institutions, products and services in accordance with community needs and capabilities in order to improve community welfare.

Untuk mengukur indeks literasi dan inklusi keuangan masyarakat, Otoritas Jasa Keuangan (OJK) kembali menyelenggarakan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) tahun 2022 pada Juli-September 2022. Survei dilakukan dengan responden di 34 provinsi yang mencakup 76 kota/kabupaten dengan jumlah responden sebanyak 14.634 orang yang berusia antara 15-79 tahun. Sebagaimana tahun 2016 dan 2019, SNLIK 2022 juga menggunakan metode, parameter dan indikator yang sama, yaitu indeks literasi keuangan yang terdiri dari parameter pengetahuan, keterampilan, keyakinan, sikap dan perilaku, sementara indeks inklusi keuangan menggunakan parameter penggunaan (*usage*).

To measure the community's financial literacy and inclusion index, the Financial Services Authority (OJK) will again conduct the 2022 National Survey of Financial Literacy and Inclusion (SNLIK) in July-September 2022. The survey was conducted with respondents in 34 provinces covering 76 cities/districts with the number of respondents as many as 14,634 people aged 15-79 years. As in 2016 and 2019, SNLIK 2022 also uses the same methods, parameters and indicators, namely the financial literacy index which consists of knowledge, skills, beliefs, attitudes and behavior parameters, while the financial inclusion index uses usage parameters.

Merujuk hasil SNLIK 2022, indeks literasi keuangan masyarakat tercatat sebesar 49,68%, naik dibanding tahun 2019 yang mencapai 38,03%. Sementara itu, indeks inklusi keuangan mencapai 85,10%, naik dibanding hasil survei tahun 2019 yang mencapai 76,19%. Hasil survei menunjukkan bahwa gap antara tingkat literasi dan tingkat inklusi semakin menurun, dari 38,16% pada tahun 2019 menjadi 35,42% pada tahun 2022. Indeks inklusi keuangan merujuk survei SNLIK 2022 tersebut semakin mendekati target sebesar 90% yang ditetapkan pemerintah sebagaimana disampaikan dalam Peraturan Presiden Nomor 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI).

Referring to the 2022 SNLIK results, the public financial literacy index was recorded at 49.68%, an increase compared to 2019 which reached 38.03%. Meanwhile, the financial inclusion index reached 85.10%, an increase compared to the 2019 survey results which reached 76.19%. The survey results show that the gap between the literacy level and the inclusion level is decreasing, from 38.16% in 2019 to 35.42% in 2022. The financial inclusion index referring to the 2022 SNLIK survey is getting closer to the target of 90% set by the government as stated. in Presidential Regulation Number 114 of 2020 concerning the National Strategy for Financial Inclusion (SNKI).

Peningkatan indeks literasi dan inklusi keuangan tak lepas dari kontribusi para pelaku industri perbankan, termasuk PT Bank KB Bukopin Tbk. Pada tahun pelaporan, Perseroan menyelenggarakan berbagai kegiatan, seperti berpartisipasi pada acara Financial Expo Bulan Inklusi Keuangan, mengadakan kegiatan bank *goes to school*, sosialisasi maupun pameran produk dan layanan PT Bank KB Bukopin Tbk. Berbagai kegiatan tersebut diadakan Perseroan dengan tujuan untuk meningkatkan akses dan penyediaan masyarakat terhadap produk dan layanan, dan meningkatkan kualitas pemanfaatan produk dan layanan jasa keuangan khususnya PT Bank KB Bukopin Tbk sesuai.

The increase in the financial literacy and inclusion index cannot be separated from the contribution of banking industry players, including PT Bank KB Bukopin Tbk. In the reporting year, the Company held various activities, such as participating in the Financial Expo Month of Financial Inclusion event, holding bank goes to school activities, socialization and exhibitions of PT Bank KB Bukopin Tbk products and services. These various activities are held by the Company with the aim of increasing public access and provision of products and services, and improving the quality of use of financial products and services, especially PT Bank KB Bukopin Tbk in accordance with.

INOVASI DAN PENGEMBANGAN PRODUK/JASA KEUANGAN BERKELANJUTAN [OJK F.26]

PT Bank KB Bukopin Tbk menyadari bahwa kebutuhan nasabah senantiasa berubah mengikuti zaman. Untuk itu, agar Perseroan tetap kompetitif dan bisa memenangi persaingan, maka langkah untuk melakukan inovasi serta pengembangan produk dan layanan/jasa secara berkesinambungan merupakan langkah terbaik. Inovasi dan pengembangan yang dilakukan Perseroan tidak semata-mata terkait produk dan layanan, tetapi juga menyangkut bidang pemasaran dan sebagainya.

Di sepanjang tahun 2023, UKM melakukan inovasi dan pengembangan produk guna memberikan banyak pilihan kepada para calon debitur yaitu:

1. Pembiayaan *Channeling SKBF Fleet*
2. *SME Mortgage*
3. *Distributor Financing*
4. Pengembangan produk rekening DHE SDA (Giro dan Deposito)
5. Pengembangan SWIFT Communication dengan nasabah
6. Kredit Sindikasi

Selain produk baru, Bank juga melakukan pengembangan dari produk yang sudah eksis untuk disesuaikan dengan kondisi saat ini. Produk tersebut antara lain:

1. *Dealer Financing*
2. *Equipment Finance*
3. Kredit Usaha Rakyat (KUR) Kemitraan
4. Pembiayaan Bank Perkreditan Rakyat (BPR)

PRODUK/JASA YANG SUDAH DIEVALUASI KEAMANANNYA BAGI NASABAH [OJK F.27]

Perseroan berkomitmen untuk mematuhi semua regulasi yang berlaku di industri perbankan dalam menjalankan usaha, termasuk regulasi dalam menawarkan produk dan jasa kepada nasabah. Dalam prosesnya, semua produk dan jasa yang ditawarkan PT Bank KB Bukopin Tbk telah memenuhi semua persyaratan dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sehingga telah teruji keamanannya bagi nasabah. Di samping itu Bank telah menerapkan POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Selaras dengan itu, untuk menekan risiko kerugian seminimal mungkin atas produk dan jasa tersebut, Perseroan secara kontinu menyampaikan informasi atas semua risiko yang mungkin terjadi kepada nasabah, seperti risiko pasar dan risiko fluktuasi mata uang. Penyampaian informasi dilakukan di kantor-kantor operasional, keterbukaan publik, website, media sosial, dan sebagainya.

Selaras dengan itu, untuk menekan risiko kerugian seminimal mungkin atas produk dan jasa tersebut, Perseroan juga senantiasa menyampaikan informasi atas semua risiko yang mungkin terjadi kepada nasabah, seperti risiko pasar dan risiko fluktuasi mata uang. Penyampaian informasi dilakukan Perseroan melalui berbagai saluran dan media resmi PT Bank KB Bukopin Tbk seperti website, Instagram, Facebook, Youtube, dan Twitter.

INNOVATION AND DEVELOPMENT OF SUSTAINABLE FINANCIAL PRODUCTS/SERVICES [OJK F.26]

PT Bank KB Bukopin Tbk realizes that customer needs are always changing with the times. For this reason, so that the Company remains competitive and can win the competition, taking steps to innovate and develop products and services on an ongoing basis is the best step. The innovation and development carried out by the Company is not solely related to products and services, but also concerns marketing and so on.

Throughout 2023, SMEs will innovate and develop products to provide many choices to potential debtors, namely:

1. SKBF Fleet Channeling Financing
2. SME Mortgage
3. Distributor Financing
4. Development of DHE SDA account products (Giro and Deposits)
5. Developing SWIFT Communication with customers
6. Syndicated Credit

Apart from new products, the Bank also develops existing products to adapt them to current conditions. These products include:

1. Dealer Financing
2. Equipment Finance
3. Partnership People's Business Credit (KUR).
4. Rural Bank (BPR) Financing

PRODUCTS/SERVICES THAT HAVE BEEN EVALUATED FOR SAFETY FOR CUSTOMERS [OJK F.27]

The Company is committed to complying with all applicable regulations in the banking industry in conducting business, including regulations in offering products and services to customers. In the process, all products and services offered by PT Bank KB Bukopin Tbk have met all requirements and received approval from the Financial Services Authority so that they have been tested for security for customers. In addition, the Bank has implemented POJK No. 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector. In line with this, to reduce the risk of loss to a minimum on these products and services, the Company continuously conveys information on all risks that may occur to customers, such as market risk and currency fluctuation risk. Submission of information is carried out in operational offices, public disclosures, websites, social media, and so on.

In line with this, to reduce the risk of loss to a minimum on these products and services, the Company also always conveys information on all risks that may occur to customers, such as market risk and currency fluctuation risk. The Company conveys information through various official PT Bank KB Bukopin Tbk channels and media such as the website, Instagram, Facebook, YouTube and Twitter.

Sesuai regulasi yang ada, PT Bank KB Bukopin Tbk juga telah melakukan kegiatan literasi keuangan dan inklusi keuangan sehingga calon nasabah atau nasabah mendapatkan pemahaman yang benar tentang produk/jasa yang ditawarkan Perseroan. Dengan demikian, mereka akan memilih produk/jasa yang ditawarkan PT Bank KB Bukopin Tbk sesuai kebutuhan dan telah mengetahui profil risiko yang melekat di dalam produk/jasa tersebut.

In accordance with existing regulations, PT Bank KB Bukopin Tbk has also carried out financial literacy and financial inclusion activities so that potential customers or customers get a correct understanding of the products/services offered by the Company. In this way, they will choose the products/services offered by PT Bank KB Bukopin Tbk according to their needs and already know the risk profile inherent in these products/services.

DAMPAK PRODUK/JASA [OJK F.28]

PT Bank KB Bukopin Tbk telah melakukan penilaian terhadap setiap produk/jasa yang ditawarkan kepada nasabah. Lebih dari itu, Perseroan juga telah membuat klasifikasi produk secara lengkap, termasuk dengan profil risiko di dalamnya. Selanjutnya, sesuai dengan prinsip keuangan berkelanjutan dan mengacu pada Kriteria Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK Keuangan Berkelanjutan, maka Perseroan akan memberikan dana dengan memegang prinsip kehati-hatian, termasuk mencegah risiko dan dampak negatif yang mungkin timbul. Sejalan dengan itu, Perseroan juga pemberian kredit/pembiayaan untuk mendukung prinsip *Environmental, Social and Governance* (ESG) yang memberikan dampak positif bagi masyarakat dan lingkungan. Dengan berpatokan pada prinsip-prinsip di atas, maka selama tahun 2023, produk dan jasa yang ditawarkan Perseroan tidak ada yang berdampak negatif terhadap aspek lingkungan dan sosial.

PRODUCT/SERVICE IMPACT [OJK F.28]

PT Bank KB Bukopin Tbk has carried out an assessment of each product/service offered to customers. Moreover, the Company has also created a complete product classification, including its risk profile. Furthermore, in accordance with the principles of sustainable finance and referring to the Sustainable Business Activity Criteria (KKUB) in the Sustainable Finance POJK, the Company will provide funds by adhering to the principle of prudence, including preventing risks and negative impacts that may arise. In line with this, the Company also provides credit/financing to support Environmental, Social and Governance (ESG) principles which have a positive impact on society and the environment. Based on the principles above, during 2023, none of the products and services offered by the Company will have a negative impact on environmental and social aspects.

JUMLAH PRODUK/JASA YANG DITARIK KEMBALI [OJK F.29]

Selama tahun 2023, tidak ada produk/jasa PT Bank KB Bukopin Tbk yang ditarik kembali dari pasar dengan alasan apapun.

NUMBER OF PRODUCTS/SERVICES RECALLED [OJK F.29]

During 2023, no PT Bank KB Bukopin Tbk products/services will be withdrawn from the market for any reason.

SURVEI KEPUASAN NASABAH [OJK F.30]

PT Bank KB Bukopin Tbk secara berkala melakukan survei kepuasan pelanggan untuk mengetahui seberapa jauh pelanggan merasakan puas dengan layanan yang diberikan PT Bank KB Bukopin Tbk. Pengukuran tingkat kepuasan nasabah senantiasa dilakukan melalui mekanisme survei oleh internal (*Customer Experience & Development Department*) dilakukan oleh rutin tiap bulan dengan metode *Survey Online* melalui *QR Code*.

Tahun 2023, survei dilakukan di Kantor Pusat dan 41 Kantor Cabang di seluruh Indonesia dengan total responden sebanyak 34.453 nasabah, hasil survei menunjukkan 20.891 nasabah atau 60,63% menyatakan sangat puas dan 37,68% menyatakan puas terhadap layanan yang diberikan oleh *customer service* PT Bank KB Bukopin Tbk. Hasil survei secara lebih rinci dapat dilihat pada tabel berikut:

CUSTOMER SATISFACTION SURVEY [OJK F.30]

PT Bank KB Bukopin Tbk periodically conducts customer satisfaction surveys to find out how far customers are satisfied with the services provided by PT Bank KB Bukopin Tbk. Measuring the level of customer satisfaction is always carried out through an internal survey mechanism (Customer Experience & Development Department) conducted regularly every month using the Online Survey method via QR Code.

In 2023, the survey was conducted at the Head Office and 41 Branch Offices throughout Indonesia with a total of 34,453 customers, the survey results showed that there are 20,891 customers or 60.63% stated that they are very satisfied and 37.68% stated that they are satisfied with the services provided by PT Bank KB Bukopin Tbk customer service. The survey results in more detail can be seen in the following table:

No.	Tingkat Kepuasan Level of Satisfaction	2023		2022		2021	
		Jumlah Nasabah Number of Customers	%	Jumlah Nasabah Number of Customers	%	Jumlah Nasabah Number of Customers	%
1	Sangat Puas Very Satisfied	20.891	60,63%	17.771	61,44	3.165	24,52
2	Puas Satisfied	12.977	37,68%	10.685	36,94	9.702	75,16
3	Netral Neutral	455	1,32%	387	1,33	18	0,14
4	Tidak Puas Unsatisfied	47	0,13%	46	0,16	14	0,11
5	Sangat Tidak Puas Very Unsatisfied	83	0,24%	37	0,13	10	0,08
6	Kosong Blank	0	0	0	0	0	0
	Jumlah **Total**	**34.453**	**100**	**28.926**	**100**	**12.909**	**100**

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN [OJK G.1] [GRI 2-5]

WRITTEN VERIFICATION FROM THE INDEPENDENT PARTY [OJK G.1] [GRI 2-5]

Laporan keberlanjutan ini belum diverifikasi oleh Penyedia Jasa *Assurance* (*Assurance Services Provider*). Namun demikian, PT Bank KB Bukopin Tbk menjamin bahwa seluruh informasi yang diungkapkan dalam laporan ini adalah benar, akurat, dan faktual.

This sustainability report has not been verified by the Assurance Services Provider. However, PT Bank KB Bukopin Tbk guarantees that all information disclosed in this report is true, accurate and factual.

LEMBAR UMPAN BALIK [OJK G.2]

FEEDBACK SHEETY [OJK G.2]

Terima kasih kepada Bapak/Ibu/Saudara yang telah membaca Laporan Keberlanjutan PT Bank KB Bukopin Tbk Tahun 2023. Untuk meningkatkan isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titik-titik yang tersedia, kemudian mengirimkannya kepada kami.

1. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial dan lingkungan yang dilakukan oleh Perseroan:
   a. Setuju b. Tidak Setuju. c. Tidak tahu
2. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Perseroan:
   a. Setuju b. Tidak Setuju c. Tidak tahu
3. Materi dan data dalam Laporan Keberlanjutan ini mudah dimengerti dan dipahami.
   a. Setuju b. Tidak Setuju c. Tidak tahu
4. Materi dan data dalam Laporan Keberlanjutan ini sudah cukup lengkap.
   a. Setuju b. Tidak Setuju c. Tidak tahu
5. Desain, tata letak, grafis dan foto-foto dalam Laporan Keberlanjutan ini sudah bagus.
   a. Setuju b. Tidak Setuju c. Tidak tahu
6. Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini?
   .....
7. Informasi apa yang dinilai kurang bermanfaat dari Laporan Keberlanjutan ini?
   .....

Thank you for reading the 2023 PT Bank KB Bukopin Tbk Sustainability Report. To improve the content of the Sustainability Report in the coming years, we hope that you are willing to fill out this Feedback Sheet by circling one answer and fill in the available blanks, then send it to us.

1. This Sustainability Report provides clear information regarding the Company's economic, social and environmental performance:
   a. Agree b. Don't agree. c. Don't know
2. This Sustainability Report provides clear information regarding the fulfillment of the Company's social and environmental responsibilities:
   a. Agree b. Don't agree. c. Don't know
3. The material and data in this Sustainability Report are easy to understand and comprehend.
   a. Agree b. Don't agree. c. Don't know
4. The material and data in this Sustainability Report are quite complete.
   a. Agree b. Don't agree. c. Don't know
5. The design, layout, graphics and photos in this Sustainability Report are presented well.
   a. Agree b. Don't agree. c. Don't know
6. What is the most useful information from this Sustainability Report?
   .....
7. What is the considerably less useful information in this Sustainability Report?
   .....

8. Informasi apa yang dinilai masih kurang dari Laporan Keberlanjutan ini dan perlu ditambahkan pada Laporan Keberlanjutan mendatang?

.....

Identitas Pengirim:
Nama : .....
Email : .....
Identifikasi menurut kategori pemangku kepentingan:

a. Pemegang Saham
b. Nasabah
c. Mitra Kerja/Pemasok
d. Pegawai
e. Serikat Pekerja
f. Masyarakat
g. Media
h. Pemerintah dan Otoritas Keuangan
i. Lain-lain, sebutkan.....

Mohon formulir ini dikirimkan kembali ke:

Sekretaris Perusahaan
Kantor Pusat PT Bank KB Bukopin Tbk
Jl. M.T. Haryono Kav. 50-51 Jakarta Selatan 12770
Telepon: +6221 7988266, 7989837
Fax: +6221-7986355
Email: corsec@kbbank.co.id

8. What information is considered lacking in this Sustainability Report and needs to be added to the next Sustainability Report?

.....

Sender Identity:
Name : .....
Email: .....
Identify yourself by stakeholder category:

a. Shareholders
b. Customer
c. Work Partners/Suppliers
d. Employee
e. Labor union
f. Public
g. Media
h. Government and Financial Authorities
i. Others, please specify.....

Please send this form back to:

Corporate Secretary
Head Office of PT Bank KB Bukopin Tbk
Jl. M.T. Haryono Kav. 50-51 South Jakarta 12770
Telephone: +6221 7988266, 7989837
Fax: +6221-7986355
Email: corsec@kbbank.co.id

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN TAHUN SEBELUMNYA [OJK G.3]

RESPONSE TO PREVIOUS YEAR REPORT FEEDBACKY [OJK G.3]

Selama tahun 2023, PT Bank KB Bukopin Tbk tidak menerima tanggapan atas penerbitan Laporan Keberlanjutan Tahun 2022. Walau demikian, Perseroan telah melakukan upaya penyempurnaan isi laporan sesuai dengan panduan POJK No.51/OJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, SEOJK No.16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, serta GRI Universal Standards Tahun 2021.

During 2023, PT Bank KB Bukopin Tbk received no response to the publication of the 2022 Sustainability Report. However, the Company has made efforts to improve the contents of the report in accordance with the guidelines POJK No.51/OJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, SEOJK No.16/SEOJK.04/2021 concerning Form and Contents of the Issuer's or Public Company's Annual Report, as well as the 2021 GRI Universal Standards.

DAFTAR PENGUNGKAPAN SESUAI POJK 51/POJK.03/2017 [OJK G.4]

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KB Bank

2023 Sustainability Report

Strengthening a Solid Business Foundation

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