BANK GANESHA

PT Bank Ganesha Tbk

2024

Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report



PERTUMBUHAN BERKELANJUTAN MELALUI TRANSFORMASI DIGITAL

SUSTAINABLE GROWTH THROUGH DIGITAL TRANSFORMATION

SANGGAHAN DAN BATASAN TANGGUNG JAWAB

Disclaimer and Scope of Responsibilities

Selamat datang di Laporan Tahunan dan Laporan Keberlanjutan PT Bank Ganesha Tbk. Tahun ini merupakan tahun kelima bagi Bank Ganesha dalam penyampaian Laporan Keberlanjutan yang menjadi satu kesatuan dengan Laporan Tahunan.

Welcome to the Annual Report and Sustainability Report of PT Bank Ganesha Tbk. This year is the fifth year for Bank Ganesha in submitting the Sustainability Report, which is an integral part of the Annual Report.

Sesuai peraturan perundang-undangan yang berlaku, Bank berkomitmen untuk menerbitkan Laporan Tahunan dan Laporan Keberlanjutan, baik dalam satu kesatuan maupun secara terpisah, sebagai bentuk perwujudan prinsip keterbukaan kepada seluruh pemangku kepentingan.

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

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

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

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

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

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

As per the applicable laws and regulations, the Bank is committed to publishing Annual Report and Sustainability Report, either in one unit or separately, as a form of embodiment of the transparency principle to all stakeholders.

This Annual Report contains statements of financial condition, operating results, projections, plans, strategies, policies, and objectives of the Bank, which are classified as forward-looking statements in the implementation of applicable laws and regulations, except for historical matters.

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

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

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

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

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



BANK GANESHA

2024

PERTUMBUHAN BERKELANJUTAN MELALUI TRANSFORMASI DIGITAL

Sustainable Growth Through Digital Transformation

Bank Ganesha menjadikan transformasi digital sebagai katalis untuk kemajuan berkelanjutan. Bank melakukan perubahan menyeluruh dan fundamental yang diinisiasi oleh teknologi digital dalam semua aspek operasional dan strategis perusahaan. Melalui transformasi yang dilakukan dengan cara yang bertanggung jawab dan berpikiran ke depan, Bank memperkuat kinerja perusahaan sambil mendukung tujuan-tujuan keberlanjutan yang telah ditetapkan.

Bank Ganesha embraces digital transformation as a catalyst for sustainable progress. The Bank is making comprehensive and fundamental changes, initiated by digital technology, in all operational and strategic aspects of the company. Through transformation carried out in a responsible and forward-thinking manner, the Bank strengthens the company's performance while also supporting the predetermined sustainability goals.



2023

Mengoptimalkan Potensi untuk Pertumbuhan Berkelanjutan

Optimizing Potential for Sustainable Growth

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

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



2022

Landasan yang Lebih Kuat untuk Pertumbuhan yang Kokoh dan Bermakna

Stronger Foundation for a Solid and Meaningful Growth

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

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



2021

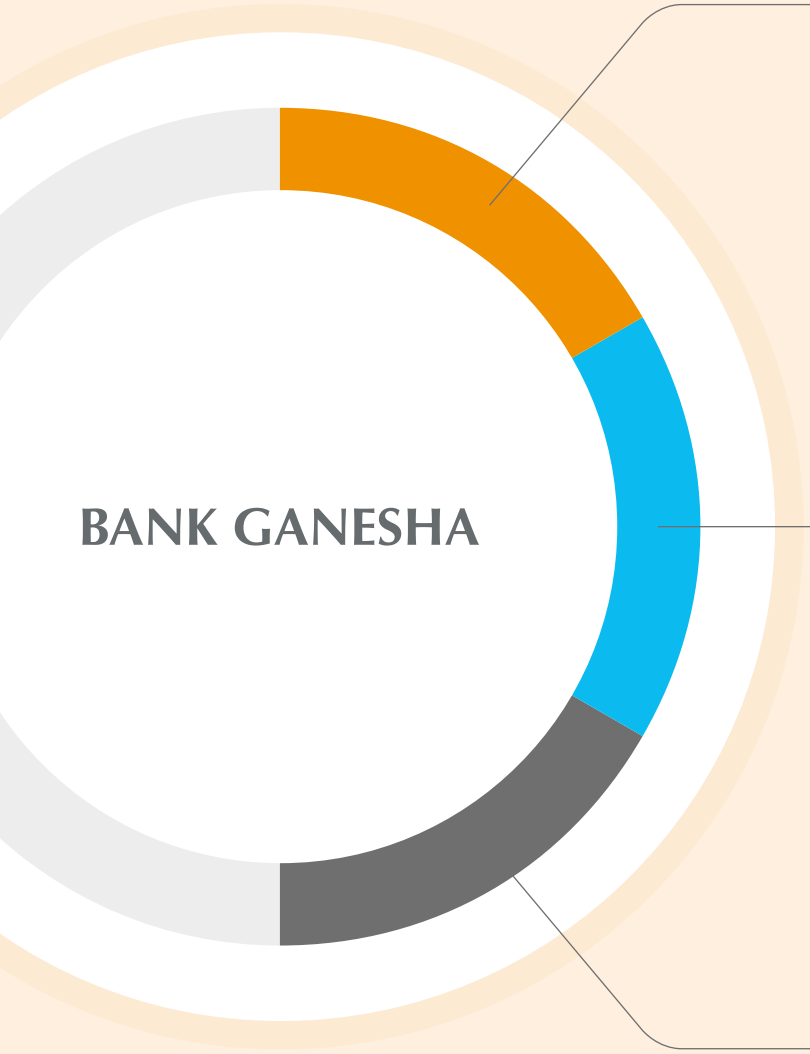
Memperkuat Pondasi dan Mengelola Tantangan untuk Tumbuh Berkelanjutan

Strengthening the Foundation for Sustainable Growth

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

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

KEKUATAN KOMPETITIF
Competitive Strength



Mitra Strategis yang Kuat dan Kooperatif
Strong and Cooperative Strategic Partners

Komitmen Tinggi dari Pemegang Saham
High Commitment from the Shareholders

Basis Nasabah yang Loyal
Loyal Customer Base

PENCAPAIAN TAHUN 2024
Achievement in 2024

Laba Bersih Tahun Berjalan
Net Profit for the Year

94,02%

Rp201.714 juta / million

Pendapatan Bunga
Interest Income

22,01%

Rp723.201 juta / million

Total Ekuitas
Total Equity

6,20%

Rp3.445.281 juta / million

Total Aset
Total Assets

10,17%

Rp10.358.250 juta / million

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Performance Highlights





IKHTISAR KEUANGAN
Financial Highlights

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

Uraian	2024	2023	2022	Description
Posisi Keuangan				**Financial Position**
Aset				**Assets**
Kas	**45.628**	43.763	61.990	Cash
Giro pada Bank Indonesia	**372.189**	450.009	720.307	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak Ketiga	**378.584**	745.311	1.472.360	Current Accounts with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga	**1.636.383**	1.084.600	1.174.749	Placements with Bank Indonesia and Other Banks - Third Parties
Efek-Efek - Pihak Ketiga	**2.837.327**	1.482.867	1.651.080	Securities - Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Ketiga	**-**	1.150.667	766.672	Securities Purchased under Agreements to Resell - Third Parties
Kredit	**4.540.430**	3.940.138	2.912.793	Loans
Tagihan Akseptasi	**11.615**	-	12.215	Acceptance Receivables
Cadangan Kerugian Penurunan Nilai	**(239.988)**	(198.254)	(63.027)	Allowance for Impairment Losses
Aset Tetap - Neto	**63.141**	61.547	60.389	Fixed Assets - Net
Aset Hak Guna - Neto	**12.346**	18.937	22.354	Right-of-Use Assets - Net
Aset Tak Berwujud - Neto	**10.703**	11.447	11.674	Intangible Assets - Net
Aset Pajak Tangguhan	**104.037**	105.146	57.102	Deferred Tax Assets
Aset Lain-Lain - Neto	**105.879**	109.823	107.474	Other Assets - Net
Total Aset	**10.358.250**	**9.402.309**	**8.968.132**	**Total Assets**
Liabilitas				**Liabilities**
Liabilitas Segera	**140.958**	11.873	111.586	Obligations Due Immediately
Simpanan	**6.653.778**	5.992.039	5.622.951	Deposits
Simpanan dari Bank Lain - Pihak Ketiga	**2.143**	2.238	2.425	Deposits from Other Banks - Third Parties
Kewajiban Akseptasi	**11.619**	-	12.215	Acceptance Liabilities
Utang Pajak	**10.315**	53.600	16.226	Taxes Payable
Liabilitas Imbalan Pasca Kerja	**30.212**	28.582	23.126	Post-Employment Benefits Obligation
Liabilitas Lain-Lain	**63.944**	69.775	40.841	Other Liabilities
Total Liabilitas	**6.912.969**	**6.158.107**	**5.829.370**	**Total Liabilities**
Ekuitas				**Equity**
Modal Saham	**2.397.100**	2.397.100	1.647.100	Share Capital
Tambahan Modal Disetor	**692.110**	692.110	542.110	Additional Paid-in Capital
Dana Setoran Modal	-	-	900.000	Capital Deposit Funds
Surplus Revaluasi Aset Tetap – Neto	**36.784**	33.746	33.746	Revaluation Surplus of Fixed Assets - Net
Perubahan Nilai Wajar dari Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	**(9.905)**	(5.342)	(8.197)	Fair Value Changes of Securities Measured at Fair Value through Other Comprehensive Income
Pengukuran Kembali Program Imbalan Pasti - Neto	**(15.760)**	(16.650)	(3.691)	Remeasurement of Defined Benefit Plan – Net

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

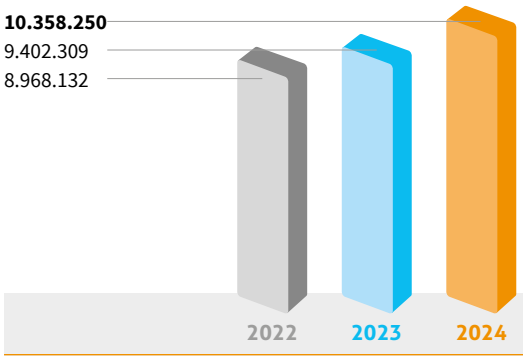
Uraian	2024	2023	2022	Description
Saldo Laba	**344.952**	143.238	27.694	Retained Earnings
Total Ekuitas	**3.445.281**	**3.244.202**	**3.138.762**	**Total Equity**
Total Liabilitas dan Ekuitas	**10.358.250**	**9.402.309**	**8.968.132**	**Total Liabilities and Equity**
Laba Rugi dan Penghasilan Komprehensif Lain				**Profit or Loss and Other Comprehensive Income**
Pendapatan Bunga	**723.201**	592.752	433.413	Interest Income
Beban Bunga - Neto	**258.832**	151.033	127.822	Interest Expense - Net
Pendapatan Bunga - Neto	**464.369**	441.719	305.591	Interest Income - Net
Pendapatan Operasional Lainnya	**61.203**	51.888	43.222	Other Operating Income
Beban Operasional Lainnya	**221.168**	221.553	165.957	Other Operating Expenses
Beban Operasional Lainnya Sebelum Beban Kerugian Penurunan Nilai Bersih	**159.965**	169.665	122.735	Other Operating Expenses Before Provision for Impairment Losses – Net
Laba Operasional Sebelum Beban Kerugian Penurunan Nilai	**304.404**	272.054	182.856	Income from Operations Before Provision for Impairment Losses
Beban Kerugian Penurunan Nilai	**50.344**	141.193	119.183	Provision for Impairment Losses
Laba Operasional	**254.060**	130.861	63.673	Income from Operations
Beban Non Operasional - Neto	**617**	(2.077)	(6.249)	Non-Operating Expenses - Net
Laba Sebelum Pajak Penghasilan	**254.677**	128.784	57.424	Profit Before Income Tax
Beban Pajak	**52.963**	24.819	11.381	Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	**201.714**	103.965	46.043	Net Profit for the Year Attributable to:
Pemilik Entitas Induk	**-**	-	-	Owners of the Entity
Kepentingan Non Pengendali	**-**	-	-	Non-Controlling Interests
Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan - Neto	**(635)**	1.475	(10.171)	Other Comprehensive Loss for the Year - Net
Total Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	**201.079**	105.440	35.872	Total Comprehensive Income for the Year Attributable to:
Pemilik Entitas Induk	**-**	-	-	Owners of the Entity
Kepentingan Non Pengendali	**-**	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**8,4**	5,0	2,8	Basic/Diluted Earnings per Share (in full Rupiah)
Arus Kas				**Cash Flows**
Arus Kas dari Aktivitas Operasi	**128.084**	(1.089.925)	(1.118.735)	Cash Flows from Operating Activities
Arus Kas dari Aktivitas Investasi	**(8.124)**	(7.426)	(71.690)	Cash Flows from Investing Activities
Arus Kas dari Aktivitas Pendanaan	**(11.003)**	(7.698)	946.095	Cash Flows from Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**108.957**	(1.105.049)	(244.330)	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	**2.324.357**	3.429.406	3.673.736	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**2.433.314**	2.324.357	3.429.406	Cash and Cash Equivalents at End of Year

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

Uraian	2024	2023	2022	Description
Rasio Keuangan dan Kepatuhan (dalam %)				**Financial and Compliance Ratios (in %)**
Rasio Permodalan				**Capital Ratio**
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**74,83**	94,67	106,41	Capital Adequacy Ratio (CAR) by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**72.55**	94,38	106,10	Capital Adequacy Ratio (CAR) by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif				**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**0,99**	1,30	1,45	Non-Performing Earning Assets and Non- Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Aset Produktif	**0,62**	0,82	0,86	Non-Performing Earning Assets to Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**2,65**	2,40	0,92	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans (NPL) – Neto	**0,09**	0,20	0,68	Non-Performing Loans (NPL) – Net
Non-Performing Loans (NPL) – Bruto	**1,16**	1,62	2,01	Non-Performing Loans (NPL) – Gross
Rasio Rentabilitas				**Profitability Ratio**
Return on Assets (ROA)	**2,76**	1,55	0,60	Return on Assets (ROA)
Return on Equity (ROE)	**6,30**	3,45	2,09	Return on Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	**67,21**	79,36	86,63	Operating Expenses to Operating Income (BOPO)
Net Interest Margin (NIM)	**5,43**	5,80	3,65	Net Interest Margin (NIM)
Rasio Profitabilitas				**Profitability Ratio**
Rasio Laba terhadap Total Aset	**1,95**	1,11	0,51	Profit to Asset Ratio
Rasio Laba terhadap Total Ekuitas	**5,85**	3,20	1,47	Profit to Equity Ratio
Rasio Laba terhadap Pendapatan Bunga	**27,89**	17,54	10,62	Profit to Interest Income Ratio
Rasio Solvabilitas				**Solvency Ratios**
Rasio Liabilitas terhadap Total Aset	**67,13**	65,50	65,00	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**200,65**	189,82	185,72	Liability to Total Equity Ratio
Rasio Aktiva Tetap terhadap Modal	**1,83**	1,90	1,92	Fixed Assets to Capital Ratio
Rasio Likuiditas				**Liquidity Ratios**
Loan to Deposit Ratio (LDR)	**75,44**	72,36	51,80	Loan to Deposit Ratio (LDR)
Rasio Kepatuhan				**Compliance Ratio**
Giro Wajib Minimum				Statutory Reserve Requirement
Primer – Rupiah	**6,44**	9,18	25,17	Primary – Rupiah
Sekunder - Rupiah	**36,58**	67,23	46,87	Secondary - Rupiah
Valuta Asing	**4,01**	4,07	4,01	Foreign Currency
Posisi Devisa Neto	**0,50**	0,17	0,38	Net Open Position

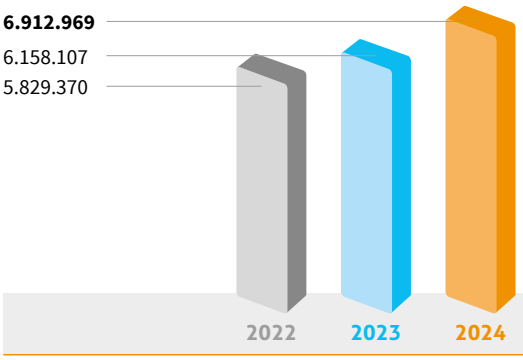
TOTAL ASET
Total Assets

(dalam jutaan Rupiah / in million Rupiah)



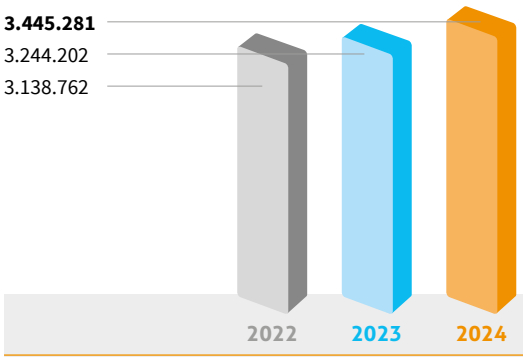
TOTAL LIABILITAS
Total Liabilities

(dalam jutaan Rupiah / in million Rupiah)



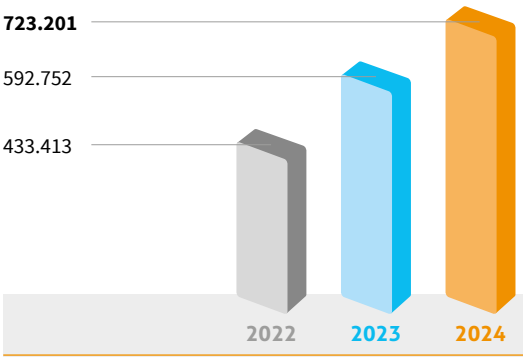
TOTAL EKUITAS
Total Equity

(dalam jutaan Rupiah / in million Rupiah)



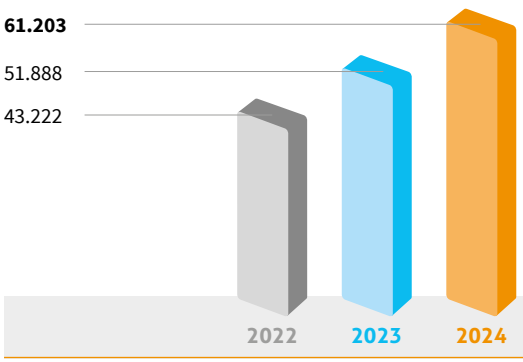
PENDAPATAN BUNGA
Interest Income

(dalam jutaan Rupiah / in million Rupiah)



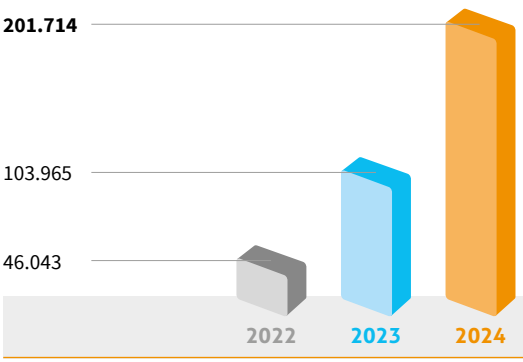
PENDAPATAN OPERASIONAL LAINNYA
Other Operating Income

(dalam jutaan Rupiah / in million Rupiah)



LABA BERSIH TAHUN BERJALAN
Net Profit for the Year

(dalam jutaan Rupiah / in million Rupiah)



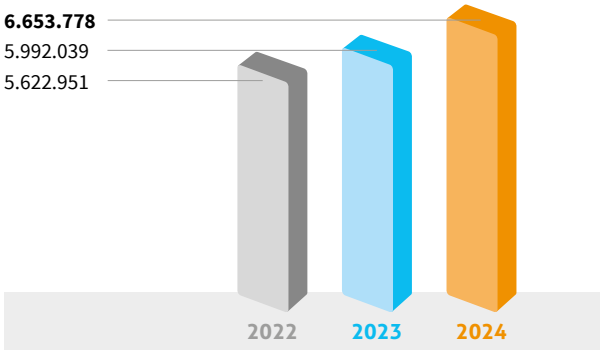
IKHTISAR OPERASIONAL
Operational Highlights

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

Uraian	2024	2023	2022	Description
Produk Simpanan				**Deposit Products**
Giro	**1.550.922**	1.937.370	2.317.459	Demand Deposits
Tabungan	**534.826**	546.906	463.751	Savings Deposits
Deposito Berjangka	**4.568.030**	3.507.763	2.841.741	Time Deposits
Total	**6.653.778**	**5.992.039**	**5.622.951**	**Total**
Produk Pinjaman				**Loan Products**
Kredit Modal Kerja	**3.409.789**	3.040.806	2.057.740	Working Capital Loans
Kredit Investasi	**652.289**	835.244	594.959	Investment Loans
Kredit Konsumsi	**957.754**	459.722	260.094	Consumer Loans
Total	**5.019.832**	**4.335.772**	**2.912.793**	**Total**

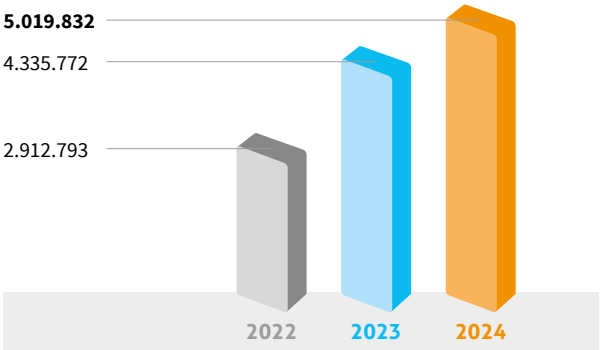
PRODUK SIMPANAN
Deposit Products

(dalam jutaan Rupiah / in million Rupiah)



PRODUK PINJAMAN
Loan Products

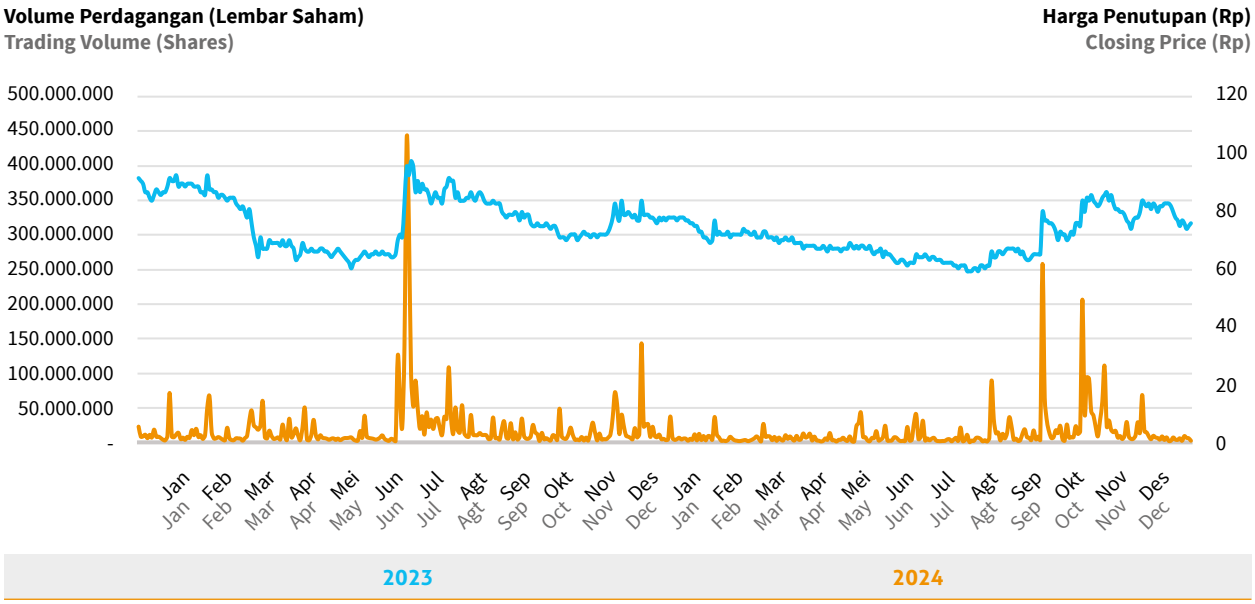
(dalam jutaan Rupiah / in million Rupiah)



IKHTISAR SAHAM
Share Highlights

Periode	Harga Terendah Lowest Price (Rp)	Harga Tertinggi Highest Price (Rp)	Harga Penutupan Closing Price (Rp)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Shares)	Volume Transaksi (Lembar Saham) Transaction Volume (Shares)	Kapitalisasi Pasar (Rp juta) Market Capitalization (Rp million)	Period
2024							
Triwulan I	**69**	**82**	**69**	**23.970.997.103**	**372.518.600**	**1.653.999**	Quarter I
Triwulan II	**61**	**71**	**62**	**23.970.997.103**	**366.633.300**	**1.486.202**	Quarter II
Triwulan III	**58**	**82**	**75**	**23.970.997.103**	**955.596.300**	**1.797.825**	Quarter III
Triwulan IV	**70**	**92**	**76**	**23.970.997.103**	**1.342.538.100**	**1.821.796**	Quarter IV
2023							
Triwulan I	62	87	69	23.970.997.103	842.300.400	1.653.999	Quarter I
Triwulan II	60	75	65	23.970.997.103	486.291.900	1.558.115	Quarter II
Triwulan III	63	106	79	23.970.997.103	2.421.392.800	1.893.709	Quarter III
Triwulan IV	69	87	77	23.970.997.103	950.366.000	1.845.767	Quarter IV

GRAFIK PERGERAKAN HARGA SAHAM
Graph of Share Price Movement



Volume Perdagangan (Lembar Saham) / Trading Volume (Shares)
Harga Penutupan (Rp) / Closing Price (Rp)

Aksi Korporasi

Bank Ganesha tidak melakukan aksi korporasi seperti, pemecahan saham, penggabungan saham, dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal di tahun 2024.

Corporate Actions

Bank Ganesha did not carry out any corporate actions such as stock split, reverse stock, stock dividend, bonus shares, changes in shares' nominal value, issuance of convertible securities, nor capital increase and decrease in 2024.

Aktivitas Perdagangan Saham

Sepanjang tahun 2024, Bank Ganesha tidak menerima sanksi atas aktivitas perdagangan saham, baik penghentian sementara perdagangan saham dan/atau pembatalan pencatatan saham.

Share Trading Activity

Throughout 2024, Bank Ganesha did not receive sanctions for share trading activities, either temporary suspension of share trading and/or delisting of share.

IKHTISAR OBLIGASI
Bond Highlights

Sampai dengan tahun 2024, Bank Ganesha tidak menerbitkan dan mencatatkan obligasi, sukuk, atau obligasi konversi.

Until 2024, Bank Ganesha did not issue nor list bonds, sukuk, or convertible bonds.

PERISTIWA PENTING
Significant Events

Januari / January 2024

8

Bank Ganesha melaksanakan acara pembukaan Kantor Cabang (KC) Thamrin Nine, Gedung Chubb Square yang merupakan relokasi dari Kantor Cabang The East, Mega Kuningan.

Bank Ganesha held opening ceremony for Thamrin Nine Branch Office (KC), Chubb Square Building relocation of The East Branch Office, Mega Kuningan.

18

Bank Ganesha meraih *The Best Indonesia Enterprises Risk Management Award - VI - 2024*dari Economic Review untuk kategori *Bank Public Company Asset* Rp5 Triliun - Rp10 Triliun pada acara *Training & Award - IERMA - VI - 2024* dengan tema "*The Importance of Financial, Operational, and Technology Risk Mitigation in Order to Elevate Company Value in 2024*".

Bank Ganesha won The Best Indonesia Enterprises Risk Management Award - VI - 2024 from Economic Review for Bank Public Company Asset Rp5 Trillion - Rp10 Trillion category at the Training & Award - IERMA - VI - 2024 event with the theme "The Importance of Financial, Operational, and Technology Risk Mitigation in Order to Elevate Company Value in 2024".

Februari / February 2024

22

Bank Ganesha meraih *The Best Indonesia GCG Award – VIII – 2024* kategori *Gold Award*. Penghargaan ini diberikan pada acara *Indonesia GCG Training & Award - VIII – 2024* yang diselenggarakan oleh Economic Review.

Bank Ganesha won The Best Indonesia GCG Award - VIII - 2024 for Gold Award category. This award was given at Indonesia GCG Training & Award - VIII - 2024 event organized by Economic Review.



Maret / March 2024

7

Bank Ganesha melaksanakan rapat kerja dalam rangka mengomunikasikan Rencana Bisnis Bank tahun 2024-2026 kepada seluruh unit kerja. Acara ini dihadiri oleh seluruh jajaran Direksi dan Pemimpin Unit Kerja.

Bank Ganesha held a work meeting in order to communicate the Bank's Business Plan for 2024-2026 to all work units. This event was attended by all levels of Directors and Work Unit Leaders.

8

Bank Ganesha melaksanakan RUPS Luar Biasa.
Bank Ganesha held Extraordinary GMS.

April / April 2024

5

PT Bank Ganesha Tbk dan PT Layanan Keuangan Berbagi (DanaRupiah) meresmikan kerja sama penerusan pembiayaan (*channeling*) kepada para penerima dana melalui platform P2P DanaRupiah.

PT Bank Ganesha Tbk and PT Layanan Keuangan Berbagi (DanaRupiah) inaugurated the partnership in channeling financing to recipients of funds through DanaRupiah P2P platform.

30

Bank Ganesha berulang tahun yang ke-32 dan meresmikan ruang kerja tambahan di Wisma Hayam Wuruk Lantai 5.

Bank Ganesha celebrated its 32nd anniversary and inaugurated an additional office space at Wisma Hayam Wuruk, 5th Floor.

Mei / May 2024

29

Bank Ganesha melaksanakan RUPS Tahunan dengan mata acara rapat persetujuan laporan tahunan, penetapan laba bersih 2023, penunjukan akuntan publik untuk 2024, pengangkatan Direksi dan Dewan Komisaris beserta tunjangannya, serta laporan penggunaan dana penambahan modal dengan memberikan hak memesan efek terlebih dahulu II.

Bank Ganesha held an Annual GMS with meeting agenda to approve annual report, determine net profit for 2023, appoint public accountant for 2024, appoint the Board of Directors and Board of Commissioners along with their allowances, and report on the use of additional capital funds by granting pre-emptive rights II.



Juli / July 2024

11

Bank Ganesha menandatangani kerja sama dengan JP Logistics dalam rangka penyediaan layanan perbankan untuk mendukung kegiatan operasional dan transaksi bisnis JP Logistic. Kerja sama ini merupakan upaya Bank Ganesha dalam memperluas layanan ke segmen korporasi dan mendukung pertumbuhan ekosistem logistik nasional.

Bank Ganesha signed a partnership with JP Logistics to provide banking services to support JP Logistic's operational activities and business transactions. This partnership is Bank Ganesha's effort to expand its services to corporate segment and support the growth of the national logistics ecosystem.



12

Bank Ganesha menjalin kerja sama referral pembiayaan KPR dengan Finloan, di mana Finloan berperan sebagai mitra penyedia referensi calon debitur.

Bank Ganesha established a referral partnership for house loan financing with Finloan, in which Finloan acts as a partner providing references for prospective debtors.



Agustus / August 2024

1

Bank Ganesha bekerja sama dengan Great Eastern Life Indonesia menghadirkan produk asuransi jiwa GREAT Prestige Protector untuk meningkatkan inklusi keuangan dan memberikan perlindungan serta pertumbuhan aset bagi nasabah, dihadiri oleh Direksi dari kedua perusahaan.

Bank Ganesha cooperated with Great Eastern Life Indonesia to present GREAT Prestige Protector life insurance product to increase financial inclusion and provide protection and asset growth for customers, attended by the Board of Directors of both companies.



8

PT Bank Ganesha Tbk menandatangani perjanjian Kredit Pembiayaan Tematik (KPT Ganesha) dengan PT Permata Indo Sejahtera. Kolaborasi ini mendukung pembiayaan produktif bagi karyawan mitra Permata Indo Sejahtera, sekaligus memperluas penyaluran kredit ritel Bank Ganesha secara tepat sasaran dan berkelanjutan.

PT Bank Ganesha Tbk signed a Thematic Financing Credit (KPT Ganesha) agreement with PT Permata Indo Sejahtera. This collaboration supports productive financing for employees of partner Permata Indo Sejahtera, while expanding Bank Ganesha's retail lending in a targeted and sustainable manner.



12

Bank Ganesha meraih *Platinum Award* dalam "*The Best Indonesia Finance*" untuk kategori *Bank Public Company* dengan aset >Rp5 Triliun dari Economic Review.

Bank Ganesha won the Platinum Award in "The Best Indonesia Finance" for Public Company Bank with assets >Rp5 Trillion category from Economic Review.



29

Bank Ganesha meraih penghargaan dalam *Infobank Award 2024* untuk kategori *The Best Performance Bank in KBMI I* untuk total aset <10T yang diadakan oleh Infobank Media Group di Jakarta.

Bank Ganesha won an award at Infobank Award 2024 for The Best Performance Bank in KBMI I for total assets <10T category held by Infobank Media Group in Jakarta.



29

Bank Ganesha menandatangani Perjanjian Kerja Sama Penyaluran Pembiayaan Bersama (*joint financing*) dengan Moladin Finance Indonesia. Kerja sama ini bertujuan untuk mendukung perluasan pembiayaan kendaraan dan modal kerja, sekaligus memperkuat portofolio pembiayaan produktif Bank Ganesha melalui sinergi dengan perusahaan multifinance berbasis teknologi.

Bank Ganesha signed a Joint Financing Distribution Cooperation Agreement with Moladin Finance Indonesia. This partnership aims to support the expansion of vehicle and working capital financing, while also strengthening Bank Ganesha's productive financing portfolio through synergy with technology-based multi-finance companies.



September / September 2024

6

PT Bank Ganesha Tbk dan PT Era Graharealty Tbk meresmikan kerja sama referral untuk pembiayaan KPR yang dilaksanakan di Kantor Pusat Bank Ganesha di Wisma Hayam Wuruk, Jakarta Pusat.

PT Bank Ganesha Tbk and PT Era Graharealty Tbk inaugurated the referral partnership for house loan financing, carried out at Bank Ganesha Head Office in Wisma Hayam Wuruk, Central Jakarta.



9

Bank Ganesha meraih penghargaan Sangat Prima dari Majalah Peluang atas penyaluran kredit UMKM dalam *Best Bank Performance of MSMEs Loans Award 2024*.

Bank Ganesha won Very Excellent award from Peluang Magazine for MSME lending in Best Bank Performance of MSMEs Loans Award 2024.



18

Bank Ganesha meraih penghargaan dalam Bisnis Indonesia Financial Award 2024 untuk kategori *The Best Performance Bank* KBMI I.

Bank Ganesha won an award at Bisnis Indonesia Financial Award 2024 for The Best Performance Bank KBMI I category.



23

Bank Ganesha dan Harcourts Indonesia meresmikan kerja sama *referral* untuk pembiayaan KPR yang dilaksanakan di Kantor Pusat Bank Ganesha di Wisma Hayam Wuruk Jakarta Pusat.

Bank Ganesha and Harcourts Indonesia inaugurated the referral partnership for house loan financing, carried out at Bank Ganesha Head Office in Wisma Hayam Wuruk, Central Jakarta.



30

Bank Ganesha melakukan penandatanganan kerja sama dengan PLN dan PLN Icon Plus.

Bank Ganesha signed a cooperation agreement with PLN and PLN Icon Plus.



Oktober / October 2024

11

Bank Ganesha meraih penghargaan The *Best Indonesia Annual Report Award kategori Public Company - Sector Bank* dari Economic Review atas kinerja unggul dalam aspek teknologi, GCG, manajemen risiko, sekretaris perusahaan, pemasaran, tanggung jawab sosial dan lingkungan, serta keuangan.

Bank Ganesha won The Best Indonesia Annual Report Award in Public Company - Sector Bank category from Economic Review for its excellent performance in aspects of technology, GCG, risk management, corporate secretary, marketing, social and environmental responsibility, and finance.



18

PT Bank Ganesha Tbk dan PT Fintek Digital Indonesia (Kredito) meresmikan kerja sama *channeling* melalui *platform* P2P Kredito.

PT Bank Ganesha Tbk and PT Fintek Digital Indonesia (Kredito) inaugurated channeling partnership through P2P Kredito platform.



22

Bank Ganesha memperoleh penghargaan *The Finance Award 2024*, *The Best Performing Bank 2024*, *based on financial performance 2022-2024* kategori Aset Rp5 Triliun sampai dengan <Rp10 Triliun dalam ajang penganugrahan "*TOP 20 Financial Institution & The Finance Awards 2024*" yang diselenggarakan oleh The Finance di Jakarta.

Bank Ganesha won The Finance Award 2024, The Best Performing Bank 2024 award, based on financial performance 2022-2024 for Asset category of Rp5 Trillion to <Rp10 Trillion at the "TOP 20 Financial Institution & The Finance Awards 2024" award event held by The Finance in Jakarta.



28

PT Bank Ganesha Tbk dan PT Perdagangan Real Estate Terdepan (Pinhome) meresmikan kerja sama *referral* pembiayaan KPR yang dilaksanakan di Kantor Pusat Bank Ganesha di Wisma Hayam Wuruk, Jakarta Pusat.

PT Bank Ganesha Tbk and PT Perdagangan Real Estate Terdepan (Pinhome) inaugurated the referral partnership for house loan financing, carried out at Bank Ganesha Head Office in Wisma Hayam Wuruk, Central Jakarta.



November / November 2024

21

Bank Ganesha menerima penghargaan *The Best Indonesia IT & Digital Operational Excellence Award 2024*, dalam acara yang diselenggarakan oleh Economic Review.

Bank Ganesha received the Best Indonesia IT & Digital Operational Excellence Award 2024, at an event organized by Economic Review.



Desember / December 2024

5

Bank Ganesha menjalin kerja sama referral KPR dengan IDEAL. Melalui kemitraan ini, IDEAL akan merujuk calon debitur untuk mendapatkan fasilitas KPR dari Bank Ganesha, memperluas akses pembiayaan properti kepada masyarakat.

Bank Ganesha has established a referral partnership for house loan with IDEAL. Through this partnership, IDEAL will refer prospective debtors to obtain house loan facilities from Bank Ganesha, expanding access to property financing to the public.



23

Bank Ganesha meresmikan Kantor Cabang Pembantu di Ruko Puri Indah, Jakarta Barat.

Bank Ganesha inaugurated Sub-Branch Office at Ruko Puri Indah, West Jakarta.



PENGHARGAAN DAN SERTIFIKASI
Awards and Certifications

The Best Indonesia Enterprises Risk Management Award VI

Kategori / Category:
Bank - Public Company - Asset Rp 5T - Rp 10T



Tanggal / Date:
18 Januari 2024
January 18, 2024

Penyelenggara / Organizer:
Economic Review

The Best Indonesia GCG Award

Kategori / Category:
Gold Award (B) *Excellent - Bank - Public Company*



Tanggal / Date:
22 Februari 2024
February 22, 2024

Penyelenggara / Organizer:
Economic Review

The Best Indonesia Finance for Bank - Public Company Platinum Award (Very Excellent)

Kategori / Category:
Bank Public Company Asset > Rp 5T



Tanggal / Date:
12 Agustus 2024
August 12, 2024

Penyelenggara / Organizer:
Economic Review

Infobank Award

Kategori / Category:
The Best Performance Bank in KBMI I untuk Total Aset < Rp 10T
The Best Performance Bank in KBMI I for Total Asset of < Rp10T



Tanggal / Date:
29 Agustus 2024
August 29, 2024

Penyelenggara / Organizer:
Infobank Media Group

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



Tanggal / Date:
2 September 2024 – 3 April 2027
September 2, 2024 – April 3, 2027

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

Best Bank Performance of MSMEs Loans Award

Kategori / Category:
KBMI 1 berpredikat Sangat Prima
KBMI 1 is rated Very Excellent



Tanggal / Date:
9 September 2024
September 9, 2024

Penyelenggara / Organizer:
Majalah Peluang
Peluang Magazine

The Best Performance Bank KBMI I

Kategori / Category:
Indonesia Financial Award



Tanggal / Date:
18 September 2024
September 18, 2024

Penyelenggara / Organizer:
Bisnis Indonesia

The Best Indonesia Annual Report Award

Kategori / Category:
Gold Award (B) Excellent - Bank - Public Company



Tanggal / Date:
11 Oktober 2024
October 11, 2024

Penyelenggara / Organizer:
Economic Review

The Finance Award

Kategori / Category:
The Best Performing Bank 2024, based on Financial Performance 2022-2024 dengan Aset Rp5 T sampai dengan < Rp10 T
The Best Performing Bank 2024, based on Financial Performance 2022-2024 with Asset of Rp5 T to < Rp10 T



Tanggal / Date:
22 Oktober 2024
October 22, 2024

Penyelenggara / Organizer:
The Finance

The Best Indonesia IT & Digital Operational Excellence Award

Kategori / Category:
Gold Award (B) Excellent - Bank - Public Company - Asset > Rp 5 T



Tanggal / Date:
21 November 2024
November 21, 2024

Penyelenggara / Organizer:
Economic Review

LAPORAN MANAJEMEN

Management Report







Marcello Theodore Taufik

Presiden Komisaris
President Commissioner

LAPORAN DEWAN KOMISARIS
Board of Commissioners' Report

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

Dewan Komisaris menyampaikan puji syukur ke hadirat Tuhan Yang Maha Esa atas pencapaian kinerja PT Bank Ganesha Tbk yang sangat baik sepanjang tahun 2024. Di tengah tantangan global yang masih berlangsung, Bank tetap mampu menunjukkan pertumbuhan yang solid dan berkelanjutan. Keberhasilan ini mencakup stabilitas operasional, peningkatan portofolio kredit, perkembangan transformasi digital, hingga raihan berbagai penghargaan atas kinerja dan penerapan tata kelola perusahaan yang baik.

The Board of Commissioners would like to express gratitude to the Almighty God for the very good performance achievements of PT Bank Ganesha Tbk throughout 2024. Amidst the ongoing global challenges, the Bank has been able to demonstrate solid and sustainable growth. This success includes operational stability, increasing loan portfolio, developing digital transformation, to achieving various awards for the performance and implementation of good corporate governance.

Secara nasional, meskipun pertumbuhan ekonomi Indonesia sedikit melambat dari tahun sebelumnya, kinerja industri perbankan tetap mencatat pertumbuhan yang lebih baik. Bank Ganesha mampu meningkatkan penyaluran kredit, menjaga rasio *non-performing loan* (NPL), serta mencatatkan peningkatan laba bersih yang signifikan. Hal ini menunjukkan ketangguhan Bank dalam menghadapi tekanan ekonomi sekaligus daya saing yang tinggi di industri perbankan nasional.

Pandangan ini kami sampaikan sebagai bagian dari pelaksanaan fungsi pengawasan Dewan Komisaris atas perkembangan kinerja, strategi, dan arah kebijakan Bank secara menyeluruh. Dewan Komisaris juga telah memberikan pandangan dan saran, serta memastikan kepatuhan terhadap Anggaran Dasar, peraturan perundang-undangan, dan ketentuan lain yang berlaku, termasuk melalui rapat gabungan bersama Direksi.

Nationally, though Indonesia's economic growth has slowed slightly from the previous year, the performance of banking industry continues to record better growth. Bank Ganesha has been able to increase lending, maintain non-performing loan (NPL) ratio, and record a significant increase in net profit. This shows the Bank's resilience in facing economic pressures as well as high competitiveness in the national banking industry.

We convey this view as part of the implementation of the Board of Commissioners' supervisory function over the Bank's overall performance, strategy, and policy direction. The Board of Commissioners has also provided views and suggestions, and ensured its compliance with the Articles of Association, laws and regulations, and other provisions applicable, including through joint meetings with the Board of Directors.

Kondisi Ekonomi dan Industri Perbankan Tahun 2024

Tahun 2024 ditandai dengan perlambatan ekonomi global dan meningkatnya ketidakpastian, dipicu oleh ketegangan geopolitik seperti konflik Rusia–Ukraina, situasi di Timur Tengah, serta berbagai kebijakan Amerika Serikat pasca terpilihnya kembali Presiden Donald Trump. Pertumbuhan ekonomi global menurun menjadi 3,2% dari 3,3% pada tahun sebelumnya, disertai fragmentasi perdagangan dan volatilitas pasar keuangan.

Economic Conditions and Banking Industry in 2024

Year 2024 was marked by the global economic slowdown and increasing uncertainty, triggered by geopolitical tensions such as Russia-Ukraine conflict, situation in the Middle East, and various policies of the United States following the re-election of President Donald Trump. Global economic growth decreased to 3.2% from 3.3% in the previous year, accompanied by trade fragmentation and financial market volatility.

Sementara itu, ekonomi Indonesia tetap menunjukkan ketahanan, ditopang oleh konsumsi domestik dan investasi sektor konstruksi, meskipun pertumbuhannya sedikit melambat menjadi 5,03% dari 5,05% di tahun sebelumnya. Inflasi terkendali pada target 2,5±1%, dan cadangan devisa mencapai USD155,72 miliar. Stabilitas makroekonomi tetap terjaga, didukung defisit transaksi berjalan yang rendah serta arus investasi portofolio yang tinggi. Hilirisasi industri dan penguatan permintaan domestik menjadi faktor penting dalam menjaga ketahanan terhadap tekanan eksternal.

Sektor perbankan nasional menunjukkan stabilitas dan peran strategis dalam pertumbuhan ekonomi. Likuiditas dan permodalan tetap terjaga, dengan kualitas aset yang sehat. Bank Indonesia menerapkan bauran kebijakan yang efektif, menjaga stabilitas melalui kebijakan moneter serta mendorong pertumbuhan melalui kebijakan makroprudensial dan digitalisasi sistem pembayaran. Penyaluran kredit difokuskan ke sektor-sektor prioritas dengan tetap memperkuat inklusi keuangan.

Meanwhile, Indonesia's economy continued to show resilience, supported by domestic consumption and investment in construction sector, though growth slowed slightly to 5.03% from 5.05% in the previous year. Inflation was under control at the target of 2.5±1%, and foreign exchange reserves reached USD155.72 billion. Macroeconomic stability was maintained, supported by the low current account deficit and high flows of portfolio investment. Downstreaming industry and strengthening domestic demand were important factors in maintaining resilience to external pressures.

The national banking sector showed stability and strategic role in economic growth. Liquidity and capital were maintained, with sound asset quality. Bank Indonesia implemented the effective policy mix, maintaining stability through monetary policy, and encouraging growth through macroprudential policies and digitalization of payment system. Lending was focused on priority sectors while continuing to strengthen financial inclusion.

Penilaian atas Kinerja Direksi

Pengawasan terhadap Perumusan dan Implementasi Strategi

Dewan Komisaris secara aktif mengawasi perumusan dan pelaksanaan strategi Bank Ganesha sebagaimana tertuang dalam Rencana Bisnis Bank (RBB). Langkah strategis yang diambil oleh Direksi dinilai selaras dengan visi jangka panjang Bank dan prinsip kehati-hatian. Pengawasan ini juga merupakan bentuk dukungan terhadap pelaksanaan strategi yang berorientasi pada pertumbuhan berkelanjutan dan penguatan daya saing.

Strategi Bank pada tahun 2024 difokuskan pada:
1. Penguatan digitalisasi melalui pengembangan aplikasi BANGGA;
2. Peningkatan kualitas kredit UMKM melalui kerja sama dengan *fintech*; dan
3. struktur dana dan manajemen risiko.

Pelaksanaan strategi tersebut dinilai selaras dengan praktik terbaik di industri dan dilaporkan secara berkala kepada regulator.

Pandangan terhadap Kinerja Operasional dan Keuangan

Dewan Komisaris menilai bahwa strategi yang dijalankan telah memberikan hasil yang membanggakan. Kolaborasi dan digitalisasi mendorong efisiensi operasional serta pertumbuhan bisnis yang sehat dan terukur. Penyaluran kredit dan penghimpunan dana pihak ketiga tumbuh di

Assessment of the Board of Directors' Performance

Supervision of Strategy Formulation and Implementation

The Board of Commissioners actively supervises the formulation and implementation of Bank Ganesha's strategy as stated in the Bank's Business Plan (RBB). The strategic steps taken by the Board of Directors are considered to be in line with the Bank's long-term vision and prudential principles. This supervision is also a form of support for the implementation of strategies oriented towards sustainable growth and strengthening competitiveness.

The Bank's strategies in 2024 were focused on:
1. Strengthening digitalization through the development of BANGGA application;
2. Improving MSME loan quality through partnership with fintech; and
3. Structure of funds and risk management.

The implementation of the strategies is considered to be in line with best practices in the industry and is reported periodically to the regulator.

Assessment on Operational and Financial Performance

The Board of Commissioners considers that the strategy implemented has generated proud results. Collaboration and digitalization drive operational efficiency as well as healthy and measurable business growth. Lending and third-party fund collection grew above 10%, accompanied by

atas 10%, disertai perbaikan rasio NPL. Efisiensi beban juga berkontribusi pada peningkatan laba bersih hampir 2 kali lipat dibandingkan tahun sebelumnya, dengan ROA jauh di atas rata-rata KBMI 1.

Capaian ini menunjukkan bahwa Bank Ganesha memiliki daya saing tinggi di antara kelompok bank sejenis.

Pandangan terhadap Penerapan Tata Kelola Perusahaan yang Baik dan Berkelanjutan

Bank Ganesha memperoleh peringkat 2 dengan predikat "Baik" dalam penilaian GCG tahun 2024. Hal ini mencerminkan komitmen terhadap perbaikan berkelanjutan dalam tata kelola, manajemen risiko, kepatuhan, dan penguatan fungsi pengawasan. Seluruh organ tata kelola dinilai menjalankan fungsi dan tanggung jawab secara efektif, dengan koordinasi yang solid antara Dewan Komisaris dan Direksi.

Dalam aspek keberlanjutan, Bank semakin mengintegrasikan prinsip lingkungan, sosial, dan tata kelola (LST) ke dalam kebijakan dan strategi. Pendekatan ini tidak hanya fokus pada kinerja ekonomi, tetapi juga dampak sosial dan lingkungan. Komitmen kepada UMKM diwujudkan melalui perluasan akses pembiayaan dan edukasi finansial. Efisiensi operasional juga diarahkan untuk mendukung pengurangan dampak lingkungan.

Dewan Komisaris memberikan apresiasi kepada Direksi dan seluruh karyawan atas konsistensi dalam mewujudkan tata kelola yang baik dan berkelanjutan.

Penilaian terhadap Kinerja Komite di Bawah Dewan Komisaris

Komite-komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi, telah menjalankan tugasnya dengan baik sepanjang 2024. Ketiga komite berperan dalam memastikan efektivitas pengendalian internal, manajemen risiko, serta kebijakan SDM yang sesuai dengan regulasi dan praktik terbaik.

Rekomendasi yang diberikan bersifat konstruktif dan tepat waktu, memperkuat fungsi pengawasan melalui evaluasi dan pemberian masukan strategis. Dewan Komisaris memberikan penghargaan atas kontribusi seluruh komite dan mendorong agar semangat kolaborasi dan profesionalisme terus dipertahankan.

improvements in NPL ratio. Load efficiency also contributed to the increase in net profit of almost 2 times compared to that of the previous year, with ROA far above the average of KBMI 1.

This achievement shows that Bank Ganesha has high competitiveness among similar banks.

Views on the Implementation of Good and Sustainable Corporate Governance

Bank Ganesha received a rating of 2 with predicate "Good" in the 2024 GCG assessment. This reflected the commitment to continuously improving governance, risk management, compliance, and strengthening supervisory function. All governance organs are considered to have carried out their functions and responsibilities effectively, with solid coordination between the Board of Commissioners and Board of Directors.

In terms of sustainability, the Bank is increasingly integrating environmental, social, and governance (ESG) principles into policies and strategies. This approach focuses not only on economic performance, but also on social and environmental impacts. Commitment to MSMEs is realized through expanding access to financing and financial education. Operational efficiency is also directed to support the reduction of environmental impacts.

The Board of Commissioners appreciates the Board of Directors and all employees for their consistency in realizing good and sustainable governance.

Assessment on Performance of Committees under the Board of Commissioners

The committees under the Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee, carried out their duties properly throughout 2024. The three committees played a role in ensuring the effectiveness of internal control, risk management, and HR policies in accordance with regulations and best practices.

The recommendations provided were constructive and on time, strengthening the supervisory function through evaluation and providing strategic input. The Board of Commissioners appreciates the contributions of all committees and encourages the spirit of collaboration and professionalism to be maintained.

Pandangan terhadap Prospek Usaha yang Disusun Direksi

Dewan Komisaris telah menelaah Rencana Bisnis Bank tahun 2025 yang disusun oleh Direksi. Rencana tersebut dinilai realistis dan adaptif terhadap dinamika eksternal, dengan fokus pada:

1. Peningkatan portofolio kredit, khususnya di sektor UMKM;
2. Penguatan dana murah (*current account savings account*/CASA); dan
3. Optimalisasi jaringan cabang.

Dewan Komisaris mendorong Direksi untuk mempertimbangkan kondisi internal dan eksternal secara cermat, melakukan analisis SWOT menyeluruh, dan mengevaluasi alternatif strategi secara komprehensif agar pengambilan keputusan lebih tepat sasaran.

Dengan sinergi lintas unit dan penguatan transformasi digital, Dewan Komisaris optimis Bank Ganesha mampu menjawab tantangan dan mencapai target pertumbuhan yang telah ditetapkan.

Perubahan Komposisi Dewan Komisaris

Sepanjang tahun 2024, tidak terdapat perubahan dalam komposisi Dewan Komisaris. Anggota Dewan Komisaris yang menjabat adalah:

Presiden Komisaris : Marcello Theodore Taufik
Wakil Presiden Komisaris : Lisawati
Komisaris Independen : Sudarto
Komisaris Independen : Trisna Chandra

Seluruh anggota dinilai solid dan mampu menjalankan fungsi pengawasan secara efektif, serta berkomitmen mendukung pertumbuhan dan transformasi Bank Ganesha.

Penutup

Dewan Komisaris menyampaikan apresiasi dan terima kasih kepada Direksi serta seluruh karyawan atas pencapaian kinerja optimal di tengah berbagai tantangan. Ucapan terima kasih juga kami sampaikan kepada Pemegang Saham atas kepercayaan yang diberikan, serta kepada nasabah, regulator, mitra usaha, dan seluruh pemangku kepentingan atas dukungan sepanjang tahun 2024.

Views on Business Prospects Prepared by the Board of Directors

The Board of Commissioners has reviewed the Bank's 2025 Business Plan prepared by the Board of Directors. The plan is considered realistic and adaptive to external dynamics, with a focus on:

1. Increasing loan portfolio, particularly in MSME sector;
2. Strengthening low-cost funds (current account savings account/CASA); and
3. Optimizing branch network.

The Board of Commissioners encourages the Board of Directors to carefully consider internal and external conditions, conduct a thorough SWOT analysis, and comprehensively evaluate alternative strategies so that decision-making is more targeted.

With cross-unit synergy and strengthening digital transformation, the Board of Commissioners is optimistic that Bank Ganesha will be able to address the challenges and achieve the growth targets stated.

Changes in the Board of Commissioners' Composition

Throughout 2024, there were no changes in the composition of the Board of Commissioners. The members of the Board of Commissioners are:

President Commissioner : Marcello Theodore Taufik
Vice President Commissioner : Lisawati
Independent Commissioner : Sudarto
Independent Commissioner : Trisna Chandra

All members are considered solid and able to carry out their supervisory functions effectively, and are committed to supporting the growth and transformation of Bank Ganesha.

Closing

The Board of Commissioners would like to express its appreciation and gratitude to the Board of Directors and all employees for achieving optimal performance amidst various challenges. We also would like to express our gratitude to the Shareholders for their trust, as well as to customers, regulators, business partners, and all stakeholders for their support throughout 2024.

Kami menyadari bahwa perjalanan ke depan penuh tantangan, namun dengan semangat kolaboratif, Bank Ganesha siap mewujudkan pertumbuhan yang inklusif, bertanggung jawab, dan berkelanjutan bagi seluruh pemangku kepentingan.

We realize that the journey ahead is full of challenges, but with a collaborative spirit, Bank Ganesha is ready to realize inclusive, responsible, and sustainable growth for all stakeholders.

Jakarta, April 2025

Atas nama Dewan Komisaris
On behalf of the Board of Commissioners
PT Bank Ganesha Tbk



Marcello Theodore Taufik
Presiden Komisaris
President Commissioner



Lenny Sugihat

Presiden Direktur
President Directors

LAPORAN DIREKSI
Board of Director's Report

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

Puji dan syukur kami panjatkan kepada Tuhan Yang Maha Esa atas keberhasilan PT Bank Ganesha Tbk dalam meraih berbagai pencapaian di sepanjang tahun 2024. Di tengah tantangan politik dan ekonomi global, termasuk dinamika pemilihan umum di dalam dan luar negeri serta ketegangan geopolitik akibat konflik Rusia-Ukraina dan krisis di Timur Tengah, Bank masih mampu tumbuh dengan baik. Pencapaian ini merupakan bukti ketangguhan dan adaptabilitas Bank Ganesha dalam mengarungi kondisi yang penuh ketidakpastian.

We would like to express our praise and gratitude to the God Almighty for the success of PT Bank Ganesha Tbk in achieving various achievements throughout 2024. Amidst global political and economic challenges, including the dynamics of general elections at home and abroad, as well as geopolitical tensions due to Russia-Ukraine conflict and the crisis in the Middle East, the Bank still managed to grow properly. This achievement is a proof of Bank Ganesha's resilience and adaptability in navigating conditions full of uncertainty.

Melalui Laporan Direksi ini, kami menyampaikan perjalanan Bank di sepanjang tahun tersebut sebagai bentuk pertanggungjawaban kepada seluruh pemangku kepentingan, sekaligus mencerminkan prinsip transparansi dan akuntabilitas yang senantiasa kami junjung. Laporan ini memuat tinjauan kinerja dan inisiatif strategis Bank yang disajikan secara terintegrasi.

Through the Board of Directors' Report, we would like to convey the Bank's journey throughout the year as a form of accountability to all stakeholders, while reflecting the principles of transparency and accountability that we always uphold. This report contains a review of the Bank's performance and strategic initiatives presented in an integrated manner.

Tinjauan Ekonomi dan Industri Perbankan

Perekonomian global sepanjang tahun 2024 diliputi ketidakpastian yang tinggi akibat faktor geopolitik dan penyesuaian kebijakan di berbagai negara. Konflik berkepanjangan antara Rusia dan Ukraina berlanjut, disertai eskalasi baru seperti krisis Israel-Palestina, sehingga menambah tekanan terhadap ekonomi dunia. Menjelang akhir tahun, hasil pemilihan presiden Amerika Serikat turut mewarnai sentimen global, di mana kebijakan "*America First*" dari pemerintahan yang baru diperkirakan membawa perubahan pada lanskap perdagangan dan investasi. Meskipun demikian, pertumbuhan ekonomi dunia hanya mengalami perlambatan ringan, dari 3,3% pada tahun 2023 menjadi sekitar 3,2% pada tahun 2024. Pertumbuhan yang bervariasi terjadi di berbagai kawasan. Amerika Serikat tetap tangguh meskipun menghadapi risiko *overheating*, Tiongkok dan Eropa mengalami perlambatan akibat permintaan domestik yang lemah, sementara India, Indonesia, dan negara *emerging markets* lainnya mencatat pertumbuhan solid berkat kuatnya konsumsi domestik. Kondisi moneter global pun cukup ketat dengan suku bunga tinggi, namun koordinasi kebijakan di banyak negara membantu meredam volatilitas.

Economic and Banking Industry Overview

The global economy throughout 2024 was filled with high uncertainty due to geopolitical factors and policy adjustments in various countries. The continuing conflict between Russia and Ukraine continued, coupled with new escalations such as Israel-Palestine crisis, added pressure to the world economy. Towards the end of the year, the results of the US presidential election also influenced global sentiment, with the new administration's "America First" policy expected to bring changes to the trade and investment landscape. Nevertheless, the global economic growth was only expected to slow slightly, from 3.3% in 2023 to around 3.2% in 2024. Varied growth occurred across regions. The US remained resilient despite the risk of overheating, China and Europe were slowing due to the weak domestic demand, while India, Indonesia, and other emerging markets recorded solid growth owing to the strong domestic consumption. The global monetary conditions were also quite tight with high interest rates, but policy coordination in many countries helped to dampen volatility.

Di Indonesia, pertumbuhan ekonomi yang stabil dan solid di tengah gejolak eksternal tercermin dari perolehan Produk Domestik Bruto (PDB) yang tumbuh sebesar 5,03% (ctc). Meskipun sedikit lebih rendah dibandingkan pertumbuhan 5,05% (ctc) pada tahun 2023, namun capaian ini mencerminkan daya tahan ekonomi nasional yang kuat, ditopang oleh stabilitas politik dalam negeri serta sinergi kebijakan fiskal dan moneter yang efektif. Inflasi sepanjang tahun berhasil dikendalikan pada rentang sasaran pemerintah dan Bank Indonesia di level 2,5±1%. Stabilnya harga-harga dan terjaganya daya beli masyarakat memperkuat konsumsi rumah tangga, yang tetap menjadi motor pertumbuhan ekonomi. Dari sisi sektor usaha, industri pengolahan tumbuh 4,43% seiring peningkatan produksi manufaktur dan ekspor olahan, sedangkan sektor perdagangan besar dan eceran tumbuh 4,86% berkat membaiknya konsumsi domestik. Investasi juga meningkat didorong iklim usaha yang kondusif dan kepercayaan investor. Kombinasi faktor-faktor tersebut menjaga momentum pertumbuhan Indonesia sehingga perekonomian nasional tahun 2024 dapat bertahan di level yang sehat dan inklusif.

In Indonesia, stable and solid economic growth amid external turmoil was reflected in Gross Domestic Product (GDP) growth of 5.03% (ctc). Although slightly lower than the 5.05% (ctc) growth in 2023, this achievement reflected the strong resilience of the national economy, supported by domestic political stability and effective fiscal and monetary policy synergy. Inflation throughout the year was successfully controlled within the government and Bank Indonesia target range at 2.5±1%. The stable prices and maintained public purchasing power strengthened household consumption, which remained as the driver of economic growth. In terms of business sector, the processing industry grew by 4.43% in line with increased manufacturing production and processed exports, while wholesale and retail trade sector grew by 4.86% owing to the improved domestic consumption. Investment also increased driven by conducive business climate and investor confidence. The combination of such factors maintained Indonesia's growth momentum so that the national economy in 2024 could remain at a healthy and inclusive level.

Sepanjang tahun 2024, industri perbankan nasional kembali menunjukkan ketangguhannya walaupun harus beroperasi di tengah tekanan eksternal dan tantangan domestik. Implementasi strategi perbankan yang adaptif serta dukungan kebijakan regulator membuat stabilitas sistem keuangan tetap terjaga. Secara keseluruhan, kinerja industri perbankan mencatat pertumbuhan positif pada indikator utama. Total aset bank umum konvensional tercatat Rp12.460,96 triliun per Desember 2024, tumbuh 5,91% dibanding tahun sebelumnya. Dana pihak ketiga (DPK) mencapai Rp8.837,24 triliun, meningkat 4,49% , sementara penyaluran kredit tumbuh 10,52% menjadi Rp7.942,95 triliun. Risiko kredit bermasalah tetap rendah, dengan rasio *non-performing loan* (NPL) sebesar 2,19% (bruto) dan 0,75% (neto), demikian pula indikator permodalan perbankan tetap solid dengan *capital adequacy ratio* (CAR) industri di kisaran 26%, jauh di atas ambang minimum yang dipersyaratkan regulator. Kelompok bank berdasarkan modal inti (KBMI) 1, tempat Bank Ganesha bernaung, turut mencatat pertumbuhan yang baik. Total aset KBMI 1 meningkat sekitar 5,04%, disertai pertumbuhan DPK 6,15% dan kredit sekitar 7,44%, sejalan dengan tren industri.

Throughout 2024, the national banking industry again demonstrated its resilience despite having to operate amidst external pressures and domestic challenges. The implementation of adaptive banking strategies and support from regulatory policies maintained the stability of financial system. Overall, banking industry's performance recorded positive growth in key indicators. The total assets of conventional commercial banks were recorded at Rp12,460.96 trillion as of December 2024, growing by 5.91% compared to that of the previous year. Third-party funds (TPF) reached Rp8,837.24 trillion, an increase of 4.49%, while lending grew by 10.52% to Rp7,942.95 trillion. The risk of non-performing loans remained low, with non-performing loan (NPL) ratio of 2.19% (gross) and 0.75% (net), while banking capital indicators remained solid with the industry's capital adequacy ratio (CAR) in the range of 26%, far above the minimum threshold required by regulators. The bank group based on core capital (KBMI) 1, of which Bank Ganesha was located, also recorded good growth. Total KBMI 1 assets increased by around 5.04%, accompanied by DPK growth of 6.15% and loans of around 7.44%, in line with industry trends.

Tantangan dan Strategi Keberlanjutan

Dalam menjalankan bisnis di tahun 2024, Bank Ganesha menghadapi berbagai tantangan pada aspek ekonomi dan sosial. Persaingan industri perbankan yang kian ketat serta dinamika kebutuhan nasabah menuntut Bank untuk terus berinovasi. Di sisi lain, sebagai institusi keuangan, Bank juga ditantang untuk berkontribusi pada pemulihan ekonomi

Sustainability Challenges and Strategies

In running its business in 2024, Bank Ganesha encountered various challenges in economic and social aspects. The increasingly tight competition in banking industry and the dynamics of customer needs require the Bank to continue to innovate. On the other hand, as a financial institution, the Bank is also challenged to contribute to

nasional, antara lain melalui penyaluran kredit ke segmen produktif seperti usaha skala mikro, kecil, dan menengah (UMKM). Menyikapi tantangan tersebut dengan serangkaian strategi dan kebijakan yang komprehensif, Bank Ganesha memperkuat permodalan dan infrastruktur pendukung sebagai basis pertumbuhan yang kokoh. Lima pilar utama bisnis, yakni *Customer*, *Channel*, *Process*, *Product* & *Service*, dan *Synergy,* menjadi fokus pengembangan untuk meningkatkan daya saing. Bank pun secara aktif menjalin kemitraan strategis, termasuk bekerja sama dengan *fintech* dan lembaga keuangan lainnya dalam menyalurkan kredit, guna memperluas akses pembiayaan bagi sektor-sektor potensial. Selain itu, Bank bertransformasi secara digital dengan mengembangkan produk dan layanan perbankan digital agar selaras dengan perubahan perilaku pasar, sembari memastikan manajemen risiko yang memadai. Di aspek sosial, Bank menempatkan UMKM sebagai prioritas portofolio, sejalan dengan nilai keberlanjutan perusahaan untuk mendukung ekonomi kerakyatan. Melalui kolaborasi dengan mitra dan inovasi layanan, Bank Ganesha berupaya memberikan dampak positif bagi para pemangku kepentingan, menciptakan inklusi keuangan yang lebih luas, dan menjaga pertumbuhan bisnis yang sejalan dengan Tujuan Pembangunan Berkelanjutan.

the national economic recovery, including through lending to productive segments such as micro, small, and medium enterprises (MSMEs). Responding to such challenges with a series of comprehensive strategies and policies, Bank Ganesha strengthens its capital and supporting infrastructure as a solid growth base. The five main pillars of business, namely Customer, Channel, Process, Product & Service, and Synergy, are the focus of development to increase competitiveness. The Bank is also actively establishing strategic partnerships, including cooperating with fintech and other financial institutions in lending, in order to expand access to financing for potential sectors. Furthermore, the Bank transforms digitally by developing digital banking products and services to align with changes in market behavior, by also ensuring adequate risk management. In social aspect, the Bank places MSMEs as a portfolio priority, in line with the company's sustainability values to support people's economy. Through collaboration with partners and service innovation, Bank Ganesha strives to provide a positive impact for stakeholders, create broader financial inclusion, and maintain business growth in line with the Sustainable Development Goals.

Isu keberlanjutan di bidang lingkungan turut menjadi perhatian. Seiring meningkatnya tuntutan penerapan *environmental*, *social*, *and governance* (ESG), Bank dihadapkan pada tantangan untuk turut mendukung transisi menuju ekonomi hijau. Secara internal, Bank perlu menyesuaikan standar operasional dan prosedur dengan prinsip keuangan berkelanjutan, serta meningkatkan kapasitas organisasi dalam mengidentifikasi debitur UMKM yang menjalankan usaha berbasis sosial dan ramah lingkungan. Keterbatasan pemahaman internal mengenai ESG di awal juga menjadi hal yang harus diatasi melalui edukasi dan pelatihan. Bank telah merespons tantangan ini dengan menyusun kebijakan serta *standard operating procedure* (SOP) secara bertahap dan melakukan pendataan UMKM yang memenuhi kriteria kegiatan usaha berkelanjutan.

The issue of sustainability in environmental sector is also of concern. Along with the increasing demands for implementing environmental, social, and governance (ESG), the Bank is faced with the challenge of supporting the transition to a green economy. Internally, the Bank needs to adjust its operational standards and procedures with sustainable finance principles, and increase organizational capacity in identifying MSME debtors who run social and environmentally friendly businesses. The limited internal understanding of ESG at the beginning also needs to be addressed through education and training. The Bank has responded to this challenge by gradually formulating policies and standard operating procedures (SOPs) and conducting data collection on MSMEs that meet the criteria for sustainable business activities.

Dari sisi eksternal, tantangan muncul karena masih terbatasnya jumlah UMKM yang bergerak di sektor sosial dan lingkungan, serta kapasitas Bank yang belum optimal dalam menyalurkan kredit ke sektor "hijau" tersebut. Untuk itu, Bank Ganesha mengambil langkah realistis dengan memfokuskan penyaluran kredit pada sektor UMKM umum sebagai kontribusi nyata terhadap perekonomian, sambil terus mencari peluang memperluas pembiayaan ke kegiatan usaha berwawasan lingkungan. Nilai utama yang kami anut dalam konteks keberlanjutan adalah memastikan bahwa pertumbuhan bisnis sejalan dengan tanggung jawab lingkungan. Hal ini terlihat dari persyaratan kredit yang ketat dan pengawasan lapangan guna mendorong debitur

From external side, challenges arise due to the limited number of MSMEs engaged in social and environmental sectors, as well as the Bank's suboptimal capacity in lending to "green" sector. For this reason, Bank Ganesha has taken realistic steps by focusing on lending to general MSMEs sector as concrete contribution to the economy, while continuing to seek opportunities to expand financing to environmentally friendly business activities. The main value that we uphold in sustainability is to ensure that the business growth is in line with environmental responsibility. This can be seen from the strict loan requirements and field supervision in encouraging debtors to adopt environmentally friendly practices, as well as

mengadopsi praktik ramah lingkungan, serta mewajibkan dokumen analisis dampak lingkungan (AMDAL) bagi proyek-proyek yang berisiko lingkungan. Strategi ini diharapkan dapat mengelola risiko lingkungan sekaligus mendorong terciptanya portofolio kredit hijau di masa depan.

Tantangan lainnya datang dari aspek tata kelola dan kepatuhan regulasi terkait keuangan berkelanjutan. Lingkungan regulasi yang terus berkembang, termasuk peraturan Otoritas Jasa Keuangan mengenai keuangan berkelanjutan, menuntut Bank untuk cepat beradaptasi dalam menghadapi tantangan untuk memenuhi setiap ketentuan baru sembari menjaga kinerja. Kami merespons hal ini dengan menegakkan prinsip *good corporate governance* (GCG) di semua lini operasional dan memastikan kepatuhan terhadap setiap regulasi yang berlaku. Direksi melakukan pemantauan berkala agar setiap strategi keberlanjutan terimplementasi sesuai rencana dan sesuai koridor hukum. Dalam penerapan keuangan berkelanjutan, Bank mengelola risiko pada aspek ekonomi, sosial, dan lingkungan dengan prinsip kehati-hatian yang sama seperti pada pembiayaan lainnya. Artinya, meskipun fokus pembiayaan Bank saat ini masih pada kredit UMKM sebagai bagian dari portofolio berkelanjutan, standar manajemen risiko yang ketat tetap diterapkan. Berbagai risiko ESG (seperti risiko sosial terkait tenaga kerja atau risiko lingkungan terkait perubahan iklim) diidentifikasi dan dimitigasi sedini mungkin melalui kebijakan internal dan kerangka manajemen risiko Bank. Dengan manajemen risiko yang kuat, Bank optimis dapat menjadikan tantangan keberlanjutan sebagai peluang inovasi. Seluruh upaya ini selaras dengan komitmen keberlanjutan Bank Ganesha dan diintegrasikan dalam budaya perusahaan, sehingga keberlanjutan bukan hanya kepatuhan, melainkan bagian integral dari strategi bisnis.

requiring environmental impact analysis (AMDAL) documents for projects with environmental risks. This strategy is expected to manage environmental risks while encouraging the creation of green loan portfolio in the future.

Another challenge comes from governance and regulatory compliance aspects related to sustainable finance. The ever-evolving regulatory environment, including the Financial Services Authority regulations on sustainable finance, requires the Bank to adapt quickly in facing challenges to meet each new provision while maintaining performance. We respond to this matter by enforcing good corporate governance (GCG) principles in all operational lines and ensuring compliance with every applicable regulation. The Board of Directors conducts regular monitoring so that each sustainability strategy is implemented according to plan and in accordance with the legal corridor. In implementing sustainable finance, the Bank manages risks in economic, social, and environmental aspects with the same prudential principles as in other financing. This means that though the Bank's current financing focus is still on MSME loans as part of sustainable portfolio, a strict risk management standards are still applied. Various ESG risks (such as social risks related to labor or environmental risks related to climate change) are identified and mitigated as early as possible through the Bank's internal policies and risk management framework. With strong risk management, the Bank is optimistic that it can turn sustainability challenges into opportunities for innovation. All of these efforts are in line with Bank Ganesha's sustainability commitment and are integrated into the company's culture, so that sustainability is not only a compliance, but also an integral part of business strategy.

Pencapaian Kinerja di Tahun 2024

Capaian kinerja operasional Bank Ganesha sepanjang tahun 2024 menunjukkan pertumbuhan yang menggembirakan. Penyaluran kredit tumbuh signifikan, bahkan melampaui rata-rata industri maupun kelompok bank sejenis KBMI 1, menegaskan kemampuan Bank Ganesha dalam memanfaatkan peluang pasar. Total kredit yang disalurkan mencapai Rp5,02 triliun, meningkat sekitar 15,78% dibanding posisi Rp4,34 triliun di tahun 2023. Portofolio kredit difokuskan pada segmen-segmen produktif, termasuk kredit UMKM. Sebanyak 14,83% dari total kredit disalurkan kepada UMKM atau mencapai 77,36% dari target yang ditetapkan. Di sisi penghimpunan dana, Bank berhasil meningkatkan dana pihak ketiga (DPK) secara sehat. DPK tumbuh sekitar 11,04%, dari Rp5,99 triliun pada tahun 2023 menjadi Rp6,65 triliun di tahun 2024. Pertumbuhan dana ini terutama didorong oleh peningkatan dana murah dan deposito ritel, sejalan

Performance Achievements in 2024

Bank Ganesha's operational performance achievements throughout 2024 showed encouraging growth. Lending grew significantly, even surpassing the industry average and similar bank groups KBMI 1, confirming Bank Ganesha's ability to take advantage of market opportunities. The total lending reached Rp5.02 trillion, an increase of around 15.78% compared to the position of Rp4.34 trillion in 2023. Loan portfolio was focused on productive segments, including MSME loans. As much as 14.83% of total loans were disbursed to MSMEs or reached 77.36% of the target set. In terms of funding, the Bank managed to increase third-party funds (DPK) healthily. SPK grew by around 11.04%, from Rp5.99 trillion in 2023 to Rp6.65 trillion in 2024. This fund growth was mainly driven by the increase in low-cost funds and retail deposits, in line with the Bank's efforts to optimize deposits products and expand its customer base. The Bank's loan to

dengan upaya Bank mengoptimalkan produk simpanan dan memperluas basis nasabah. Rasio loan to deposit (LDR) Bank berada pada tingkat yang optimal, menjadi 75,44% dari 72,36% di tahun 2023, mencerminkan keseimbangan antara fungsi intermediasi dan likuiditas.

deposit (LDR) ratio was at an optimal level, at 75.44% from 72.36% in 2023, reflecting the balance between intermediation and liquidity functions.

Dari aspek keuangan, tahun 2024 merupakan tahun yang sangat positif bagi Bank Ganesha. Tercatat pendapatan bunga dan operasional lainnya meningkat 21,68%, dari Rp664,64 miliar pada tahun 2023 menjadi Rp784,40 miliar pada tahun 2024. Kenaikan pendapatan ini terutama dikontribusikan oleh segmen konsumer yang menyumbang 66,43% dari total pendapatan. Efisiensi operasional Bank menunjukkan perbaikan nyata. Bank berhasil menurunkan rasio beban operasional terhadap pendapatan operasional (BOPO) menjadi 67,21% dari 79,36% di tahun 2023. Penurunan BOPO ini mendorong peningkatan margin keuntungan. Laba sebelum pajak tercatat sebesar Rp254,68 miliar, meningkat 97,76% dibandingkan Rp128,78 miliar pada tahun sebelumnya, dengan pencapaian yang melampaui target hingga mencapai 169,46%. Dari sisi *bottom line*, laba bersih tahun berjalan yang diatribusikan kepada pemilik Entitas Induk pun tumbuh signifikan dibanding tahun sebelumnya, menjadi Rp201,71 miliar. Peningkatan laba bersih ini juga tercermin pada *return on assets* (ROA) Bank Ganesha yang naik menjadi 2,76% dari 1,55% pada tahun 2023, serta *return on equity* (ROE) yang meningkat menjadi 6,30% dari sebelumnya sebesar 3,45%.

From financial aspect, 2024 was a very positive year for Bank Ganesha. The interest income and other operating increased by 21.68%, from Rp664.64 billion in 2023 to Rp784.40 billion in 2024. The increase in income was mainly contributed by consumer segment which contributed 66.43% of the total income. The Bank's operational efficiency showed concrete improvement. The Bank managed to reduce the ratio of operating expenses to operating income (BOPO) to 67.21% from 79.36% in 2023. The decrease in BOPO drove an increase in profit margin. Profit before tax was recorded at Rp254.68 billion, an increase of 97.76% compared to Rp128.78 billion in the previous year, with an achievement that exceeded the target of 169.46%. In terms of bottom line, net profit for the year attributable to owners of the Entity also grew significantly to Rp201.71 billion compared to that of the previous year. The increase in net profit was also reflected in Bank Ganesha's return on assets (ROA) which increased to 2.76% from 1.55% in 2023, and return on equity (ROE) which increased to 6.30% from previously 3.45%.

Total aset Bank Ganesha juga tumbuh dengan baik pada tahun 2024, sejalan dengan ekspansi bisnis yang pruden. Posisi total aset per 31 Desember 2024 mencapai Rp10,36 triliun, meningkat sekitar 10,17% dari Rp9,40 triliun di akhir tahun 2023, dengan pencapaian target sebesar 109,03%. Pertumbuhan aset terutama didorong oleh peningkatan portofolio kredit, penempatan dana pada aset produktif, serta pengelolaan likuiditas yang optimal. Struktur pendanaan yang solid dengan DPK tumbuh *double digit* turut mendukung ekspansi neraca secara seimbang.

Bank Ganesha's total assets also grew properly in 2024, in line with prudent business expansion. The total assets position as of December 31, 2024, reached Rp10.36 trillion, an increase of around 10.17% from Rp9.40 trillion at the end of 2023, with a target achievement of 109.03%. The growth in assets was mainly driven by the increase in loan portfolio, placement of funds in earning assets, and optimal liquidity management. A solid funding structure with double-digit third-party funds (DPK) growth also supported a balanced balance sheet expansion.

Secara umum, kualitas aset Bank Ganesha pada tahun 2024 menunjukkan tren perbaikan dibanding tahun sebelumnya. Bank berhasil menekan rasio kredit bermasalah (NPL) bruto menjadi 1,16% dan neto menjadi 0,09%. Angka NPL neto ini jauh berada di bawah ambang batas 5% yang ditetapkan Bank Indonesia, menandakan efektivitas manajemen risiko kredit yang telah diterapkan. Perbaikan kualitas kredit tersebut dicapai melalui penagihan yang intensif, restrukturisasi terbatas pada debitur terdampak, serta selektivitas yang lebih ketat dalam penyaluran kredit baru. Rasio biaya kredit (*cost of credit*) juga relatif rendah berkat cadangan kerugian penurunan nilai (CKPN) yang memadai dan kualitas debitur yang terjaga. Sementara itu, rasio likuiditas seperti *liquidity coverage ratio* (LCR) dan *net stable funding ratio* (NSFR) berada jauh di atas 100%, menunjukkan likuiditas Bank yang sangat ample.

In general, Bank Ganesha's asset quality in 2024 showed an improving trend compared to that of the previous year. The Bank managed to reduce its gross non-performing loan (NPL) ratio to 1.16% and its net to 0.09%. This net NPL figure was far below the 5% threshold set by Bank Indonesia, indicating the effectiveness of credit risk management that was already implemented. The improvement in loan quality was achieved through intensive collection, limited restructuring of affected debtors, and stricter selectivity in new lending. The cost of credit ratio was also relatively low owing to the adequate allowance for impairment losses (CKPN) and maintained debtor quality. Meanwhile, liquidity ratios such as liquidity coverage ratio (LCR) and net stable funding ratio (NSFR) were far above 100%, indicating the Bank's very ample liquidity.

Dari sisi permodalan, Bank Ganesha mampu mempertahankan posisi modal yang kuat. Rasio kecukupan modal atau *capital adequacy ratio* (CAR) mencapai 72,55% pada akhir tahun 2024, dengan pencapaian target sebesar 91,04% (dengan memperhitungkan risiko kredit, pasar, dan operasional). Meskipun sedikit menurun dari tahun sebelumnya, rasio CAR tersebut jauh di atas ketentuan minimum regulator dan mencerminkan kapasitas Bank dalam menyerap risiko. Terjaganya CAR dipengaruhi oleh tambahan modal inti serta profit yang ditahan untuk mendukung pertumbuhan, sementara ekspansi kredit dilakukan secara terukur sehingga aset tertimbang menurut risiko tetap relatif rendah. Dengan modal inti mencapai Rp3,31 triliun, Bank Ganesha tergolong sangat sehat dari aspek permodalan dan berada di kategori KBMI 1 sesuai klasifikasi Otoritas Jasa Keuangan. Struktur neraca yang kuat ini memberikan ruang bagi Bank untuk berekspansi di tahun mendatang, baik melalui peningkatan aset produktif maupun diversifikasi bisnis, tanpa mengorbankan prinsip kehati-hatian perbankan.

In terms of capital, Bank Ganesha managed to maintain a strong capital position. The capital adequacy ratio (CAR) reached 72.55% at the end of 2024, with a target achievement of 91.04% (with due observance of credit, market, and operational risks). Although slightly declining from the previous year, the CAR ratio was far above the minimum regulatory requirements and reflected the Bank's capacity to absorb risk. The maintained CAR was affected by additional core capital and retained profits to support growth, while loan expansion was carried out in a measured manner so as the risk-weighted assets remained relatively low. With core capital reaching Rp3.31 trillion, Bank Ganesha is classified as very robust in terms of capital and is in KBMI 1 category according to the Financial Services Authority classification. This strong balance sheet structure provides room for the Bank to conduct expansion in the coming year, both through increasing earning assets and diversifying businesses, without sacrificing the prudential banking principles.

Menyadari pentingnya faktor manusia dan teknologi dalam mendukung strategi bisnis, di sepanjang tahun 2024, Bank Ganesha juga terus memperkuat kompetensi SDM dan infrastruktur TI. Di bidang SDM, Bank melakukan rekrutmen tenaga profesional di berbagai posisi strategis guna memenuhi kebutuhan organisasi dan menjawab tantangan bisnis yang ada. Sejalan dengan ekspansi layanan dan transformasi digital, Bank menambah personel terutama di unit-unit digital bisnis, manajemen risiko, dan kepatuhan. Selain itu, program pelatihan dan pengembangan karyawan terus ditingkatkan, mencakup pelatihan teknis perbankan, manajemen risiko, layanan nasabah, serta penerapan budaya kerja unggul. Bank Ganesha menciptakan lingkungan kerja yang kondusif untuk mendorong inovasi dan produktivitas. Sedangkan pada aspek TI, tahun 2024 menjadi periode akselerasi transformasi digital Bank Ganesha. Divisi TI telah menerapkan berbagai inisiatif sesuai *Roadmap* Pengembangan TI untuk meningkatkan kapabilitas sistem informasi Bank. Fokus utama meliputi peningkatan keamanan siber dan perlindungan data nasabah, optimalisasi infrastruktur *core banking*, dan pengembangan kanal digital. Salah satu pencapaian penting adalah penambahan fitur pada aplikasi *mobile banking* BANGGA (Bank Ganesha Mobile Banking). Selama tahun 2024, Bank meluncurkan beberapa fitur baru pada BANGGA yang semakin mempermudah nasabah dalam bertransaksi, seperti perluasan layanan pembayaran tagihan, pembukaan rekening secara digital, dan penyempurnaan antarmuka pengguna. Upaya ini sejalan dengan strategi Bank untuk bertransformasi menjadi bank yang memberikan pelayanan digital yang modern tanpa meninggalkan prinsip kehati- hatian. Bank juga meningkatkan tata kelola TI sesuai standar keamanan informasi guna memastikan sistem TI Bank memenuhi standar internasional dalam hal keamanan

Realizing the importance of human and technology factors in supporting business strategy, throughout 2024, Bank Ganesha also continued to strengthen HR competency and IT infrastructure. In HR sector, the Bank recruited professional personnel in various strategic positions to meet organizational needs and address existing business challenges. In line with service expansion and digital transformation, the Bank added personnel, particularly in units of digital business, risk management, and compliance. Furthermore, employee training and development programs continued to be improved, including technical banking training, risk management, customer service, and excellent work culture application. Bank Ganesha creates a conducive work environment to encourage innovation and productivity. While in IT aspect, year 2024 became the period of acceleration for Bank Ganesha's digital transformation. The IT Division implemented various initiatives in accordance with IT Development Roadmap to improve the Bank's information system capabilities. The main focus included improving cybersecurity and customer data protection, optimizing core banking infrastructure, and developing digital channels. One important achievement was the additional features on BANGGA (Bank Ganesha Mobile Banking) mobile banking application. Throughout 2024, the Bank launched some new features on BANGGA that further facilitated customers in making transactions, such as expanding bill payment services, opening accounts digitally, and improving user interface. This effort is in line with the Bank's strategy to transform into a bank that provides modern digital services without neglecting prudential principles. The Bank also improves IT governance according to information security standard to ensure that the Bank's IT system meets the international standards in terms of data security. These

data. Peningkatan pada SDM dan TI ini tidak hanya memperkuat kinerja internal, tetapi juga meningkatkan kualitas pelayanan kepada nasabah, yang kemudian memperbesar kepercayaan publik terhadap Bank.

Penerapan Tata Kelola yang Baik dan Berkelanjutan

Bank Ganesha senantiasa memastikan penerapan prinsip-prinsip GCG di setiap tingkatan organisasi dan kegiatan usaha. Hal ini terlihat dari hasil penilaian GCG yang memuaskan dengan predikat "Baik" (peringkat 2) yang menunjukkan bahwa struktur, proses, dan hasil tata kelola di Bank telah memenuhi standar tinggi yang ditetapkan oleh regulator maupun praktik terbaik industri. Aspek-aspek seperti perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan dinilai terlaksana dengan konsisten dalam operasional Bank. Selain itu, hasil evaluasi tingkat kesehatan bank (*risk-based bank rating*) menempatkan Bank Ganesha dalam kategori "Sehat" dengan peringkat komposit 2 (PK-2), mencerminkan pengelolaan risiko yang efektif di semua jenis risiko utama (kredit, likuiditas, pasar, operasional, hukum, reputasi, strategis, dan kepatuhan). Tidak ada jenis risiko yang melebihi toleransi yang ditetapkan. Pencapaian ini tak lepas dari komitmen manajemen dalam memperkuat kerangka manajemen risiko, termasuk penerapan *three lines of defense* secara disiplin dan pengawasan aktif Dewan Komisaris. Demikian pula, kepatuhan Bank terhadap regulasi di sepanjang tahun 2024 menunjukkan hasil "Baik", di mana tidak terdapat pelanggaran material terhadap ketentuan Otoritas Jasa Keuangan, Bank Indonesia, maupun regulator lainnya.

Baiknya penerapan GCG di Bank juga termasuk pada pelaksanaan tugas pengurusan perusahaan oleh Direksi di sepanjang tahun 2024. Setiap anggota Direksi menjalankan fungsinya dengan menjunjung tinggi prinsip integritas dan profesionalisme. Kami memastikan seluruh keputusan bisnis strategis dibuat melalui proses evaluasi dan pembahasan yang matang dalam rapat-rapat Direksi yang rutin diselenggarakan. Sepanjang tahun, Direksi mengadakan rapat berkala serta rapat tambahan sesuai kebutuhan, untuk memantau pencapaian kinerja, membahas rencana aksi, dan menyelesaikan isu-isu penting. Melalui mekanisme ini, implementasi strategi Bank dapat dikawal dengan efektif. Direksi juga berkoordinasi erat dengan Dewan Komisaris dalam kerangka *checks and balances*, antara lain dengan menghadiri rapat gabungan dan memberikan laporan perkembangan usaha secara transparan. Pengambilan keputusan oleh Direksi senantiasa mempertimbangkan rekomendasi dari Dewan Komisaris dan masukan dari komite-komite di bawah Dewan Komisaris.

improvements in HR and IT not only strengthen internal performance, but also improve service quality to customers, which then increases public trust in the Bank.

Implementation of Good and Sustainable Governance

Bank Ganesha always ensures the implementation of GCG principles at every level of the organization and business activities. This can be seen from the satisfactory result of GCG assessment with title "Good" (rating 2) which indicates that the governance structure, process, and results at the Bank have met the high standards set by regulators and industry best practices. Aspects such as ethical behavior, accountability, transparency, and sustainability are considered to be implemented consistently in the Bank's operations. Furthermore, the evaluation results of the bank soundness level (risk-based bank rating) placed Bank Ganesha in "Sound" category with a composite rating of 2 (PK-2), reflecting effective risk management across all major types of risk (credit, liquidity, market, operational, legal, reputation, strategic, and compliance). No type of risk exceeds the established tolerance. This achievement is inseparable from the management's commitment to strengthening the risk management framework, including the disciplined implementation of three lines of defense and active supervision by the Board of Commissioners. Likewise, the Bank's compliance with regulations throughout 2024 showed "Good" results, in which there were no material violations of the provisions of Financial Services Authority, Bank Indonesia, or other regulators.

The good implementation of GCG at the Bank also included the implementation of company management duties by the Board of Directors throughout 2024. All members of the Board of Directors carried out their functions by upholding the principles of integrity and professionalism. We ensure that all strategic business decisions are made through a thorough evaluation and discussion process in the Board of Directors' meetings periodically held. Throughout the year, the Board of Directors holds regular meetings and additional meetings as necessary to monitor performance achievements, discuss action plans, and resolve important issues. Through this mechanism, the implementation of the Bank's strategy can be monitored effectively. The Board of Directors also coordinates closely with the Board of Commissioners within the framework of checks and balances, including by attending joint meetings and providing transparent business development reports. Decision-making by the Board of Directors always considers recommendations from the Board of Commissioners and input from committees under the Board of Commissioners.

Prospek Keberlanjutan Usaha

Menatap tahun 2025, Direksi memandang prospek perekonomian global dan nasional akan tetap positif, meskipun dibayangi tantangan yang tidak ringan. Ekonomi dunia diproyeksikan tumbuh sedikit lebih tinggi dibanding tahun 2024, sekitar 3,3%, didorong oleh pemulihan bertahap di beberapa negara. Namun, ketidakpastian global masih akan tinggi, terutama terkait normalisasi kebijakan moneter di Amerika Serikat dan negara maju lainnya yang berpotensi mempengaruhi arus modal internasional. Ketegangan geopolitik diperkirakan belum mereda sepenuhnya, sehingga volatilitas pasar keuangan global bisa terjadi sewaktu-waktu. Meskipun demikian, sinyal positif muncul dari Tiongkok yang diproyeksikan melakukan stimulus untuk mendorong ekonominya, serta dari harga komoditas yang relatif stabil sehingga mendukung negara eksportir seperti Indonesia.

Perekonomian Indonesia sendiri pada tahun 2025 diyakini akan melanjutkan tren pertumbuhan yang solid. Berbagai lembaga memproyeksikan pertumbuhan PDB Indonesia sekitar 5,1%. Pertumbuhan ini ditopang oleh tingkat kepercayaan konsumen yang tinggi, inflasi yang terkendali dalam kisaran sasaran Bank Indonesia, serta surplus neraca perdagangan yang berlanjut. Belanja pemerintah yang ekspansif, khususnya melalui pembangunan proyek strategis nasional dan investasi infrastruktur, akan menjadi stimulus tambahan bagi perekonomian. Selain itu, tahun 2025 merupakan tahun pertama pemerintahan baru hasil Pemilu 2024, yang diharapkan membawa kebijakan-kebijakan pro-pertumbuhan. Komitmen pemerintah baru terhadap hilirisasi industri, ketahanan pangan, dan transisi energi diperkirakan akan membuka peluang investasi dan lapangan kerja.

Seiring proyeksi ekonomi yang positif, industri perbankan Indonesiajugadiprediksiterusbertumbuhdanbertransformasi secara progresif. Pertumbuhan kredit perbankan nasional dapat terakselerasi sejalan dengan kebutuhan pembiayaan di sektor swasta dan proyek pemerintah. Sektor-sektor prioritas yang menjadi fokus pembangunan, seperti sektor perdagangan besar dan eceran, industri pengolahan, pertanian, energi terbarukan, dan infrastruktur, akan menciptakan permintaan kredit yang tinggi yang siap digarap oleh perbankan. Kebijakan pemerintah dalam mendorong swasembada pangan, ketahanan energi, dan hilirisasi diperkirakan meningkatkan peran bank dalam penyaluran kredit ke proyek-proyek di sektor tersebut. Dari sisi regulator, Otoritas Jasa Keuangan dan Bank Indonesia diproyeksikan akan tetap mempertahankan kebijakan yang mendukung stabilitas sekaligus pertumbuhan. Bauran kebijakan 2025 akan diarahkan untuk menjaga stabilitas makro (inflasi dan nilai tukar) sambil mengoptimalkan ruang pertumbuhan ekonomi. Otoritas Jasa Keuangan telah mencanangkan tema penguatan sektor jasa keuangan yang stabil dan inklusif

Business Sustainability Prospects

Looking ahead to 2025, the Board of Directors views the global and national economic prospects as remaining positive, despite the tough challenges. The world economy is projected to grow slightly higher than in 2024, around 3.3%, driven by gradual recovery in some countries. However, global uncertainty will remain high, particularly related to the normalization of monetary policy in the United States and other developed countries that have the potential to affect international capital flows. Geopolitical tensions are not expected to fully subside, and therefore, global financial market volatility could occur at any time. Nevertheless, positive signals are emerging from China, which is projected to provide stimulus to boost its economy, as well as from relatively stable commodity prices, thus supporting exporting countries such as Indonesia.

The Indonesian economy itself is believed to continue its solid growth trend in 2025. Various institutions project Indonesia's GDP growth to be around 5.1%. This growth is supported by high levels of consumer confidence, controlled inflation within Bank Indonesia's target range, and the continuing surplus of trade balance. Expansive government spending, particularly through the development of national strategic projects and infrastructure investment, will be additional stimulus for the economy. In addition, 2025 is the first year of the new government resulting from the 2024 Election, thus expected to bring pro-growth policies. The new government's commitments to industrial downstreaming, food security, and energy transition are expected to open up investment and employment opportunities.

Along with positive economic projections, Indonesia's banking industry is also predicted to continuously grow and transform progressively. The growth of national banking loan can accelerate in line with the financing needs in private sector and government projects. Priority sectors that are the focus of development, such as wholesale and retail trade sector, processing industry, agriculture, renewable energy, and infrastructure, will create high loan demand ready to be handled by banks. Government policies in encouraging food self-sufficiency, energy security, and downstreaming are expected to increase the role of banks in lending to projects in such sectors. From regulator's side, the Financial Services Authority and Bank Indonesia are projected to maintain policies that support stability and growth. Various 2025 policy will be directed at maintaining macro stability (inflation and exchange rate) while optimizing economic growth space. The Financial Services Authority has launched the theme of strengthening a stable and inclusive financial services sector to support national priority programs. This means that banks will be encouraged to channel financing

untuk mendukung program prioritas nasional. Ini berarti, perbankan akan didorong untuk menyalurkan pembiayaan ke sektor-sektor produktif, termasuk UMKM, serta terlibat aktif dalam inklusi keuangan dan pembiayaan hijau.

Menghadapi tahun 2025, Direksi Bank Ganesha menyusun pandangan usaha yang optimistis disertai rencana strategis yang terukur. Kami telah menetapkan Rencana Bisnis Bank (RBB) yang selaras dengan proyeksi ekonomi dan arah kebijakan nasional. Pertumbuhan kredit moderat-tinggi menjadi target dengan tetap mengedepankan prinsip prudensial. Berbagai faktor eksternal seperti kebijakan moneter global dan langkah pemerintahan baru di Indonesia tentu akan kami cermati karena berpengaruh pada iklim bisnis. Namun, Bank telah menyiapkan inisiatif untuk beradaptasi cepat terhadap perubahan kondisi. Secara garis besar, strategi Bank Ganesha tahun 2025 akan berfokus pada dua pilar utama: *pertumbuhan bisnis inti* dan *akselerasi transformasi digital*, yang keduanya dijalankan secara berkelanjutan. Pada pilar pertumbuhan bisnis inti, Bank akan melanjutkan ekspansi kredit secara selektif di segmen yang dikuasai, terutama kredit konsumer dan UMKM. UMKM tetap menjadi prioritas pembiayaan Bank sebagai komitmen mendukung perekonomian nasional sekaligus memenuhi target *portofolio hijau* sesuai Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank. RAKB 2021-2025 yang telah disusun akan memasuki tahap akhir, di mana fokus utama pada pengembangan bisnis berkelanjutan dengan menitikberatkan sektor UMKM sebagai katalisator pertumbuhan ekonomi melalui struktur bisnis yang kuat dan sehat. Bank Ganesha akan terus konsisten menyalurkan pembiayaan yang berwawasan lingkungan dan sosial, minimal sebesar porsi yang telah ditargetkan, seraya meningkatkan proporsinya apabila memungkinkan. Pada pilar transformasi digital, 2025 akan menjadi tahun akselerasi lebih lanjut. Kami berencana meluncurkan berbagai fitur baru pada *mobile banking* BANGGA untuk memperkaya pengalaman nasabah. Inovasi digital seperti perluasan ekosistem pembayaran, integrasi dengan platform *e-commerce*, dan pemanfaatan big data untuk penawaran produk *personalized* akan diupayakan. Selain itu, Bank akan menjajaki penerapan teknologi baru agar dapat bermitra dengan *fintech* secara lebih leluasa, sehingga memperluas jangkauan layanan kami. Dari sisi jaringan, meskipun tren digital meningkat, Bank Ganesha tetap melihat peran kantor cabang sebagai faktor penting untuk layanan konsultatif, sehingga optimalisasi cabang dan agen perbankan akan dilanjutkan di area potensial. Kami juga memperkuat manajemen risiko dan tata kelola untuk mengimbangi ekspansi usaha. *Stress test* dan *scenario planning* disiapkan dalam menghadapi kemungkinan gejolak eksternal. Direksi yakin bahwa dengan eksekusi strategi yang disiplin, Bank Ganesha dapat meraih pertumbuhan yang berkelanjutan pada tahun 2025.

to productive sectors, including MSMEs, and to be actively engaged in financial inclusion and green financing.

Facing 2025, the Board of Directors of Bank Ganesha has prepared optimistic business outlook accompanied by a measurable strategic plan. We have established Bank Business Plan (RBB) that is in line with economic projections and national policy directions. Moderate-high loan growth becomes the target by still prioritizing prudential principles. Various external factors such as global monetary policy and the steps of new government in Indonesia will certainly be observed as they affect the business climate. However, the Bank has prepared initiatives to adapt quickly to changing conditions. In general, Bank Ganesha's 2025 strategy will focus on two main pillars: core business growth and acceleration of digital transformation, both of which are carried out sustainably. In core business growth pillar, the Bank will continue selective loan expansion in segments it controls, particularly consumer and MSME loans. MSMEs remain the Bank's financing priority as a commitment to supporting national economy by also meeting the green portfolio target according to the Bank's Sustainable Finance Action Plan (RAKB). The 2021-2025 RAKB prepared will enter its final stage, in which its main focus is on developing sustainable business by emphasizing MSME sector as a catalyst for economic growth through a strong and healthy business structure. Bank Ganesha will continue to consistently distribute environmentally and socially aware financing, at least as much as the targeted portion, while increasing its proportion if possible. In digital transformation pillar, 2025 will be a year of further acceleration. We plan to launch various new features on BANGGA mobile banking to enrich customer experience. Digital innovations such as expanding payment ecosystem, integration with e-commerce platforms, and utilizing big data for personalized product offerings are going to be pursued. Furthermore, the Bank will explore the application of new technologies in order to be partner with fintech more freely, thereby expanding the reach of our services. In terms of network, though digital trend is increasing, Bank Ganesha still observes the role of branch offices as an important factor for consultative services, so that optimization of branches and banking agents will be continued in potential areas. We also strengthen risk management and governance to balance business expansion. Stress test and scenario planning are prepared in facing the possibility of external turmoil. The Board of Directors is confident that with disciplined strategy execution, Bank Ganesha can achieve sustainable growth in 2025.

Perubahan Komposisi Direksi

Tahun 2024 ditandai pula dengan penyegaran pada susunan Direksi Bank Ganesha untuk memperkuat struktur manajemen dalam mendukung pertumbuhan bisnis dan meningkatkan kualitas tata kelola perusahaan. Salah satu perubahan utama adalah bergabungnya Bapak Ibrahim sebagai Direktur yang baru pada tahun 2024. Kehadiran beliau diharapkan membawa keahlian tambahan, khususnya di bidang pengembangan bisnis digital dan pendanaan, sesuai latar belakang beliau sebelumnya. Selain itu, RUPS mengangkat Bapak Setiawan Kumala yang semula menjabat sebagai Direktur, menjadi Wakil Presiden Direktur. Penunjukan beliau sebagai Wakil Presiden Direktur dimaksudkan untuk memperkuat fungsi koordinasi di jajaran Direksi, menggantikan Bapak Mahesh Ajit Ranade yang mengundurkan diri dari jabatannya. Dengan perubahan tersebut, maka pada akhir tahun 2024 susunan Direksi Bank Ganesha menjadi:

Presiden Direktur	: Lenny Sugihat
Wakil Presiden Direktur	: Setiawan Kumala
Direktur	: Arif Wicaksono
Direktur	: Suroso
Direktur	: Ibrahim

Para anggota Direksi ini memiliki latar belakang kompetensi yang beragam dan saling melengkapi, memastikan kepemimpinan Bank berada di tangan tim yang kompeten dan visioner.

Penutup

Mengakhiri laporan ini, Direksi Bank Ganesha menyampaikan apresiasi dan terima kasih yang sebesar-besarnya kepada seluruh pemangku kepentingan atas dukungan dan kepercayaan yang diberikan sepanjang tahun 2024. Terima kasih kepada Pemegang Saham atas kepercayaan dan arahan strategis yang berharga; kepada Dewan Komisaris yang senantiasa memberikan pengawasan dan nasihat konstruktif bagi peningkatan kinerja Bank; kepada regulator yang membimbing kami melalui kebijakan dan pengawasan yang bijaksana; kepada nasabah setia yang telah menjadikan Bank Ganesha sebagai mitra finansial terpercaya; kepada mitra bisnis dan vendor yang turut membantu kelancaran operasional kami; serta kepada seluruh karyawan Bank Ganesha atas dedikasi, kerja keras, dan inovasi yang tiada henti.

Menatap tahun 2025 dan ke depan, Direksi optimis bahwa Bank Ganesha akan mampu melangkah lebih maju dengan fondasi yang telah dibangun. Kami berkomitmen untuk terus bergerak menghadapi tantangan dan menangkap

Changes in the Board of Directors' Composition

The year 2024 was also marked by refreshment of the composition of Board of Directors of Bank Ganesha to strengthen the management structure in supporting business growth and improving corporate governance quality. One of the main changes was the joining of Mr. Ibrahim as the new Director in 2024. His presence was expected to bring additional expertise, particularly in digital business development and funding, in accordance with his previous background. In addition, the GMS appointed Mr. Setiawan Kumala, who previously served as Director, to become the Vice President Director. His appointment as Vice President Director was intended to strengthen the coordination function within the Board of Directors, replacing Mr. Mahesh Ajit Ranade who resigned from his position. With these changes, as of the end of 2024, the composition of the Board of Directors of Bank Ganesha was as follows:

President Director	: Lenny Sugihat
Vice President Director	: Setiawan Kumala
Director	: Arif Wicaksono
Director	: Suroso
Director	: Ibrahim

The members of the Board of Directors have diverse and complementary competency backgrounds, ensuring that the Bank's leadership is in the hands of a competent and visionary team.

Closing

To conclude this report, the Board of Directors of Bank Ganesha would like to express their deepest appreciation and gratitude to all stakeholders for the support and trust given throughout 2024. Thank you to the Shareholders for their trust and valuable strategic direction; to the Board of Commissioners who have always provided supervision and constructive advice for improving the Bank's performance; to the regulators who guide us through wise policies and supervision; to loyal customers who have made Bank Ganesha a trusted financial partner; to business partners and vendors who have assisted in the smooth running of our operations; and to all Bank Ganesha employees for their dedication, hard work, and continuous innovation.

Looking ahead to 2025 and beyond, the Board of Directors is optimistic that Bank Ganesha will be able to move forward with the foundation that has been established. We are committed to continuously moving to face challenges

peluang baru di era yang dinamis dengan semangat ONE BANGGA (*One Bank Ganesha Great Achievers*) sebagai budaya kerja perusahaan. Berbekal strategi yang tepat, sumber daya manusia yang kompeten, inovasi digital yang berkelanjutan, dan tata kelola yang baik, Bank Ganesha siap mewujudkan visi jangka panjang.

and seize new opportunities in a dynamic era with the spirit of ONE BANGGA (One Bank Ganesha Great Achievers) as the company's work culture. Armed with appropriate strategy, competent human resources, sustainable digital innovation, and good governance, Bank Ganesha is ready to realize its long-term vision.

Jakarta, April 2025

Atas nama Direksi
On behalf of the Board of Directors
PT Bank Ganesha Tbk



Lenny Sugihat
Presiden Direktur
President Director



Dewan Komisaris
Board of Commissioners

Dari Kiri ke Kanan / From Left to Right:

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



Direksi
Board of Directors

Dari Kiri ke Kanan / From Left to Right:

1. **Suroso** (Direktur / Director);
2. **Setiawan Kumala** (Wakil Presiden Direktur / Vice President Director);
3. **Lenny Sugihat** (Presiden Direktur / President Director);
4. **Arif Wicaksono** (Direktur / Director); dan / and
5. **Ibrahim** (Direktur / Director).

PROFIL PERUSAHAAN

Company Profile





INFORMASI PERUSAHAAN
Company Information

NAMA PERUSAHAAN
Company Name

PT Bank Ganesha Tbk

BANK GANESHA

TANGGAL PENDIRIAN
Date of Establishment

15 Mei 1990
May 15, 1990

BIDANG USAHA
Line of Business

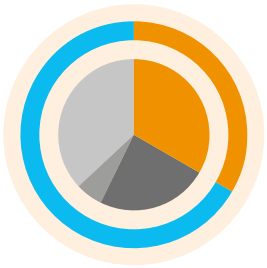
Bank Devisa
Foreign Exchange Bank

DASAR HUKUM PENDIRIAN
Legal Basis of Establishment

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

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

KEPEMILIKAN SAHAM
Share Ownership



- **PT Equity Development Investment Tbk : 33,53%**
- **Masyarakat / Public : 66,47%**
  - Equity Global International Limited : 23,93%
  - UOB Kay Hian Pte Ltd : 5,79%
  - Masyarakat <5% / Public <5% : 36,75%

MODAL DASAR
Authorized Capital

Rp4.000.000.000.000,-
Rp4,000,000,000,000

KODE SAHAM
Share Ticker Code

BGTG

MODAL DITEMPATKAN DAN DISETOR PENUH
Issued and Fully Paid Capital

Rp2.397.099.710.300,-
Rp2,397,099,710,300

TANGGAL PENCATATAN SAHAM
Share Listing Date

12 Mei 2016
May 12, 2016

ALAMAT KANTOR PUSAT
Head Office Address

Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl.

Jl. Hayam Wuruk No. 8, Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (*hunting*) (021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

LEMBAGA PENCATATAN DAN PERDAGANGAN SAHAM
Stock Listing dan Trading Institution

Bursa Efek Indonesia
Indonesia Stock Exchange

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

MEDIA SOSIAL
Social Media

Instagram
www.instagram.com/bankganesha

LinkedIn
www.linkedin.com/company/bankganesha

Facebook
www.facebook.com/bankganesha

Youtube
www.youtube.com/c/bankganeshaofficial

RIWAYAT SINGKAT
Brief History



Bank Ganesha didirikan pada 15 Mei 1990 dan mulai beroperasi secara komersial pada 30 April 1992. Bank memperoleh izin usaha sebagai bank umum dari Menteri Keuangan Republik Indonesia pada 14 April 1992, dan pada tahun 1995, status ditingkatkan menjadi bank devisa sesuai dengan persetujuan Bank Indonesia. Pada 12 Mei 2016, Bank Ganesha mencatatkan sahamnya di Bursa Efek Indonesia dengan kode emiten BGTG.

Bank Ganesha berkantor pusat di Wisma Hayam Wuruk, Jakarta Pusat, dan memiliki jaringan kantor cabang yang tersebar di Jakarta, Tangerang, dan Surabaya. Layanan yang ditawarkan meliputi berbagai produk simpanan seperti tabungan, deposito, dan giro, serta penyaluran kredit untuk segmen korporasi dan UMKM. Selain itu, bank ini juga menyediakan layanan perbankan digital melalui *platform internet banking* dan *mobile banking* yang diluncurkan dalam aplikasi 'BANGGA'.

Sebagai bank devisa, Bank Ganesha aktif dalam melayani transaksi ekspor dan impor, transaksi valuta asing, serta berbagai layanan perbankan lainnya.

Bank Ganesha was established on May 15, 1990, and started its commercial operations on April 30, 1992. The bank obtained the business license as commercial bank from the Minister of Finance of the Republic of Indonesia on April 14, 1992, and in 1995, the status was upgraded to a foreign exchange bank in accordance with the approval of Bank Indonesia. On May 12, 2016, Bank Ganesha listed its shares on Indonesia Stock Exchange with ticker code BGTG.

Bank Ganesha has a head office in Wisma Hayam Wuruk, Central Jakarta, and has a network of branch offices spread across Jakarta, Tangerang, and Surabaya. The services offered include various savings products such as savings deposits, time deposits, and demand deposits, as well as lending for corporate and MSME segments. In addition, this bank also provides digital banking services through internet banking and mobile banking platforms launched in 'BANGGA' application.

As a foreign exchange bank, Bank Ganesha is active in serving export and import transactions, foreign exchange transactions, and various other banking services.

JEJAK LANGKAH
Milestones

1990

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

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

1992

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

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

1995

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

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

2005

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

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

2011

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

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

2015

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

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

1990 - 2015

2016

- Bank Ganesha resmi mencatatkan perdana saham di Bursa Efek Indonesia pada tanggal 12 Mei 2016.
- Kantor Pusat Bank Ganesha menempati lokasi baru di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta Pusat.
- Bank Ganesha memecahkan rekor Museum Rekor Indonesia (MURI) sebagai Lembaga Perbankan yang Menyalurkan Kredit Tanpa Agunan Terbanyak secara Serentak.
- Bank Ganesha officially registered its initial shares on Indonesian Stock Exchange on May 12, 2016.
- Bank Ganesha's Head Office occupied a new location at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Central Jakarta.
- Bank Ganesha broke the Indonesian Record Museum (MURI) record as the Banking Institution that Distributes the Most Unsecured Loans Simultaneously.

2018

- Bank Ganesha meluncurkan platform *Internet Banking* dan *Mobile Banking* dalam aplikasi "BANGGA".
- Bank Ganesha menerima Sertifikasi Standar ISO 9001:2015.
- Bank Ganesha launched Internet Banking and Mobile Banking platform in "BANGGA" application.
- Bank Ganesha received ISO 9001:2015 Standard Certification.

2019

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

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

2020

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

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

2016 - 2020

2021

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

2022

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

2023

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

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

2021 - 2023

2024

- **Bank Ganesha meluncurkan layanan E-form Ganesha untuk mempermudah proses kredit consumer loan melalui https://eform.bankganesha.co.id**
- **Dalam upaya untuk meningkatkan pertumbuhan bisnis dan memperluas jaringan pelayanan kepada nasabah, Bank Ganesha merelokasi Kantor Cabang dari The East Mega Kuningan ke Thamrin Nine - Jakarta Pusat, dan meresmikan pembukaan Kantor Cabang Pembantu di Puri – Jakarta barat.**
- **Bank Ganesha launched E-form Ganesha service to simplify the credit process of consumer loan through https://eform.bankganesha.co.id**
- **In an effort to increase business growth and expand service network to customers, Bank Ganesha relocating Branch Office from The East Mega Kuningan to Thamrin Nine - Central Jakarta, and inaugurating the opening of Sub-Branch Office in Puri - West Jakarta.**

2024

VISI, MISI, DAN NILAI-NILAI PERUSAHAAN
Vision, Mission, and Corporate Values





Visi
Vision

“Menjadi Bank yang Terpercaya”

“Becoming the Most Trusted Bank”

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

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

Misi
Mission

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

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

Arah Kebijakan
Policy Direction

Arah kebijakan merupakan panduan strategis yang menentukan jalur atau langkah-langkah yang akan diambil oleh Bank dalam mencapai tujuan yang telah ditetapkan. Arah kebijakan ini terdiri dari:

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

Policy direction is a strategic guide that determines the path or steps to be taken by the Bank in achieving the goals stated. This policy direction consists of:

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

Pilar Strategi
Strategy Pillars

Bank Ganesha memiliki pilar strategi yang bertujuan untuk memastikan bahwa setiap inisiatif dan keputusan yang diambil selaras dengan visi dan misi Bank. Pilar strategi ini terdiri dari:

Bank Ganesha has strategy pillars aiming to ensure that every initiative and decision made is in line with the Bank's vision and mission. This strategy pillars consist of:

CUSTOMER

C

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

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

CHANNEL

C

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

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

PROCESS

P

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

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

PRODUCT & SERVICE

P

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

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

SYNERGY

S

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

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

Nilai-Nilai Perusahaan
Corporate Values

Nilai-nilai perusahaan mencerminkan prinsip dan keyakinan inti yang menjadi dasar operasional. Berikut uraian mengenai nilai-nilai perusahaan dari Bank Ganesha:

Corporate values reflect the principles and core beliefs that form the basis of operations. The following is a description of Bank Ganesha's corporate values:



GAIRAH/SEMANGAT
Passion

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



INTEGRITAS
Integrity

Menjunjung tinggi etika, jujur, dan memegang teguh komitmen.
Upholds ethics, honesty, and upholds commitments.



BERORIENTASI KEPADA PELANGGAN
Customer Oriented

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



BEKERJA DALAM TIM
Teamwork

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



KOMITMEN
Commitment

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



PROFITABILITAS
Profitability

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



DAPAT DIPERCAYA
Trustworthy

Bertanggungjawab dan dapat dipercaya.
Responsible and reliable.



INOVASI
Innovation

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



KREATIFITAS
Creativity

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

Kegiatan Usaha
Business Activities

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

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

Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan 2024** Business Activities Conducted in 2024	
	Sudah Done	**Belum** Not Done
Kegiatan Usaha Utama **Main Business Activities**		
Bank Umum Swasta Devisa, yang mencakup kegiatan bank yang dimiliki oleh swasta yang memperoleh surat penunjukan dari Bank Indonesia untuk dapat melakukan kegiatan usaha perbankan dalam valuta asing dan/atau melakukan transaksi perbankan dengan pihak luar negeri, yang dilakukan untuk merealisasikan usaha pokok yaitu sebagai berikut: Foreign Exchange Private Commercial Banks, which include bank activities owned by the private sector that obtain an appointment letter from Bank Indonesia to be able to carry out banking business activities in foreign currency and/or conduct banking transactions with foreign parties, which are carried out to realize the main business, as follows:		
1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu baik dalam mata uang Rupiah maupun mata uang asing. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms both in Rupiah and foreign currencies.	✓	
2. Memberi kredit pinjaman, baik jangka panjang, jangka menengah, atau jangka pendek dan pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan dengan tetap memperhatikan ketentuan perundang-undangan yang berlaku. Providing long-term, medium-term, or short-term loans and loans in other forms commonly provided in the banking world while complying with the provisions of applicable laws and regulations.	✓	
3. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. Transferring money, both for own interests and for the benefit of customers.	✓	
4. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek, atau sarana lainnya. Placing funds at, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities, or by money orders, checks, or other means.	✓	
5. Melakukan kegiatan dalam valuta asing, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out activities in foreign currencies, by complying with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	✓	
Kegiatan Usaha Penunjang **Supporting Business Activities**		
Menerbitkan instrumen surat berharga, seperti *promissory note, medium term note,* obligasi, dan obligasi subordinasi. Issuing securities instruments, such as promissory note, medium term note bonds, and subordinated bonds.		✓
Membeli, menjual, atau menjamin, atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya, meliputi: Buying, selling, or guaranteeing, at its own risk or for the benefit of and upon instruction of its customers, including:		
1. Surat-surat wesel, termasuk wesel yang diakseptasi oleh Perseroan, yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud. Bills of exchange, including money orders accepted by the Company, whose validity period is no longer than the custom in trading the said letters.		✓
2. Surat pengakuan hutang dan kertas dagang lainnya, yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud. Letters of acknowledgment of debt and other trade papers, the validity period of which is no longer than the custom in trading the said papers.		✓
3. Kertas perbendaharaan negara dan surat jaminan pemerintah. State treasury papers and government guarantee letters.	✓	

Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	Kegiatan Usaha yang Dijalankan 2024 Business Activities Conducted in 2024	
	Sudah Done	Belum Not Done
4. Sertifikat Bank Indonesia. Bank Indonesia Certificate.	✓	
5. Obligasi. Bond.	✓	
6. Instrumen surat berharga lain dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Other securities instruments that comply with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	✓	
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan antar pihak ketiga. Receiving payments from bills on securities and performing calculations between third parties.	✓	
Menyediakan tempat untuk menyimpan barang atau surat berharga. Providing a place to store goods or securities.	✓	
Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Carrying out custodial activities for the benefit of other parties based on a contract.		✓
Melakukan tindakan dalam rangka penyelamatan kredit, antara lain membeli agunan, baik seluruhnya maupun sebagian, melalui pelelangan atau cara-cara lainnya, dalam hal debitur tidak memenuhi kewajiban kepada Perseroan, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya. Taking action in order to save loans, including buying collateral, either in whole or in part, through auctions or other means, in the event that the debtor does not fulfill obligations to the Company, provided that the collateral purchased must be disbursed as soon as possible.	✓	
Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Performing factoring activities, credit card business, and trusteeship activities.	✓	
Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, usaha kartu kredit, pembiayaan konsumen, perusahaan efek, asuransi serta lembaga kliring dan penjamin, serta lembaga penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out investment activities in banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance as well as clearing and guarantee institutions, as well as settlement and deposit institutions, by complying with the provisions stipulated by Financial Services Authority and Bank Indonesia.		✓
Melakukan kegiatan usaha penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan otoritas yang berwenang. Carrying out business activities of temporary equity participation to overcome the consequences of credit failure, by complying with the conditions set by the Financial Services Authority and the competent authorities.		✓
Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun, sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as the founder of the pension fund and administrator of the pension fund, in accordance with the provisions of the applicable laws and regulations on pension fund.		✓
Melakukan kegiatan lain yang lazim dilakukan di dunia perbankan. Carrying out other activities commonly carried out in the banking world.	✓	

PRODUK DAN JASA
Products and Services

Bank Ganesha menawarkan berbagai produk dan jasa yang dirancang untuk memenuhi kebutuhan finansial nasabah, baik untuk keperluan pribadi maupun bisnis. Berikut uraian produk dan jasa yang tersedia pada tahun 2024:

Bank Ganesha offers various products and services designed to meet customers' financial needs, both for personal and business purposes. The following is a description of the products and services available in 2024:

Produk Simpanan

Savings Products



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

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

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

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









Produk Pinjaman

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

Loan Products

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



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

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

Layanan

Services



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

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

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

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

Bancassurance

Bancassurance



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

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

Selain itu, Bank Ganesha juga bekerja sama dengan PT Great Eastern Life Indonesia untuk memasarkan produk *bancassurance*, yaitu GREAT Prestige Heritage Protector dan GREAT Prestige Protector. GREAT Prestige Heritage Protector adalah asuransi dengan premi tunggal yang memberikan perlindungan hingga usia tertanggung mencapai 99 tahun serta menawarkan imbal hasil tetap selama 10 tahun pertama. Produk ini menggunakan mata uang USD dan memberikan bonus loyalitas sebesar 3% dari Premi Dasar Tunggal pada tahun ke-11. Sementara itu, GREAT Prestige Protector menggunakan mata uang Rupiah dengan fokus pada kepastian pencapaian tujuan keuangan melalui satu kali pembayaran premi. Kedua produk ini dirancang untuk memberikan perlindungan aset serta stabilitas investasi sesuai dengan kebutuhan nasabah.

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

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

In addition, Bank Ganesha also cooperates with PT Great Eastern Life Indonesia to market bancassurance products, namely GREAT Prestige Heritage Protector and GREAT Prestige Protector. GREAT Prestige Heritage Protector is a single premium insurance that provides protection until the insured reaches 99 years old and offers fixed returns for the first 10 years. This product uses USD currency and provides 3% loyalty bonus in the 11th year of Single Basic Premium. Meanwhile, GREAT Prestige Protector uses Rupiah currency with a focus on guaranteeing the achievement of financial goals through single premium payment. These two products are designed to provide asset protection and investment stability according to customer needs.

Reksa Dana

Bank Ganesha bekerja sama dengan PT Bahana TCW Investment Management untuk memasarkan 3 pilihan produk Reksa Dana, yaitu:

Mutual Funds

Bank Ganesha cooperates with PT Bahana TCW Investment Management to market 3 choices of Mutual Funds products, which are:



1. **Bahana Dana Likuid Kelas G**
   Reksa dana pasar uang yang memberikan solusi manajemen likuiditas jangka pendek dengan tetap memberikan imbal hasil yang optimal melalui penempatan pada instrumen pasar uang, seperti deposito.
2. **Bahana Obligasi Ganesha Kelas D**
   Reksa dana pendapatan tetap yang bertujuan untuk menghasilkan pendapatan yang optimal, yang berasal dari kenaikan harga dan kupon *underlying* berupa obligasi pemerintah dan obligasi korporasi.
3. **Bahana Primavera Plus**
   Reksa dana saham yang berisikan sejumlah saham *bigcap* yang terkonsentrasi untuk mencapai risiko setara dengan risiko pasar untuk menghasilkan imbal hasil di atas pasar.

1. **Bahana Dana Likuid Kelas G**
   Money market mutual funds that provide short-term liquidity management solutions while still providing optimal returns through placements in money market instruments, such as time deposits.
2. **Bahana Obligasi Ganesha Kelas D**
   Fixed income mutual fund that aims to generate optimal income, which comes from rising prices and underlying coupons in the form of government bonds and corporate bonds.
3. **Bahana Primavera Plus**
   Equity mutual funds that invest in a number of big cap shares concentrated to achieve market risk equivalent in order to yield above market returns.

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

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

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

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

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



Surat Berharga Negara

1. **Pasar Perdana**
   Bank Ganesha bekerja sama dengan PT Trimegah Sekuritas Indonesia Tbk selaku mitra distribusi dari Kementerian Keuangan untuk menawarkan seri obligasi negara ritel secara langsung (*online*) melalui pasar. Produk yang ditawarkan terdiri dari:
   a. **Sukuk Negara Ritel**
      Salah satu instrumen produk investasi syariah yang ditawarkan oleh Pemerintah kepada individu Warga Negara Indonesia sebagai instrumen investasi yang aman, mudah, terjangkau, dan menguntungkan, serta memberikan kesempatan kepada masyarakat untuk berpartisipasi langsung dalam pembangunan Indonesia.
   b. **Obligasi Ritel Indonesia**
      Salah satu instrumen surat berharga negara yang ditujukan kepada individu Warga Negara Indonesia di pasar perdana sebagai alternatif investasi yang memiliki karakteristik serupa, yaitu aman, mudah, terjangkau, dan menguntungkan, sekaligus mendukung partisipasi publik dalam pembangunan Indonesia.
2. **Pasar Sekunder**
   Melalui layanan pasar sekunder, Bank Ganesha menyediakan fasilitas transaksi pembelian dan penjualan obligasi yang diterbitkan oleh Pemerintah, dengan peran sebagai Agen Penjual. Produk-produk yang ditawarkan mencakup berbagai seri Obligasi Negara yang diperdagangkan di pasar sekunder, antara lain:
   a. ***Fixed Rate* (FR)**
      Surat utang yang diterbitkan oleh Pemerintah dengan tingkat kupon tetap dan jangka waktu bervariasi antara 5 hingga 30 tahun.
   b. ***Project Based* Sukuk (PBS)**
      Surat utang berbasis syariah yang diterbitkan oleh Pemerintah dengan tenor antara 5 hingga 30 tahun.
   c. **Obligasi Ritel Indonesia (ORI)**
      Instrumen surat utang negara dengan jangka waktu antara 3 hingga 6 tahun, ditujukan untuk investor ritel.

State Securities

1. **Primary Market**
   Bank Ganesha cooperates with PT Trimegah Sekuritas Indonesia Tbk as a distribution partner of the Ministry of Finance to offer a series of retail government bonds directly (online) through the market. The products offered are among others:
   a. **Sukuk Negara Ritel**
      One sharia investment product instrument that is offered by the Government to individual Indonesian citizens, as investment instrument that is safe, easy, affordable, and profitable, and providing an opportunity for the public to participate directly in Indonesia's development.
   b. **Obligasi Ritel Indonesia**
      One state securities instrument that is aimed at individual Indonesian citizens in the primary market as investment alternative with similar characteristics, which are safe, easy, affordable, and profitable, as well as supporting public participation in Indonesia's development.
2. **Secondary Market**
   Through secondary market services, Bank Ganesha provides facilities for purchase and sale transaction of bonds issued by the Government, with the role as Selling Agent. The products offered include various series of Government Bonds traded in the secondary market, including:
   a. **Fixed Rate (FR)**
      Debt securities issued by the Government with fixed coupon rate and term varying between 5 to 30 years.
   b. **Project Based Sukuk (PBS)**
      Sharia-based debt securities issued by the Government with a tenor of between 5 to 30 years.
   c. **Obligasi Ritel Indonesia (ORI)**
      An instrument of government debt securities with a term of between 3 to 6 years, aimed at retail investors.

d. Sukuk Ritel (SR)
Surat berharga negara berbasis syariah dengan jangka waktu antara 3 hingga 5 tahun, juga ditujukan untuk investor ritel.

d. Sukuk Ritel (SR)
Sharia-based government securities with a term of between 3 to 5 years, also aimed at retail investors.



Kerja Sama Strategis

1. **Kerja Sama *Channeling* Akulaku**
   Bank Ganesha bekerja sama dengan PT Akulaku Finance Indonesia dalam memberikan pembiayaan *channeling* kredit konsumsi kepada konsumen yang melakukan transaksi pembelian barang melalui *platform* Akulaku.
2. **Kerja Sama *Channeling* Amartha**
   Bank Ganesha bekerja sama dengan PT Amartha Mikro Fintek dalam memberikan pembiayaan *channeling* kepada pelaku usaha mikro, kecil, dan menengah (UMKM) binaan Amartha di seluruh Indonesia.
3. **Kerja Sama *Channeling* Esta Dana Ventura**
   Bank Ganesha bekerja sama dengan Esta Dana Ventura dalam memberikan pembiayaan *channeling* kepada pelaku UMKM binaan Esta Dana Ventura di seluruh Indonesia
4. **Kerja Sama *Joint Financing* Equity Finance Indonesia**
   Bank Ganesha bekerja sama dengan PT Equity Finance Indonesia dalam memberikan penyaluran pembiayaan bersama yang bertujuan memberikan dampak positif untuk pembiayaan kepada sektor produktif dan multiguna terutama segmen UMKM.
5. **Kerja Sama *Channeling* Batumbu**
   Bank Ganesha bekerja sama dengan PT Berdayakan Usaha Indonesia (Batumbu) dalam penerusan pemberian fasilitas pinjaman *(channeling)* untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat, khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan tagihan.
6. **Kerja Sama *Channeling Restock***
   Bank Ganesha bekerja sama dengan PT Cerita Teknologi Indonesia (Restock) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat

Strategic Partnership

1. **Akulaku Channelling Partnership**
   Bank Ganesha cooperates with PT Akulaku Finance Indonesia in providing consumer credit channelling financing to consumers who purchase goods through Akulaku platform.
2. **Amartha Channelling Partnership**
   Bank Ganesha cooperates with PT Amartha Mikro Fintek in providing channelling financing to Amartha-assisted Micro, Small, and Medium Enterprises (MSMEs) throughout Indonesia.
3. **Esta Dana Ventura Channelling Partnership**
   Bank Ganesha cooperates with Esta Dana Ventura in providing channeling financing to MSMEs fostered by Esta Dana Ventura throughout Indonesia.
4. **Equity Finance Indonesia Joint Financing Partnership**
   Bank Ganesha cooperates with PT Equity Finance Indonesia in providing joint financing distribution which is intended to give positive impact for financing the productive and multipurpose sector especially the MSME segment.
5. **Channeling Partnership with Batumbu**
   Bank Ganesha cooperates with PT Berdayakan Usaha Indonesia (Batumbu) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with bill-based financing schemes.
6. **Channeling Partnership Restock**
   Bank Ganesha cooperates with PT Cerita Teknologi Indonesia (Restock) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially

khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan persediaan barang.

7. **Kerja Sama *Joint Financing* MNC Guna Usaha Indonesia**
   Bank Ganesha bekerja sama dengan PT MNC Guna Usaha Indonesia (MNC GUI) dalam memberikan penyaluran pembiayaan bersama untuk kebutuhan investasi dan modal kerja para pelaku UMKM dengan jaminan berupa invoice atau BPKB.
8. **Kerja Sama *Channeling* Rupiah Cepat**
   Bank Ganesha bekerja sama dengan PT Kredit Utama Fintech Indonesia (Rupiah Cepat) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk kebutuhan konsumtif melalui *platform* Rupiah Cepat.
9. **Kerja Sama *Joint Financing* True Finance d/h Trihamas Finance**
   Bank Ganesha bekerja sama dengan PT Tirta Rindang Unggul Ekatama Finance dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia, baik berupa investasi, multiguna konsumtif, maupun multiguna produktif dengan jaminan berupa BPKB roda empat.
10. **Kerja Sama *Joint Financing* Multindo Auto Finance**
    Bank Ganesha bekerja sama dengan PT Multindo Auto Finance dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia untuk investasi dengan jaminan berupa BPKB roda empat.
11. **Kerja Sama *Joint Financing* Clemont Finance**
    Bank Ganesha dan PT Clemont Finance Indonesia melakukan kerja sama penyaluran pembiayaan bersama alat berat, kendaraan komersial, multiguna dengan tujuan investasi dan modal kerja.
12. **Kerja Sama *Channeling* Esta Kapital Fintek**
    Bank Ganesha dan PT Esta Kapital Fintek melakukan kerja sama penerusan pemberian fasilitas pinjaman (*channeling*) untuk penyaluran kredit produktif kepada kelompok-kelompok usaha perempuan pengusaha mikro binaan Esta Kapital Fintek dan pengusaha UMKM.
13. **Kerja Sama *Channeling* Samakita**
    Bank Ganesha dan PT Sejahtera Sama Kita (Samakita) melakukan kerja sama penerusan pembiayaan (*channeling*) untuk kebutuhan multiguna peminjam menggunakan kartu debit yang dapat digunakan untuk transaksi belanja di seluruh merchant yang memiliki EDC GPN.
14. **Kerja Sama *Joint Financing* Reksa Finance**
    Bank Ganesha dan PT Reksa Finance melakukan kerja sama penyaluran pembiayaan bersama untuk mobil bekas (tipe komersial dan penumpang) juga pembiayaan multiguna dengan agunan BPKB.
15. **Kerja Sama *Channeling* AdaKami**
    Bank Ganesha dan PT Pembiayaan Digital Indonesia (AdaKami) melakukan kerja sama penerusan pembiayaan (*channeling*) kepada para peminjam melalui platform P2P AdaKami.

the MSME segmentation with a financing scheme based on inventory.

7. **Joint Financing Partnership with MNC Guna Usaha**
   Indonesia Bank Ganesha cooperates with PT MNC Guna Usaha Indonesia (MNC GUI) in providing joint financing distribution for the investment and working capital for MSME players with collateral in the form of invoices or BPKB.
8. **Channeling Partnership with Rupiah Cepat**
   Bank Ganesha cooperates with PT Kredit Utama Fintech Indonesia (Rupiah Cepat) in continuing to provide loan facilities (channelling) for consumer needs through Rupiah Cepat platform.
9. **Joint Financing Partnership with True Finance formerly Trihamas Finance**
   Bank Ganesha cooperates with PT Tirta Rindang Unggul Ekatama Finance in providing joint financing distribution to meet the needs of Indonesian people, for investment, consumptive, and productive multipurpose, with collateral in the form of a four-wheeled BPKB.
10. **Joint Financing Partnership with Multindo Auto Finance**
    Bank Ganesha cooperates with PT Multindo Auto Finance in providing joint financing distribution to meet the needs of Indonesian people for investment with collateral in the form of a four-wheeled BPKB.
11. **Joint Financing Partnership with Clemont Finance**
    Bank Ganesha and PT Clemont Finance Indonesia cooperate to distribute financing for heavy equipment, commercial vehicles, multipurpose for investment, and working capital.
12. **Channeling Partnership with Esta Kapital Fintek**
    Bank Ganesha and PT Esta Kapital Fintek cooperate to continue providing loan facilities (channeling) for the distribution of productive loans to groups of women micro-entrepreneurs assisted by Esta Kapital Fintek and MSME entrepreneurs.
13. **Channeling Partnership with Samakita**
    Bank Ganesha and PT Sejahtera Sama Kita (Samakita) cooperate on channeling financing for borrowers' multipurpose needs by using debit cards that can be used for shopping transactions at all merchants with EDC GPN.
14. **Joint Financing Partnership with Reksa Finance**
    Bank Ganesha and PT Reksa Finance cooperate to distribute joint financing for used cars (commercial and passenger types) and multipurpose financing with BPKB collateral.
15. **Channeling Partnership with AdaKami**
    Bank Ganesha and PT Pembiayaan Digital Indonesia (AdaKami) cooperate on channeling financing to borrowers through AdaKami P2P platform.

16. **Kerja Sama Penyediaan KPR Opus Bay**
    Bank Ganesha dan PT Goodworth Investments (Opus Bay) melakukan kerja sama KPR dan apartemen untuk memudahkan masyarakat dalam memiliki rumah dan apartemen impian mereka dengan sistem pembiayaan yang lebih cepat dan mudah.
17. **Kerja Sama Penyediaan KPR dengan Harvest City**
    Bank Ganesha dan perumahan Harvest City melakukan kerja sama KPR untuk memudahkan masyarakat dalam memiliki rumah dengan pembiayaan yang cepat dan mudah.
18. **Kerja Sama *Channeling* dengan DanaRupiah**
    Bank Ganesha bekerja sama dengan PT Layanan Keuangan Berbagi (DanaRupiah) dalam penerusan pembiayaan (*channeling*) kepada penerima dana melalui *platform* P2P DanaRupiah.
19. **Kerja Sama *Channeling* dengan AsetKu**
    Bank Ganesha menjalin kerja sama dengan PT Pintar Inovasi Digital (AsetKu) untuk mendukung penerusan pembiayaan melalui *platform* P2P AsetKu.
20. **Kerja Sama Produk Asuransi dengan Great Eastern Life Indonesia**
    Bank Ganesha menggandeng Great Eastern Life Indonesia untuk menghadirkan produk asuransi jiwa GREAT Prestige Protector, guna meningkatkan inklusi keuangan serta perlindungan bagi nasabah.
21. **Kerja Sama *Joint Financing* dengan Moladin Finance Indonesia**
    Bank Ganesha menjalin kerja sama *joint financing* dengan PT Moladin Finance Indonesia dalam pembiayaan kendaraan, ditandai dengan penandatanganan perjanjian oleh kedua belah pihak.
22. **Kerja Sama *Referral* Pembiayaan KPR dengan Era Graharealty**
    Bank Ganesha bekerja sama dengan PT Era Graharealty Tbk dalam program *referral* pembiayaan KPR yang dilaksanakan di Kantor Pusat Bank Ganesha di Wisma Hayam Wuruk, Jakarta.
23. **Kerja Sama *Referral* Pembiayaan KPR dengan Harcourts Indonesia**
    Bank Ganesha menjalin kerja sama dengan Harcourts Indonesia dalam program *referral* untuk pembiayaan KPR.
24. **Kerja Sama *Referral* Pembiayaan KPR dengan Pinhome**
    Bank Ganesha resmi bermitra dengan PT Perdagangan Real Estate Terdepan (Pinhome) untuk kerja sama *referral* dalam pembiayaan KPR.
25. **Kerja Sama *Channeling* dengan Kredito**
    Bank Ganesha menjalin kerja sama dengan PT Fintek Digital Indonesia (Kredito) untuk penerusan pembiayaan melalui *platform* P2P Kredito guna memperluas akses pembiayaan digital.

16. **Partnership in Providing Opus Bay KPR**
    Bank Ganesha and PT Goodworth Investments (Opus Bay) cooperate in KPR and apartment ownership loan to facilitate people to own their dream house and apartment with a faster and easier financing system.
17. **Partnership in Providing KPR with Harvest City**
    Bank Ganesha and Harvest City housing cooperate on KPR to facilitate people to own a home with fast and easy financing.
18. **Channeling Partnership with DanaRupiah**
    Bank Ganesha cooperates with PT Jasa Keuangan Berbagi (DanaRupiah) in channeling financing to recipients through P2P DanaRupiah platform.
19. **Channeling Partnership with AsetKu**
    Bank Ganesha cooperates with PT Pintar Inovasi Digital (AsetKu) to support financing continuation through AsetKu P2P platform.
20. **Insurance Product Partnership with Great Eastern Life Indonesia**
    Bank Ganesha cooperates with Great Eastern Life Indonesia to present GREAT Prestige Protector life insurance product, to increase financial inclusion and protection for customers.
21. **Joint Financing Partnership with Moladin Finance Indonesia**
    Bank Ganesha cooperates with PT Moladin Finance Indonesia in vehicle financing, marked by the signing in agreement by both parties.
22. **KPR Financing Referral Partnership with Era Graharealty**
    Bank Ganesha cooperates with PT Era Graharealty Tbk in KPR financing referral program implemented at the Bank Ganesha Head Office in Wisma Hayam Wuruk, Jakarta.
23. **KPR Financing Referral Partnership with Harcourts Indonesia**
    Bank Ganesha cooperates with Harcourts Indonesia in a referral program for KPR financing.
24. **KPR Financing Referral Partnership with Pinhome**
    Bank Ganesha officially partners with PT Perdagangan Real Estate Terdepan (Pinhome) for referral partnership in KPR financing.
25. **Channeling Partnership with Kredito**
    Bank Ganesha cooperates with PT Fintek Digital Indonesia (Kredito) for financing channeling through Kredito P2P platform to expand access to digital financing.

26. Kerja Sama *Channeling* dengan Cairin
Bank Ganesha bekerja sama dengan PT Idana Solusi Sejahtera (Cairin) dalam penerusan pembiayaan (*channeling*) kepada penerima dana melalui *platform* P2P Cairin.

27. Kerja Sama *Joint Financing* dengan Transpacific Finance
Bank Ganesha menjalin kerja sama *joint financing* dengan PT Transpacific Finance dalam pembiayaan kendaraan roda 2, ditandai dengan penandatanganan perjanjian oleh kedua belah pihak.

28. Kerja Sama Penyediaan KPR Grand House Mulia (Parkville Serpong)
Bank Ganesha dan perumahan Grand House Mulia (Parkville Serpong) melakukan kerja sama KPR untuk memudahkan masyarakat dalam memiliki rumah dengan pembiayaan yang cepat dan mudah.

29. Kerja Sama *Referral* Pembiayaan KPR dengan PT Yobelindo Graha Mandiri
Bank Ganesha menjalin kerja sama dengan PT Yobelindo Graha Mandiri (Brighton Real Estate) dalam program *referral* untuk pembiayaan KPR dan KPP.

30. Kerja Sama *Referral* Pembiayaan KPR dengan PT Ray White Indonesia
Bank Ganesha menjalin kerja sama dengan PT Ray White Indonesia (Ray White Indonesia) dalam program *referral* untuk pembiayaan KPR dan KPP.

31. Kerja Sama *Referral* Pembiayaan KPR dengan PT Signature Properties
Bank Ganesha menjalin kerja sama dengan PT Signature Properties (Re-Max) dalam program *referral* untuk pembiayaan KPR dan KPP.

32. Kerja Sama *Referral* Pembiayaan KPR dengan PT Xavier Marks Indonesia
Bank Ganesha menjalin kerja sama dengan PT Xavier Marks Indonesia (Xavier) dalam program *referral* untuk pembiayaan KPR dan KPP.

33. Kerja Sama *Referral* Pembiayaan KPR dengan PT Berkat Mulia Intinusa
Bank Ganesha menjalin kerja sama dengan PT Berkat Multi Intinusa (Mr Realty) dalam program *referral* untuk pembiayaan KPR dan KPP.

34. Kerja Sama *Referral* Pembiayaan KPR dengan PT Violet Indonesia Pratama
Bank Ganesha menjalin kerja sama dengan PT Violet Indonesia Pratama (Asia One) dalam program *referral* untuk pembiayaan KPR dan KPP.

35. Kerja Sama *Referral* Pembiayaan KPR dengan PT Properti Maksima
Bank Ganesha menjalin kerja sama dengan PT Properti Maksima (Promex) dalam program *referral* untuk pembiayaan KPR dan KPP.

26. Channeling Partnership with Cairin
Bank Ganesha cooperates with PT Idana Solusi Sejahtera (Cairin) in channeling financing to recipients through Cairin P2P platform.

27. Joint Financing Partnership with Transpacific Finance
Bank Ganesha cooperates in joint financing with PT Transpacific Finance in financing 2-wheeled vehicles, marked by the signing in agreement by both parties.

28. KPR Provision Partnership for Grand House Mulia (Parkville Serpong)
Bank Ganesha and Grand House Mulia housing (Parkville Serpong) cooperate in KPR to make it facilitate people to own a home with fast and easy financing.

29. Partnership in KPR Financing Referral with PT Yobelindo Graha Mandiri
Bank Ganesha cooperates with PT Yobelindo Graha Mandiri (Brighton Real Estate) in a referral program for KPR and KPP financing.

30. Partnership in KPR Financing Referral with PT Ray White Indonesia
Bank Ganesha cooperates with PT Ray White Indonesia (Ray White Indonesia) in a referral program for KPR and KPP financing.

31. Partnership in KPR Financing Referral with PT Signature Properties
Bank Ganesha cooperates with PT Signature Properties (Re-Max) in a referral program for KPR and KPP financing.

32. Partnership in KPR Financing Referral with PT Xavier Marks Indonesia
Bank Ganesha cooperates with PT Xavier Marks Indonesia (Xavier) in a referral program for KPR and KPP financing.

33. Partnership in KPR Financing Referral with PT Berkat Mulia Intinusa
Bank Ganesha cooperates with PT Berkat Multi Intinusa (Mr Realty) in a referral program for KPR and KPP financing.

34. Partnership in KPR Financing Referral with PT Violet Indonesia Pratama
Bank Ganesha cooperates with PT Violet Indonesia Pratama (Asia One) in a referral program for KPR and KPP financing.

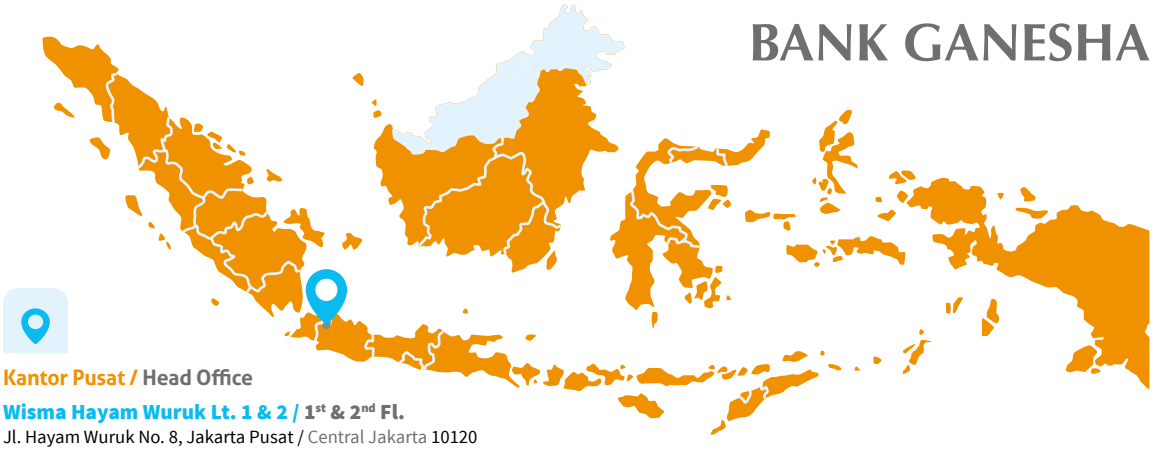
35. Partnership in KPR Financing Referral with PT Properti Maksima
Bank Ganesha cooperates with PT Properti Maksima (Promex) in a referral program for KPR and KPP financing.

36. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Sagotra Usaha**
    Bank Ganesha menjalin kerja sama dengan PT Sagotra Usaha (Century 21) dalam program *referral* untuk pembiayaan KPR dan KPP.
37. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Loan Market Indonesia**
    Bank Ganesha menjalin kerja sama dengan PT Loan Market Indonesia (Loan Market) dalam program *referral* untuk pembiayaan KPR, KPP, SME & *Commercial*.
38. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Pasar Dana Pinjaman**
    Bank Ganesha menjalin kerja sama dengan PT Pasar Dana Pinjaman (Danamas) dalam program *referral* untuk pembiayaan KPR dan KPP.
39. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Hidup Ideal Sejahtera**
    Bank Ganesha menjalin kerja sama dengan PT Hidup Ideal Sejahtera (Ideal) dalam program *referral* untuk pembiayaan KPR dan KPP.
40. **Kerja Sama *Referral* Pembiayaan KPR dengan PT Lumbung Dana Asia**
    Bank Ganesha menjalin kerja sama dengan PT Lumbung Dana Asia (Finloan) dalam program *referral* untuk pembayaran KPR dan KPP.

36. **Partnership in KPR Financing Referral with PT Sagotra Usaha**
    Bank Ganesha cooperates with PT Sagotra Usaha (Century 21) in a referral program for KPR and KPP financing.
37. **Partnership in KPR Financing Referral with PT Loan Market Indonesia**
    Bank Ganesha cooperates with PT Loan Market Indonesia (Loan Market) in a referral program for KPR, KPP, SME & Commercial financing.
38. **Partnership in KPR Financing Referral with PT Pasar Dana Pinjaman**
    Bank Ganesha cooperates with PT Pasar Dana Pinjaman (Danamas) in a referral program for KPR and KPP financing.
39. **Partnership in KPR Financing Referral with PT Hidup Ideal Sejahtera**
    Bank Ganesha cooperates with PT Hidup Ideal Sejahtera (Ideal) in a referral program for KPR and KPP financing.
40. **Partnership in KPR Financing Referral with PT Lumbung Dana Asia**
    Bank Ganesha cooperates with PT Lumbung Dana Asia (Finloan) in a referral program for KPR and KPP payments.


Galeri GANESHA

WILAYAH OPERASIONAL BANK
Bank Operational Area



Kantor Pusat / Head Office

Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl.
Jl. Hayam Wuruk No. 8, Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (021) 2910 9992

Jaringan Kantor / Office Network

Uraian	2024	2023	2022	Description
Kantor Pusat	**1**	1	1	Head Office
Kantor Cabang	**6**	6	6	Branch Office
Kantor Cabang Pembantu	**5**	4	4	Sub-branch Office
Jaringan ATM	**34**	33	33	ATM Network
Safe Deposit Box	**2**	2	2	Safe Deposit Box

Kantor Pusat
Head Office

Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl.
Jl. Hayam Wuruk No. 8, Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (021) 2910 9992

Kantor Cabang
Branch Offices

KCU Hayam Wuruk Wisma Hayam Wuruk Lt. 1 & 2 / 1st & 2nd Fl. Jl. Hayam Wuruk No. 8 Jakarta Pusat / Central Jakarta 10120 (021) 2910 9900 (021) 2910 9992	**KC Mangga Dua** Wisma Eka Jiwa Kav. 19 Jl. Mangga Dua Raya Jakarta Pusat / Central Jakarta 10730 (021) 3000 7901 (021) 625 7485	**KC Kelapa Gading** Kelapa Gading Permai Jl. Raya Boulevard Barat Blok LC 6 No. 49-50 Jakarta Utara / North Jakarta 14240 (021) 450 4961 (021) 450 4782
KC Thamrin Thamrin Nine, Gedung Chubb Square Lt. Lobby / Lobby fl., Unit F1 Jl. MH. Thamrin No. 10, Jakarta Pusat / Central Jakarta 10230 (021) 29290808 (021) 29290819	**KC Sastra Plaza** Ruko Sastra Plaza Blok B-57 Jl. Gatot Subroto No. 21 Tangerang 15134 (021) 5930 8885, 5930 8889, 5930 8900 (021) 591 3268	**KC Kertajaya** Jl. Kertajaya No. 194-196 Surabaya 60282 (031) 503 2060 (031) 503 2784

Kantor Cabang Pembantu
Sub-Branch Offices

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

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

KCP Sudirman
Sahid Sudirman Center
Lt. 37 / 37th Fl.
Jl. Jenderal Sudirman Kav. 86
Jakarta Pusat / Central Jakarta
10220
(021) 2788 9156, 2788 9157
(021) 2788 9158

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

KCP Puri
Jl. Puri Indah Raya Blok A
No. 18
Jakarta Barat 11610
(021) 3877 4030

Safe Deposit Box

SDB Hayam Wuruk
Wisma Hayam Wuruk Lt. 1 / 1st Fl.
Jl. Hayam Wuruk No. 8
Jakarta Pusat / Central Jakarta 10120
(021) 2910 9900 (*hunting*)
(021) 2910 9992

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

ATM

ATM Hayam Wuruk
Wisma Hayam Wuruk Lt. 1 / 1st Fl.
Jl. Hayam Wuruk No. 8
Jakarta

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

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

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

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

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

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

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

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

ATM Thamrin
Thamrin Nine, Gedung Chubb Square Lt. Lobby / Lobby Fl.
Jl. MH. Thamrin No. 10
Jakarta

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

ATM Casablanca
Apartemen Puri Casablanca Lt. 1 / 1st Fl.
Jl. Puri Casablanca No. 1
Jakarta

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

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

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

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

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

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

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

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

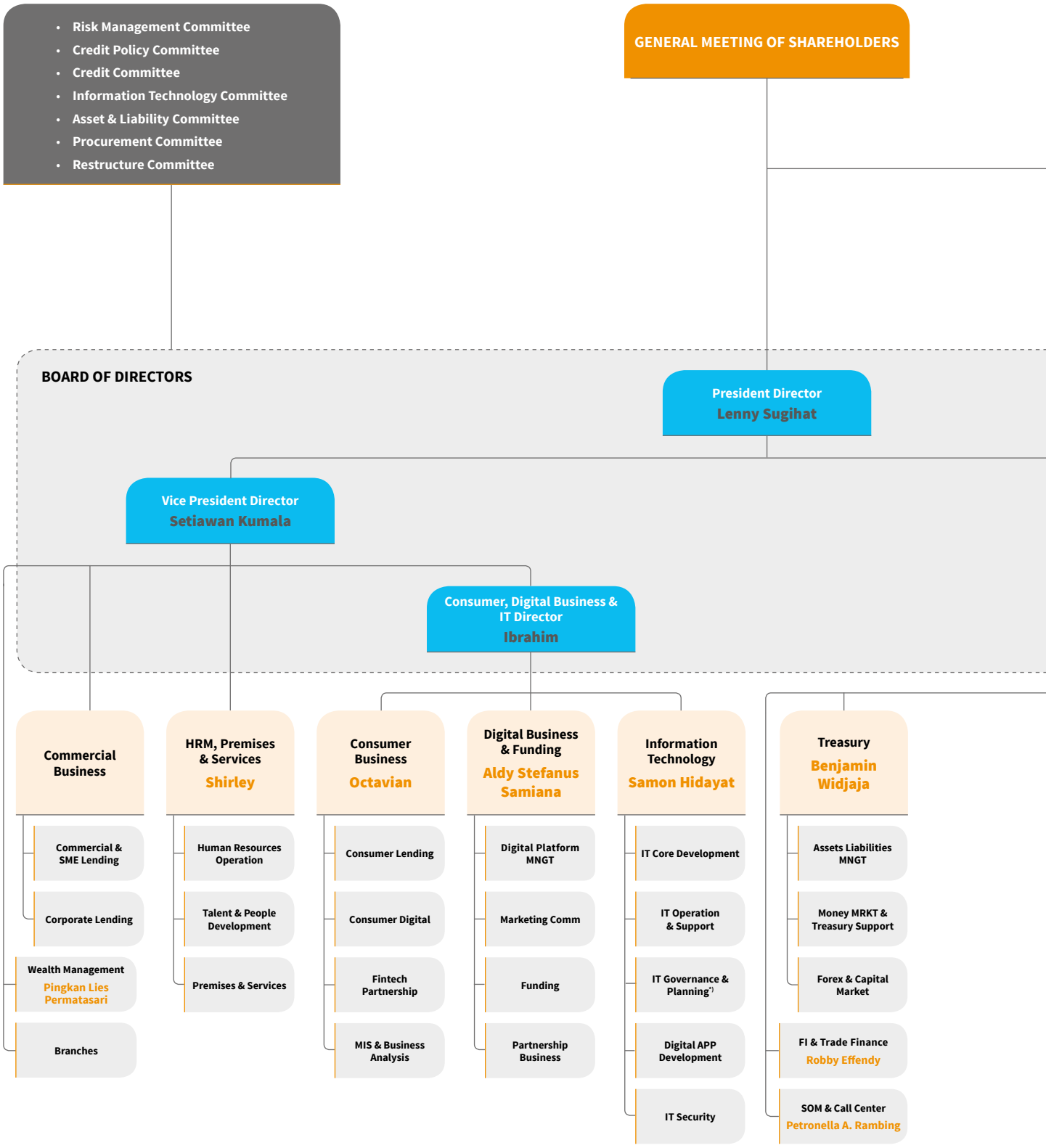
ATM Inoac
Pabrik Inoac Polytechno Indonesia
Kawasan Bintang Puspita Dwi Karya
Desa Wanasari, Teluk Jambe Barat
Karawang

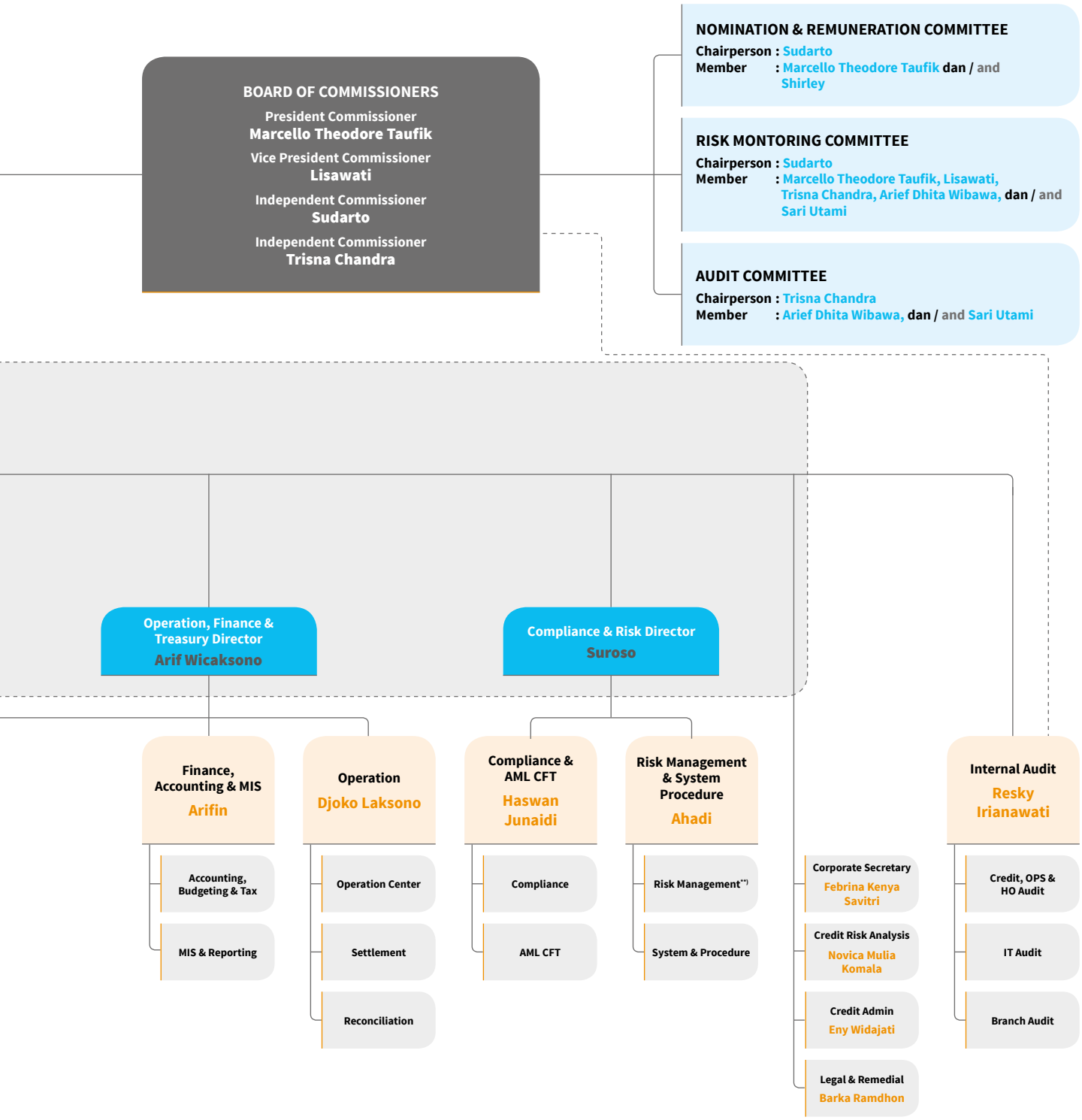
ATM Kertajaya
Jl. Kertajaya No. 194-196
Surabaya

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

ATM Puri
Ruko Puri Indah
Jl. Puri Indah Raya Blok A No. 18

STRUKTUR ORGANISASI
Organization Structure





Keterangan / Remarks:

———— Melapor/Tanggungjawab Langsung / Direct Report/Responsibility
– – – – – Koordinasi/Komunikasi tidak langsung / Coordination/Indirect Communication

Division Level
Department Level

*) Termasuk fungsi *Enterprise Data Management* / Including Enterprise Data Management function
**) Termasuk fungsi *Cyber Security* / Including Cyber Security function

DAFTAR KEANGGOTAAN ASOSIASI
List of Association Membership

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



PROFIL DEWAN KOMISARIS
Profile of the Board of Commissioners



Marcello Theodore Taufik

Presiden Komisaris
President Commissioner

Warga Negara Indonesia, lahir pada tahun 1968. Menjabat sebagai Presiden Komisaris Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Presiden Komisaris Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewa Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Indonesia dan *Master of Science* dari New Hampshire College, Amerika Serikat dan *Master of Business Administration* dari Southern New Hampshire University, Amerika Serikat. Memiliki pengalaman karier sebagai *Product Development Manager* Bank Dagang Nasional Indonesia (1995-1998), Peneliti Kebijakan Keuangan Publik, Centre for Financial Policy Study (1998-1999), *General Manager Treasury and International* Bank Ganesha (1999-2000), *Manager Investor Relation and Corporate Communication* PT Prima Tunas Investama (2001-2004), *Executive Vice President* PT Gajah Tunggal Tbk (2004-2008), *General Manager Legal and Finance* PT Prima Tunas Investama (2008-2013), Direktur Keuangan dan Akuntansi PT Bali Turtle Island Development (2013-2018), Presiden Komisaris PT Bank Ganesha Tbk (2015-2017), dan Komisaris PT Bank Ganesha Tbk (2018-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Presiden Komisaris PT Bank Ganesha Tbk .

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

Indonesian citizen, born in 1968. Serving as President Commissioner of Bank Ganesha for the 2024-2027 period based on the Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, he served as President Commissioner of Bank Ganesha for the 2022-2024 period. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Indonesia and Master of Science from New Hampshire College, United States and Master of Business Administration from Southern New Hampshire University, United States. Having career experience as Product Development Manager of Bank Dagang Nasional Indonesia (1995-1998), Public Financial Policy Researcher at the Centre for Financial Policy Study (1998-1999), General Manager Treasury and International of Bank Ganesha (1999-2000), Manager Investor Relation and Corporate Communication of PT Prima Tunas Investama (2001-2004), Executive Vice President of PT Gajah Tunggal Tbk (2004-2008), General Manager of Legal and Finance of PT Prima Tunas Investama (2008-2013), Director of Finance and Accounting of PT Bali Turtle Island Development (2013-2018), President Commissioner of PT Bank Ganesha Tbk (2015-2017), and Commissioner of PT Bank Ganesha Tbk (2018-2022). Since December 19, 2022 until now, he has held the position of President Commissioner of PT Bank Ganesha Tbk .

Furthermore, he currently serves as President Director of PT KMI Wire and Cable Tbk (since 2019) and Commissioner of PT Equity Development Investment Tbk (since June 2022).



Lisawati

Wakil Presiden Komisaris
Vice President Commissioner

Warga Negara Indonesia, lahir pada tahun 1954. Menjabat sebagai Wakil Presiden Komisaris Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Wakil Presiden Komisaris Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi, Magister Manajemen bidang Keuangan, dan *Master of Business Administration* dari dari salah satu universitas di Surabaya. Mengawali karier di bidang perbankan sebagai Staf Bagian Kredit Bank Sumber Ekonomi Asia (1973-1975). Bekerja di berbagai perusahaan lainnya (1975-1984) dan bergabung di Bank Swadesi (1984-2009) dengan jabatan terakhir sebagai Direktur Utama. Selanjutnya, beliau menjabat sebagai Wakil Presiden Direktur Bank Jasa Jakarta (2009-2018), dan Presiden Direktur Bank Ganesha (2018-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Wakil Presiden Komisaris Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1954. Serving as Vice President Commissioner of Bank Ganesha for the 2024-2027 period based on the Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, she served as Vice President Commissioner of Bank Ganesha for the 2022-2024. She has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics, Master of Managemen in Finance, and Master of Business Administration from a university in Surabaya. Began her career in banking sector as Credit Section Staff at Bank Sumber Ekonomi Asia (1973-1975). Worked at various other companies (1975-1984) and joined Bank Swadesi (1984-2009) with her last position as President Director. Subsequently, she served as Vice President Director of Bank Jasa Jakarta (2009-2018), and President Director of Bank Ganesha (2018-2022). Since December 19, 2022 until now, she has held the position of Vice President Commissioner of Bank Ganesha. Currently, she has no concurrent positions.



Sudarto

Komisaris Independen
Independent Commisioner

Warga Negara Indonesia, lahir pada tahun 1951. Menjabat sebagai Komisaris Independen Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Komisaris Independen Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Terbuka. Memiliki pengalaman karier sebagai Investigator Eksekutif Bank Indonesia (1971-2006), Direktur Kepatuhan Bank INA Perdana (2007-2008), Komite Audit Asuransi Binagriya (2008-2009), Komite Audit PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Komisaris Independen Bank Ganesha (2009-2010), dan Wakil Presiden Komisaris Independen Bank Ganesha (2010-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Komisaris Independen Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Pernyataan Independensi

Beliau telah menjabat selama 6 periode dan telah menyatakan dirinya independen kepada RUPS.

Indonesian citizen, born in 1951. Serving as Independent Commissioner of Bank Ganesha for the 2024-2027 period based on Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, he served as Independent Commissioner of Bank Ganesha for the 2022-2024. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Terbuka. Having career experience as Executive Investigator of Bank Indonesia (1971-2006), Compliance Director of Bank INA Perdana (2007-2008), Audit Committee of Binagriya Insurance (2008-2009), Audit Committee of PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Independent Commissioner of Bank Ganesha (2009-2010), and Independent Vice President Commissioner of Bank Ganesha (2010-2022). Since December 19, 2022, until now, he has held the position of Independent Commissioner of Bank Ganesha. Currently, he has no concurrent positions.

Statement of Independence

He has served for 6 terms and has declared himself to remain independent at the GMS.



Trisna Chandra

Komisaris Independen
Independent Commisioner

Warga Negara Indonesia, lahir pada tahun 1960. Menjabat sebagai Komisaris Independen Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Komisaris Independen Bank Ganesha periode 2023-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Insinyur dari Institut Pertanian Bogor pada tahun 1984 dan Magister Manajemen dari STIM Prasetya Mulya pada tahun 1998. Memulai karier dari PT Bank Dagang Negara (Persero) sebagai *Relationship Manager* (1986-1999), setelah itu berkarier di PT Bank Mandiri (Persero) Tbk pada berbagai jabatan, dengan jabatan terakhir sebagai Pelaksana Jabatan *Regional Wholesale Head* IV Jakarta (1999-2016), dan Direktur Dana Pensiun Bank Mandiri Dua (2016-2023). Saat ini beliau tidak memiliki rangkap jabatan.

Pernyataan Independensi

Beliau telah menjabat selama 2 periode dan telah menyatakan dirinya independen kepada RUPS.

Indonesian citizen, born in 1960. Serving as Independent Commissioner of Bank Ganesha for the 2024-2027 period based on the Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, he served as Independent Commissioner of Bank Ganesha for the 2023-2024 period. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Engineer degree from Institut Pertanian Bogor in 1984 and Master of Management from STIM Prasetya Mulya in 1998. Began his career at PT Bank Dagang Negara (Persero) as Relationship Manager (1986-1999), then he worked at PT Bank Mandiri (Persero) Tbk in various positions, with his last position as Acting Regional Wholesale Head IV Jakarta (1999-2016), and Director of Pension Fund of Bank Mandiri Dua (2016-2023). Currently, he has no concurrent positions.

Statement of Independence

He has served for 2 terms and has declared himself to remain independent at the GMS.

PROFIL DIREKSI
Profile of the Board of Directors



Lenny Sugihat

Presiden Direktur
President Director

Warga Negara Indonesia, lahir pada tahun 1956. Menjabat sebagai Presiden Direktur Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Presiden Direktur Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Insinyur dari Institut Pertanian Bogor pada tahun 1979 dan *Master of Business Administration* dari University of Houston, Texas, Amerika Serikat pada tahun 1993. Memiliki pengalaman karier sebagai Managing Director Bank Rakyat Indonesia (2006-2014), Direktur Utama Perum BULOG (2015), serta Presiden Komisaris Independen Bank Ganesha (2017-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Presiden Direktur Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1956. Serving as President Director of Bank Ganesha for the 2024-2027 period based on the Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, she served as President Director of Bank Ganesha for the 2022-2024. She has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Engineer degree from Institut Pertanian Bogor in 1979 and Master of Business Administration from the University of Houston, Texas, United States of America in 1993. Having career experience as Managing Director of Bank Rakyat Indonesia (2006-2014), President Director of Perum BULOG (2015), and Independent President Commissioner of Bank Ganesha (2017-2022). Since December 19, 2022, until now, she has held the position of President Director of Bank Ganesha. Currently, she has no concurrent positions.



Setiawan Kumala

Wakil Presiden Direktur
Vice President Director

Warga Negara Indonesia, lahir pada tahun 1975. Menjabat sebagai Wakil Presiden Direktur untuk periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 248 tanggal 28 Juni 2024. Sebelumnya, menjabat sebagai Direktur Komersial Bank Ganesha periode 2018-2021 dan 2021-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Menyelesaikan pendidikan di Canning College, Perth, Western Australia. Memiliki pengalaman karier sebagai *Business Development Manager* Citibank (1999-2004), *Regional Sales Head Privilege* Bank Danamon Indonesia (2004-2008), Deposit, *Investment and Insurance National Sales* Bank UOB Indonesia (2008-2010), *Retail Banking Head* Bank ICBC Indonesia (2010- 2015), Direktur *Consumer Banking* Bank Ganesha (2015-2018), dan Direktur Bisnis Bank Ganesha (2018-2022). Sejak tahun 2022 sampai dengan 29 Mei 2024 menempati posisi sebagai Direktur Komersial Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1975. Serving as Vice President Director for the 2024-2027 period based on the Deed of Meeting Resolutions No. 248 dated June 28, 2024. Previously, he served as Commercial Director of Bank Ganesha for the 2018-2021 and 2021-2024 period. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Completed his education at Canning College, Perth, Western Australia. Having career experience as Business Development Manager of Citibank (1999-2004), Regional Sales Head Privilege of Bank Danamon Indonesia (2004-2008), Deposit, Investment, and Insurance National Sales of Bank UOB Indonesia (2008-2010), Retail Banking Head of Bank ICBC Indonesia (2010-2015), Director of Consumer Banking of Bank Ganesha (2015-2018), and Business Director of Bank Ganesha (2018-2022). Since 2022 until May 29, 2024 he has held the position of Commercial Director of Bank Ganesha. Currently, he has no concurrent positions.



Suroso

Direktur Kepatuhan & Risiko
Risk & Compliance Director

Warga Negara Indonesia, lahir pada tahun 1968. Menjabat sebagai Direktur Kepatuhan & Risiko Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Direktur Kepatuhan & Risiko Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Memperoleh gelar Sarjana Ekonomi dari STIE Perbanas Surabaya (1992), dan gelar Sarjana Hukum dari Universitas Airlangga Surabaya (1992), serta gelar Magister Akuntansi dari Universitas Indonesia Jakarta (2007). Memulai karier di Bank of India Indonesia (d/h Bank Swadesi) sejak tahun 1993 dengan menduduki berbagai posisi dan jabatan mulai dari Staf Operasional, Auditor, Kepala Bagian Penelitian dan Pengembangan (Litbang), Kepala Biro Direksi, *Corporate Secretary*, hingga Direktur Kepatuhan. Awal tahun 2009 bergabung di Bank Jasa Jakarta dan menjabat sebagai Kepala Divisi Penunjang Operasional Bank Jasa Jakarta dan sejak April 2014 sampai dengan tahun 2022 menjabat sebagai Direktur Kepatuhan Bank Jasa Jakarta. Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Direktur Kepatuhan & Risiko Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1968. Serving as Risk & Compliance Director of Bank Ganesha for the 2024-2027 period based on the Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, he served as Risk & Compliance Director of Bank Ganesha for the 2022-2024 period. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from STIE Perbanas Surabaya (1992), and Bachelor of Law from Universitas Airlangga Surabaya (1992), and Masters of Accounting from Universitas Indonesia, Jakarta (2007). Began his career at Bank of India Indonesia (formerly Bank Swadesi) since 1993, holding various positions and titles ranging from Operational Staff, Auditor, Head of Research and Development (R&D), Head of Bureau of Directors, Corporate Secretary, to Compliance Director. Early in 2009, he joined Bank Jasa Jakarta and served as Head of Operational Support Division of Bank Jasa Jakarta and from April 2014 to 2022, he served as Compliance Director of Bank Jasa Jakarta. Since December 19, 2022, until now, he has held the position of Risk & Compliance Director of Bank Ganesha. Currently, he has no concurrent positions.



Arif Wicaksono

Direktur Operasional, Keuangan & *Treasury*
Operational, Finance & Treasury Director

Warga Negara Indonesia, lahir pada tahun 1965. Menjabat sebagai Direktur Operasional, Keuangan & *Treasury* PT Bank Ganesha Tbk periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024. Sebelumnya, menjabat sebagai Direktur Keuangan & *Treasury* Bank Ganesha periode 2022-2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Brawijaya pada tahun 1989, Magister Manajemen dari Universitas Gadjah Mada, Yogyakarta, serta Adger University College, Norway pada tahun 1999. Memiliki pengalaman karier di bidang perbankan sejak tahun 1990 di berbagai posisi pada PT Bank Rakyat Indonesia Tbk hingga terakhir menjabat sebagai Kepala Divisi Retail Payment pada tahun 2020. Kemudian, sejak tahun 2020 sampai dengan tahun 2022 menjabat sebagai Direktur Keuangan dan Operasional pada PT Bank Raya Indonesia Tbk. Sejak 19 Desember 2022 sampai dengan 29 Mei 2024 menempati posisi sebagai Direktur Keuangan & *Treasury* Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1965. Serving as Operational, Finance & Treasury Director of PT Bank Ganesha Tbk for the 2024-2027 period based on the Deed of Meeting Resolutions No. 232 dated May 29, 2024. Previously, he served as Finance & Treasury Director of Bank Ganesha for the 2022-2024 period. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Brawijaya in 1989, Master of Management from Universitas Gadjah Mada, Yogyakarta, and Adger University College, Norway in 1999. Having career experience in banking since 1990 in various positions at PT Bank Rakyat Indonesia Tbk until his last position as Head of Retail Payment Division in 2020. Then, from 2020 to 2022, he served as Director of Finance and Operations at PT Bank Raya Indonesia Tbk. Since December 19, 2022 until May 29, 2024, he has held the position of Finance & Treasury Director at Bank Ganesha. Currently, he has no concurrent positions.



Ibrahim

Direktur Konsumer, Bisnis Digital & TI
Consumer, Digital Business & IT Director

Warga Negara Indonesia, lahir pada tahun 1987. Menjabat sebagai Direktur Konsumer, Bisnis Digital & TI Bank Ganesha periode 2024-2027 berdasarkan Akta Pernyataan Keputusan Rapat No. 003 tanggal 1 Oktober 2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Ekonomi dari Universitas Atma Jaya pada tahun 2010 dan *Master of Commerce* dari Macquarie University, Sydney, Australia pada tahun 2012. Memulai perjalanan kariernya sebagai *Sales Executive* di Revell tahun 2008. Pada tahun 2012-2013 bergabung dengan PT Gajah Tunggal Tbk dengan jabatan terakhir sebagai *Assistant Brand Manager* (GT Radial). Kemudian, tahun 2013-2014 menjabat sebagai *Assistant Manager* di Kasongan Bumi Kencana dan pada tahun 2015-2016 menjabat sebagai *General Manager of Finance and Accounting* di PT Sinar Harapan Persada.

Mulai bergabung dengan Bank Ganesha sejak Maret 2016 dan menjabat sebagai *Task Force Manager, Business Relationship Manager Korporasi*, Kepala Bagian *Business Development & Delivery Channel*, hingga menjabat sebagai Kepala Divisi *Digital Business & Funding*. Sejak 1 Oktober 2024 sampai dengan saat ini menempati posisi sebagai Direktur Konsumer, Bisnis Digital & TI Bank Ganesha. Saat ini beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1987. Serving as Consumer, Digital Business & IT Director of Bank Ganesha for the 2024-2027 period based on the Deed of Meeting Resolutions No. 003 dated October 1, 2024. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Economics degree from Atma Jaya University in 2010 and Master of Commerce from Macquarie University, Sydney, Australia in 2012. Began his career as Sales Executive at Revell in 2008. In 2012-2013, he joined PT Gajah Tunggal Tbk with his last position as Assistant Brand Manager (GT Radial). Then, in 2013-2014, he served as Assistant Manager at Kasongan Bumi Kencana, and in 2015-2016, he served as General Manager of Finance and Accounting at PT Sinar Harapan Persada.

Started joining Bank Ganesha in March 2016 and served as Task Force Manager, Corporate Business Relationship Manager, Head of Business Development & Delivery Channel, up to served as Head of the Digital Business & Funding Division. Since October 1, 2024, until now he has held the position of Consumer, Digital Business & IT Director of Bank Ganesha. Currently, he has no concurrent positions.

Perubahan Komposisi Anggota Dewan Komisaris dan Direksi serta Alasan Perubahan

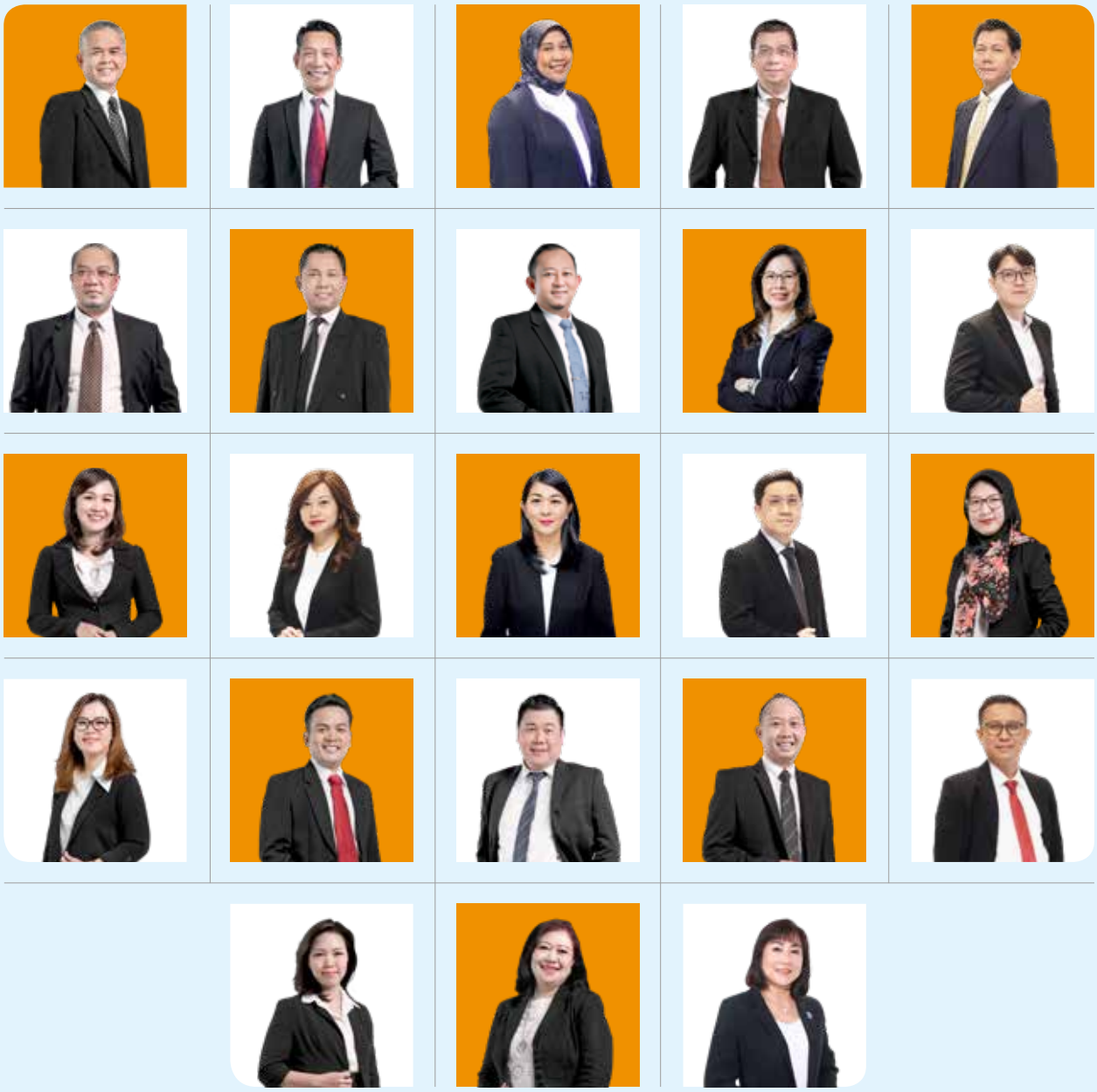
Pada tahun 2024, Bank Ganesha melakukan restrukturisasi komposisi anggota Dewan Komisaris dan Direksi. Langkah ini dilakukan untuk mematuhi ketentuan Anggaran Dasar Perseroan terkait jumlah Komisaris Independen serta untuk memenuhi kebutuhan penambahan anggota Direksi Perseroan.

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

In 2024, Bank Ganesha restructured the composition of Board of Commissioners and Board of Directors. This step was taken to comply with the provisions of the Company's Articles of Association on the number of Independent Commissioners and to meet the need for additional members of the Board of Directors.

Susunan Dewan Komisaris dan Direksi berdasarkan RUPS Luar Biasa tanggal 8 Maret 2024 Composition of the Board of Commissioners and Board of Directors based on Extraordinary GMS dated March 8, 2024		**Susunan Dewan Komisaris dan Direksi berdasarkan RUPS Tahunan tanggal 29 Mei 2024** Composition of the Board of Commissioners and Board of Directors based on Annual GMS dated May 29, 2024	
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position
Dewan Komisaris **Board of Commissioners**			
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	**Marcello Theodore Taufik**	**Presiden Komisaris** **President Commissioner**
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	**Lisawati**	**Wakil Presiden Komisaris** **Vice President Commissioner**
Sudarto	Komisaris Independen Independent Commissioner	**Sudarto**	**Komisaris Independen** **Independent Commissioner**
Trisna Chandra	Komisaris Independen Independent Commissioner	**Trisna Chandra**	**Komisaris Independen** **Independent Commissioner**
Direksi **Board of Directors**			
Lenny Sugihat	Presiden Direktur President Director	**Lenny Sugihat**	**Presiden Direktur** **President Director**
Setiawan Kumala	Direktur Director	**Setiawan Kumala**	**Wakil Presiden Direktur** **Vice President Director**
Agoes Roediyanto	Direktur Director	**Arif Wicaksono**	**Direktur** **Director**
Arif Wicaksono	Direktur Director	**Suroso**	**Direktur** **Director**
Suroso	Direktur Director	**Ibrahim**	**Direktur** **Director**

PEJABAT EKSEKUTIF
Executive Officers



Nama Name	Jabatan Position
Haswan Junaidi	Kepala Satuan Kerja Kepatuhan & APU PPT Head of Compliance & AML CTF Division
Ahadi	Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur Head of Risk Management & System Procedure Division
Resky Irianawati	Kepala Satuan Kerja Audit Intern Head of Internal Audit Division
Octavian	Kepala Divisi Bisnis Konsumer Head of Consumer Business Division
Benjamin Widjaja	Kepala Divisi *Treasury* Head of Treasury Division
Arifin	Kepala Divisi *Finance, Accounting & Management Information System* Head of Finance, Accounting & Management Information System Division
Samon Hidayat	Kepala Divisi Teknologi Informasi Head of Information Technology Division
Djoko Laksono	Kepala Divisi Operasional Head of Operational Division
Shirley	Kepala Divisi HRM, *Premises & Service* Head of HRM, Premises & Service Division
Aldy Stefanus Samiana	Kepala Divisi Bisnis Digital & *Funding* Head of Digital Business & Funding Division
Pingkan Lies Permatasari	Kepala Bagian *Wealth Management* Head of Wealth Management
Febrina Kenya Savitri	Kepala Bagian *Corporate Secretary* Head of Corporate Secretary
Petronella Amelia Rambing	Kepala Bagian *Service Quality Management & Call Center* Head of Service Quality Management & Call Center
Robby Effendy	Kepala Bagian *Financial Institution & Trade Finance* Head of Financial Institution & Trade Finance
Eny Widajati	Kepala Bagian Administrasi Kredit Head of Credit Administration
Novica Mulia Komala	Kepala Bagian Analisa Risiko Kredit Head of Credit Risk Analysis
Barka Ramdhon	Kepala Bagian *Legal & Remedial* Head of Legal & Remedial
Bobby Santoso	Pimpinan Kantor Cabang Utama Hayam Wuruk - Jakarta Head of Hayam Wuruk Main Branch Office - Jakarta
Sebastian Yogi	Pimpinan Kantor Cabang Kelapa Gading - Jakarta Head of Kelapa Gading Branch Office - Jakarta
Rian Heriyanto	Pimpinan Kantor Cabang Mangga Dua - Jakarta Head of Mangga Dua Branch Office - Jakarta
Esther Gunawan	Pimpinan Kantor Cabang Mega Kuningan - Jakarta Head of Mega Kuningan Branch Office - Jakarta
Puji Peni Winahyu	Pimpinan Kantor Cabang Tangerang Head of Tangerang Branch Office - Tangerang
Lenny Ekawaty Boediargo	Pimpinan Kantor Cabang Kertajaya - Surabaya Head of Kertajaya Branch Office - Surabaya

KOMPOSISI PEMEGANG SAHAM
Composition of Shareholders

Uraian Description	31 Desember 2024 December 31, 2024			1 Januari 2024 January 1, 2024		
	Jumlah Saham (Lembar Saham) Total of Shares (Shares)	Jumlah Nominal Nominal Value (Rp)	Kepemilikan Saham Share Ownership (%)	Jumlah Saham (Lembar Saham) Total of Shares (Shares)	Jumlah Nominal Nominal Value (Rp)	Kepemilikan Saham Share Ownership (%)
Kepemilikan 5% atau Lebih **Ownership of 5% or More**						
PT Equity Development Investment Tbk	**8.036.410.000**	**803.641.000.000**	**33,53**	8.336.410.000	833.641.000.000	34,78
Masyarakat Public	**15.934.587.103**	**1.593.458.710.300**	**66,47**	15.634.587.103	1.563.458.710.300	66,22
Komposisi Masyarakat **Composition of Public**						
Masyarakat Mencapai 5% atau Lebih **Public Reaching 5% or More**						
Equity Global International Limited	**5.736.363.400**	**573.636.340.000**	**23,93**	5.736.363.400	573.636.340.000	23,93
UOB Kay Hian Pte Ltd	**1.388.305.300**	**138.830.530.000**	**5,79**	1.388.305.300	138.830.530.000	5,79
Masyarakat di Bawah 5% **Public Below 5%**						
Masyarakat <5% Public <5%	**8.809.918.403**	**880.991.840.300**	**36,75**	8.509.918.403	850.991.840.300	35,50
Total	**23.970.997.103**	**2.397.099.710.300**	**100,00**	**23.970.997.103**	**2.397.099.710.300**	**100,00**

KOMPOSISI PEMEGANG SAHAM BERDASARKAN STATUS KEPEMILIKAN
Composition of Shareholders based on Ownership Status

Uraian Description	31 Desember 2024 December 31, 2024			1 Januari 2024 January 1, 2024		
	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Share Ownership (%)	Jumlah Investor Total Investor	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Share Ownership (%)
Pemodal Nasional **National Investor**						
Perorangan Indonesia Indonesian Individual	**15.919**	**2.535.625.475**	**10,58**	18.472	2.495.777.425	10,41
Yayasan Foundation	**2**	**2.764.650**	**0,01**	1	2.764.600	0,01
Perseroan Terbatas Limited Liability Company	**25**	**12.312.993.823**	**51,37**	28	12.332.074.914	51,45
Pemodal Asing **Foreign Investor**						
Perorangan Asing Foreign Individual	**11**	**338.700**	**0,00**	14	717.023	0,00
Badan Usaha Asing Foreign Enterprise	**17**	**9.119.254.455**	**38,04**	21	9.139.663.141	38,13
Total	**15.974**	**23.970.997.103**	**100,00**	**18.536**	**23.970.997.103**	**100,00**

KOMPOSISI KEPEMILIKAN SAHAM DEWAN KOMISARIS DAN DIREKSI

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

Kepemilikan Langsung atas Saham Perseroan

Berikut informasi mengenai kepemilikan langsung atas saham Perseroan oleh anggota Dewan Komisaris dan Direksi pada tahun 2024:

Direct Ownership of the Company's Shares

The following is information on direct ownership of the Company's shares by members of the Board of Commissioners and Board of Directors in 2024:

Uraian Description	Jabatan Position	31 Desember 2024 December 31, 2024		1 Januari 2024 January 1, 2024	
		Jumlah Saham (Lembar Saham) Total of Shares (Shares)	Kepemilikan Saham Share Ownership (%)	Jumlah Saham (Lembar Saham) Total of Shares (Shares)	Kepemilikan Saham Share Ownership (%)
Dewan Komisaris Board of Commissioners					
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	**0**	**0**	0	0
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	**0**	**0**	0	0
Sudarto	Komisaris Independen Independent Commissioner	**0**	**0**	0	0
Trisna Chandra	Komisaris Independen Independent Commissioner	**0**	**0**	0	0
Direksi Board of Directors					
Lenny Sugihat	Presiden Direktur President Director	**0**	**0**	0	0
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	**0**	**0**	0	0
Suroso	Direktur Director	**0**	**0**	0	0
Arif Wicaksono	Direktur Director	**0**	**0**	0	0
Ibrahim**	Direktur Director	**8.817.300**	**0,04**	8.817.300	0,04

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.

** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Kepemilikan Tidak Langsung atas Saham Perseroan

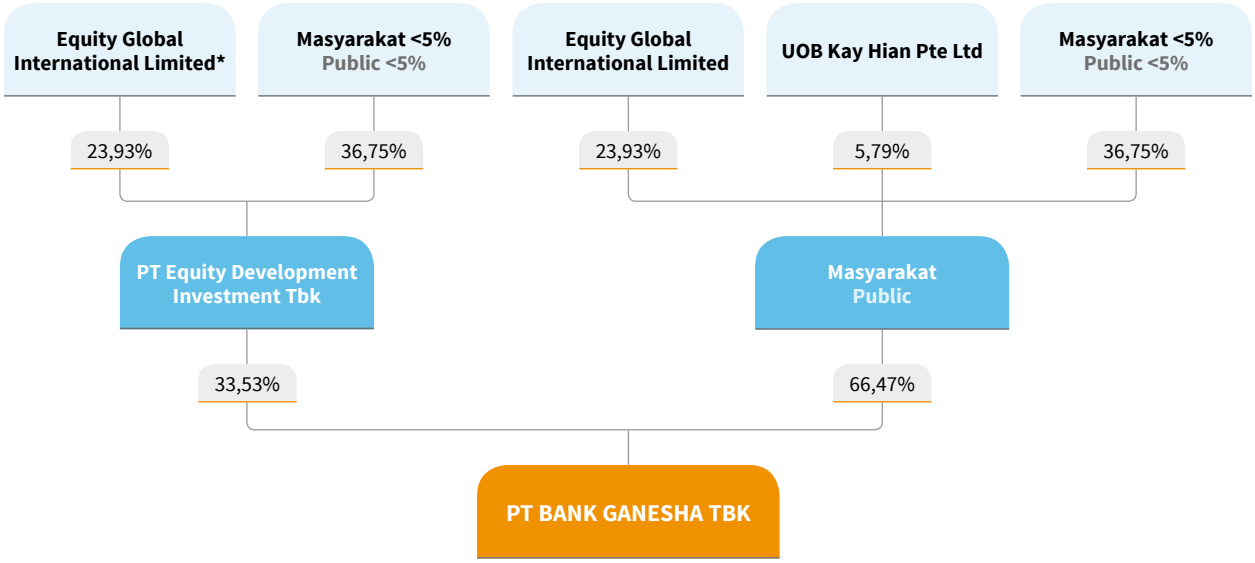
Sepanjang awal hingga akhir tahun 2024, seluruh anggota Dewan Komisaris dan Direksi yang sedang menjabat tidak memiliki kepemilikan saham secara tidak langsung di Perseroan.

Indirect Ownership of the Company's Shares

From the beginning to the end of 2024, all serving members of the Board of Commissioners and Board of Directors did not own indirect shares of the Company.

STRUKTUR PEMEGANG SAHAM UTAMA DAN PENGENDALI

Structure of Major and Controlling Shareholders



* Entitas induk terakhir Perseroan tersebut telah mendapat persetujuan melalui *fit and proper test* dari Otoritas Jasa Keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019.

The ultimate parent entity of the Company has received approval throught fit and proper test from the Financial Services Authority in accordance with the Financial Services Authority Regulation No. 27/POJK/2016 with No. KEP-127/D.03/2019 on July 18, 2019.

Berdasarkan struktur kepemilikan Pemegang Saham Utama dan Pengendali Perseroan, PT Equity Development Investment Tbk tercatat sebagai Pemegang Saham Pengendali dengan kepemilikan sebesar 33,53%. Sementara itu, pihak yang menjadi penerima manfaat akhir adalah Equity Global International Limited.

Based on the ownership structure of the Company's Main and Controlling Shareholders, PT Equity Development Investment Tbk is recorded as the Controlling Shareholder with ownership of 33.53%. Meanwhile, the party that becomes the ultimate beneficiary is Equity Global International Limited.

INFORMASI ENTITAS ANAK, PERUSAHAAN ASOSIASI, DAN VENTURA BERSAMA

Information on Subsidiaries, Associated Companies, and Joint Ventures

Hingga 31 Desember 2024, Bank Ganesha tidak memiliki Entitas Anak, perusahaan asosiasi, maupun ventura bersama.

As of December 31, 2024, Bank Ganesha did not have Subsidiaries, associated companies, or joint ventures.

KRONOLOGI PENCATATAN SAHAM
Chronology of Share Listing

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

KRONOLOGI PENCATATAN EFEK LAINNYA
Chronology of Other Securities Listing

Sampai akhir tahun 2024, Bank belum mengeluarkan obligasi, sukuk, maupun obligasi konversi.

Up to the end of 2024, the Bank did not issue bonds, sukuk, or convertible bonds.

INFORMASI PENGGUNAAN JASA AKUNTAN PUBLIK DAN KANTOR AKUNTAN PUBLIK
Information on the Use of Public Accountant and Public Accounting Firm

Kantor Akuntan Publik / Public Accounting Firm
KAP Purwantono, Sungkoro & Surja
(Jaringan Asosiasi dari / Association Network of Ernst & Young/EY)

Alamat / Address

Indonesia Stock Exchange Building Tower 2 Lt. 7 / 7th Fl.
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan / South Jakarta 12190
(021) 5289 5000
(021) 5289 4100

Jasa yang Diberikan / Services Provided

Memberikan jasa audit independen Laporan Keuangan (tanpa jasa non audit).
Providing independent audit services for Financial Statements (without non-audit services).

Akuntan Publik / Public Accountant
Christophorus Alvin Kossim

Tahun Penugasan / Assignment Year
2024

Biaya / Fee
Rp1.500.000.000,-
Rp1,500,000,000

LEMBAGA DAN PROFESI PENUNJANG PASAR MODAL
Capital Market Supporting Institutions and Professions

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

AKSES INFORMASI DAN DATA PERUSAHAAN
Access to Company Information and Data

Dalam rangka menyediakan informasi yang cepat, tepat, akurat, dan lengkap sesuai dengan ketentuan peraturan perundang-undangan, Bank telah membuka akses informasi yang seluas-luasnya bagi Pemegang Saham, nasabah, masyarakat, serta seluruh pemangku kepentingan melalui:

In order to provide quick, precise, accurate, and complete information in accordance with the provisions of laws and regulations, the Bank has opened the widest possible access to information for Shareholders, customers, the public, and all stakeholders through:

Sekretaris Perusahaan

Wisma Hayam Wuruk Lt. 2
Jl. Hayam Wuruk No. 8
Jakarta Pusat 10120
(021) 2910 9900 (*hunting*)
(021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

Corporate Secretary

Wisma Hayam Wuruk 2nd Fl.
Jl. Hayam Wuruk No. 8
Central Jakarta 10120
(021) 2910 9900 (hunting)
(021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

Adapun media sosial sebagai media komunikasi terbuka bagi publik dalam bentuk informasi yang singkat, cepat, dan padat, sebagai berikut:

- www.instagram.com/bankganesha
- www.facebook.com/bankganesha
- www.linkedin.com/company/bankganesha
- www.youtube.com/c/bankganeshaofficial

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

As for social media as an open communication medium for the public in the form of brief, fast, and concise information, is as follows:

- www.instagram.com/bankganesha
- www.facebook.com/bankganesha
- www.linkedin.com/company/bankganesha
- www.youtube.com/c/bankganeshaofficial

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

INFORMASI PADA SITUS WEB PERUSAHAAN
Information on the Company Website

Perseroan menyediakan situs web yang mudah diakses oleh seluruh pemangku kepentingan melalui alamat www.bankganesha.co.id. Situs web ini dirancang sebagai wujud keterbukaan informasi yang memungkinkan pemangku kepentingan memperoleh berbagai informasi terkini tentang perusahaan.

The Company provides an easily accessible website to all stakeholders at www.bankganesha.co.id. This website is designed as a form of information transparency that allows stakeholders to obtain the latest information related to the company.

Penyusunan situs web Bank mengikuti ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik, serta menyajikan informasi dalam Bahasa Indonesia dan Bahasa Inggris sebagaimana dijelaskan berikut ini:

The preparation of the Bank's website follows the provisions in Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies, and presents information in Indonesian and English, as explained below:

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

ANALISIS DAN PEMBAHASAN MANAJEMEN

MANAGEMENT DISCUSSION AND ANALYSIS





TINJAUAN EKONOMI DAN INDUSTRI
Economic and Industrial Overview

Perekonomian Global

Memasuki tahun 2024, ketegangan politik global tetap tinggi seiring berlanjutnya konflik antara Rusia dan Ukraina. Setelah sedikit mereda, eskalasi geopolitik kembali meningkat akibat serangan Israel ke Palestina, yang menambah ketidakpastian dalam perekonomian dunia. Di penghujung tahun, terpilihnya kembali Donald Trump sebagai Presiden Amerika Serikat dengan kebijakan *America First* diperkirakan akan membawa perubahan signifikan dalam lanskap geopolitik dan ekonomi global.

Dinamika global yang terus berkembang memberikan dampak langsung terhadap pertumbuhan ekonomi dunia sepanjang 2024. Fragmentasi ekonomi dan perdagangan internasional semakin menguat, dengan pertumbuhan yang bervariasi antar negara. Ekonomi Amerika Serikat diperkirakan tetap tangguh, meskipun dihadapkan pada risiko *overheating*, defisit fiskal, dan meningkatnya utang pemerintah. Sementara itu, pertumbuhan Tiongkok dan Kawasan Eropa cenderung melambat akibat lemahnya permintaan domestik dan potensi pengenaan tarif dagang tinggi oleh Amerika Serikat. Di sisi lain, India, Indonesia, dan negara-negara *Emerging Market Economies* (EMEs) masih mencatat pertumbuhan yang solid, ditopang oleh permintaan domestik, meskipun ekspor mereka terdampak oleh perlambatan ekonomi global dan meningkatnya hambatan perdagangan. Secara keseluruhan, pertumbuhan ekonomi global tahun 2024 diperkirakan melambat dari 3,3% pada tahun 2023 menjadi 3,2%.

Ke depan, perekonomian global diperkirakan menghadapi tantangan yang semakin kompleks, dengan 5 kecenderungan utama yang perlu diantisipasi melalui kebijakan ekonomi nasional yang tepat. Pertama, meningkatnya risiko geopolitik dan berlanjutnya fragmentasi perdagangan global. Kedua, terjadinya pergeseran dalam pola pertumbuhan ekonomi global. Ketiga, tingginya suku bunga global dan meningkatnya risiko utang pemerintah. Keempat, ketidakpastian yang berkelanjutan serta perubahan dalam pola investasi keuangan global. Kelima, percepatan digitalisasi lintas negara yang turut meningkatkan risiko operasional, terutama terkait keamanan siber.

Sumber:
Bank Indonesia: Laporan Perekonomian Indonesia 2024.

Global Economy

Entering 2024, global political tensions remained high as the conflict between Russia and Ukraine continued. After easing slightly, the geopolitical escalation increased again due to Israel's attack on Palestine, adding uncertainty to the world economy. At the end of the year, the re-elected President of the United States, Donald Trump, with the America First policy was expected to bring significant changes to the global geopolitical and economic landscape.

The evolving global dynamics had a direct impact on the world economic growth throughout 2024. Economic fragmentation and international trade were strengthening, with growth varying between countries. The United States economy was expected to remain resilient, despite the risk of overheating, fiscal deficits, and increasing government debt. Meanwhile, the growth in China and European Region tended to slow down due to the weak domestic demand and potential imposition of high trade tariffs by the United States. On the other hand, India, Indonesia, and Emerging Market Economies (EMEs) countries still recorded solid growth, supported by domestic demand, though their exports were affected by the global economic slowdown and increasing trade barriers. Overall, the global economic growth in 2024 was expected to slow from 3.3% in 2023 to 3.2%.

Going forward, the global economy is expected to face increasingly complex challenges, with 5 main tendencies that need to be anticipated through appropriate national economic policies. First, increasing geopolitical risks and continued fragmentation of global trade. Second, the shift in global economic growth patterns. Third, high global interest rates and increasing government debt risks. Fourth, ongoing uncertainty and changes in global financial investment patterns. Fifth, the acceleration of cross-country digitalization which also increases operational risks, particularly related to cybersecurity.

Source:
Bank Indonesia: Indonesian Economic Report 2024.

Perekonomian Nasional

Ekonomi Indonesia tahun 2024 tumbuh sebesar 5,03%, melambat dibanding capaian tahun 2023 yang mengalami pertumbuhan sebesar 5,05% (c-to-c). Ekonomi Indonesia triwulan IV-2024 terhadap triwulan IV-2023 mengalami pertumbuhan sebesar 5,02% (y-on-y). Pertumbuhan ekonomi 2024 didorong oleh beberapa sektor utama. Sektor industri pengolahan tumbuh 4,43% dan tetap menjadi kontributor terbesar terhadap PDB, seiring peningkatan produksi manufaktur dan ekspor produk olahan. Sektor perdagangan besar dan eceran, reparasi mobil dan sepeda motor mencatat pertumbuhan 4,86%, mencerminkan membaiknya konsumsi domestik dan daya beli masyarakat. Sementara itu, sektor informasi dan komunikasi mencatat pertumbuhan tertinggi sebesar 7,57%, didorong oleh akselerasi digitalisasi dan peningkatan penetrasi internet secara nasional. Dari sisi pengeluaran, konsumsi rumah tangga menjadi motor utama pertumbuhan dengan kontribusi 4,94%, sedangkan Pembentukan Modal Tetap Bruto (PMTB) atau investasi tumbuh 4,61%, mencerminkan optimisme investor terhadap prospek jangka panjang Indonesia.

Di tengah perlambatan ekonomi global, kinerja perdagangan internasional Indonesia tetap positif. Ekspor barang dan jasa tumbuh 3,2%, sementara impor meningkat 3,5%. Neraca perdagangan yang tetap surplus turut menopang stabilitas sektor eksternal.

Tingkat inflasi sepanjang 2024 tercatat sebesar 2,8%, masih berada dalam kisaran target inflasi yang ditetapkan oleh pemerintah dan Bank Indonesia. Hal ini mencerminkan efektivitas kebijakan dalam menjaga stabilitas harga dan daya beli masyarakat di tengah dinamika harga global.

Capaian ekonomi tersebut tidak terlepas dari arah kebijakan fiskal yang tepat, termasuk upaya optimalisasi pendapatan negara dan efisiensi belanja pemerintah. Sinergi yang solid antara kebijakan fiskal dan moneter juga turut menjaga stabilitas makroekonomi mendorong pertumbuhan yang inklusif.

Sumber:
- Badan Pusat Statistik: Berita Resmi Statistik: Pertumbuhan Ekonomi Indonesia Triwulan IV-2024.
- Badan Kebijakan Fiskal Kementerian Keuangan: Ekonomi Indonesia 2024: Pertumbuhan Stabil Berkat Kebijakan Tepat.

National Economy

Indonesia's economy in 2024 grew by 5.03%, slowing down compared to the achievement in 2023 which grew by 5.05% (c-to-c). Indonesia's economy in the fourth quarter of 2024 compared to the fourth quarter of 2023 experienced a growth of 5.02% (y-on-y). The economic growth in 2024 was driven by several main sectors. Processing industry sector grew by 4.43% and remained the largest contributor to GDP, along with increased manufacturing production and exports of processed products. Wholesale and retail trade, car and motorcycle repair sectors recorded growth of 4.86%, reflecting improved domestic consumption and people's purchasing power. Meanwhile, information and communication sector recorded the highest growth of 7.57%, driven by the accelerated digitalization and increased internet penetration nationally. In terms of expenditure, household consumption was the main driver of growth with a contribution of 4.94%, while Gross Fixed Capital Formation (PMTB) or investment grew by 4.61%, reflecting investor optimism towards Indonesia's long-term prospects.

Amid the global economic slowdown, Indonesia's international trade performance remained positive. Export of goods and services grew by 3.2%, while import increased by 3.5%. The trade balance, which remained in surplus, also supported the stability of external sector.

The inflation rate throughout 2024 was recorded at 2.8%, still within the inflation target range set by the government and Bank Indonesia. This matter reflected the effectiveness of policies in maintaining price stability and people's purchasing power amid the global price dynamics.

These economic achievements were inseparable from the right direction of fiscal policy, including efforts to optimize state revenues and make government spending more efficient. Solid synergy between fiscal and monetary policies also helped maintain macroeconomic stability to encourage inclusive growth.

Source:
- Statistics Indonesia: Official News of Statistics: Indonesia's Economic Growth in Quarter IV-2024.
- Fiscal Policy Agency of the Ministry of Finance: Indonesian Economy 2024: Stable Growth Owing to Right Policies.

Tinjauan Pasar Keuangan dan Industri Perbankan

Industri perbankan Indonesia kembali menunjukkan ketangguhannya di tengah ketidakpastian global dan tantangan ekonomi domestik sepanjang tahun 2024. Ketahanan ini tidak terlepas dari implementasi strategi yang adaptif dan inovatif, yang memungkinkan sektor perbankan menjaga stabilitas sistem keuangan, mendukung pemulihan ekonomi, serta mempertahankan kepercayaan pemangku kepentingan. Sebagai salah satu pilar utama pertumbuhan ekonomi nasional, industri perbankan terus bertransformasi menyesuaikan diri dengan dinamika ekonomi dan kebutuhan pasar.

Kinerja intermediasi perbankan mencatat tren positif, tercermin dari pertumbuhan kredit yang disalurkan oleh bank umum sebesar 10,52%, menandakan peran aktif sektor perbankan dalam mendorong aktivitas perekonomian. Di sisi lain, dana pihak ketiga (DPK) tumbuh sebesar 4,48%, lebih tinggi dibandingkan tahun sebelumnya yang tercatat 3,73%. Pertumbuhan ini turut menjaga stabilitas likuiditas dan mendukung fungsi intermediasi yang sehat.

Likuiditas perbankan juga berada dalam kondisi memadai, ditunjukkan oleh rasio Alat Likuid terhadap *Non-Core Deposit* (AL/NCD) sebesar 112,9% dan rasio Alat Likuid terhadap DPK (AL/DPK) sebesar 25,6%, keduanya jauh di atas ambang batas minimum ketentuan, masing-masing 50% dan 10%. Sementara itu, tingkat permodalan tetap solid dengan *Capital Adequacy Ratio* (CAR) sebesar 26,69%. Meskipun sedikit menurun dibandingkan tahun sebelumnya, rasio tersebut masih jauh di atas ketentuan minimum yang ditetapkan regulator.

Secara keseluruhan, industri perbankan mencatat kinerja positif sepanjang tahun 2024, termasuk kelompok Bank Berdasarkan Modal Inti (KBMI) 1 yang menunjukkan tren pertumbuhan aset, DPK, dan penyaluran kredit yang terus meningkat. Hal ini mencerminkan kondisi industri perbankan yang resilien dan tetap berperan sebagai motor penggerak pertumbuhan ekonomi nasional.

Overview of Financial Market and Banking Industry

Indonesia's banking industry once again demonstrated its resilience amidst global uncertainty and domestic economic challenges throughout 2024. This resilience was inseparable from the implementation of adaptive and innovative strategies, enabling banking sector to maintain financial system stability, support economic recovery, and maintain stakeholder confidence. As one main pillar of national economic growth, banking industry constantly transformed itself to adapt to economic dynamics and market needs.

Banking intermediation performance recorded a positive trend, reflected in the growth of lending by commercial banks of 10.52%, indicating banking sector's active role in driving economic activity. On the other hand, third-party funds (DPK) grew by 4.48%, higher than 3.73% in the previous year. This growth also maintained liquidity stability and supported a healthy intermediation function.

Banking liquidity was also in adequate condition, indicated by the ratio of Liquid Assets to Non-Core Deposits (AL/NCD) of 112.9% and ratio of Liquid Assets to DPK ratio (AL/DPK) of 25.6%, both far above the minimum threshold of 50% and 10%, respectively. Meanwhile, capital level remained solid with a Capital Adequacy Ratio (CAR) of 26.69%. Despite slightly declining compared to that of the previous year, the ratio was still far above the minimum requirements set by the regulator.

Overall, banking industry recorded positive performance throughout 2024, including the Bank Group based on Core Capital (KBMI) 1 which showed a trend of increasing assets growth, DPK, and lending. These performances reflected the condition of resilient banking industry which continued to play a role as a driving force for the national economic growth.

Uraian	Industri Perbankan Banking Industry		Kelompok Bank berdasarkan Modal Inti Bank Group based on Core Capital (KBMI) 1		Description
	2024	2023	2024	2023	
Kinerja Keuangan **(dalam miliar Rupiah)**					**Financial Performance** **(in billion Rupiah)**
Aset	**12.460.955**	11.765.838	**1.447.345**	1.377.864	Assets
DPK	**8.837.242**	8.457.929	**974.815**	918.307	Third-Party Funds
Kredit	**7.942.947**	7.186.935	**810.760**	754.649	Loans

Uraian	Industri Perbankan Banking Industry		Kelompok Bank berdasarkan Modal Inti Bank Group based on Core Capital (KBMI) 1		Description
	2024	2023	2024	2023	
Rasio Keuangan (dalam %)					**Financial Ratios (in %)**
Net Interest Margin (NIM)	**4,62**	4,81	**4,52**	4,93	Net Interest Margin (NIM)
Return on Assets (ROA)	**2,69**	2,74	**0,92**	1,33	Return on Assets (ROA)
Loan to Deposits Ratio (LDR)	**88,57**	83,83	**82,53**	81,84	Loan to Deposits Ratio (LDR)
Capital Adequacy Ratio (CAR)	**26,69**	27,65	**31,45**	33,44	Capital Adequacy Ratio (CAR)
Beban Operasional Pendapatan Operasional (BOPO)	**81,30**	78,92	**90,64**	88,50	Operating Expenses to Operating Income (BOPO)

Aset

Pada tahun 2024, industri perbankan nasional mencatat pertumbuhan aset yang solid, dengan total aset mencapai Rp12.460,96 triliun atau meningkat 5,91% dibandingkan tahun 2023 yang sebesar Rp11.765,84 triliun. Di sisi lain, KBMI 1 juga menunjukkan pertumbuhan positif, dengan total aset meningkat 5,04% dari Rp1.377,86 triliun pada tahun 2023 menjadi Rp1.447,35 triliun pada tahun 2024. Pertumbuhan ini mencerminkan keberlanjutan ekspansi dan penguatan struktur keuangan perbankan di tengah dinamika perekonomian.

Dana Pihak Ketiga

Pada tahun 2024, DPK di industri perbankan nasional menunjukkan pertumbuhan yang stabil, dengan total DPK mencapai Rp8.837,24 triliun atau meningkat 4,49% dibandingkan tahun 2023 yang sebesar Rp8.457,93 triliun. KBMI 1 turut mencatat pertumbuhan yang positif, dengan DPK meningkat 6,15% dari Rp918,31 triliun menjadi Rp974,82 triliun. Kinerja ini mencerminkan kepercayaan masyarakat terhadap sektor perbankan, serta efektivitas strategi penghimpunan dana yang dijalankan oleh perbankan, khususnya pada segmen KBMI 1.

Kredit

Hingga akhir tahun 2024, industri perbankan mencatat pertumbuhan penyaluran kredit sebesar 10,52% menjadi Rp7.942,95 triliun, dibandingkan Rp7.186,94 triliun pada tahun sebelumnya. Peningkatan ini mencerminkan peran aktif sektor perbankan dalam mendorong pertumbuhan ekonomi melalui pembiayaan. Di sisi lain, kelompok KBMI 1 turut menunjukkan kinerja positif dengan total penyaluran kredit mencapai Rp810,76 triliun, tumbuh 7,44% dibandingkan tahun 2023 yang sebesar Rp754,65 triliun.

Sumber:
- IDXChannel: Industri Perbankan Selama 2024 Terpantau Membaik, Berikut Datanya.
- Otoritas Jasa Keuangan Indonesia: Statistik Perbankan Indonesia Desember 2024.
- Otoritas Jasa Keuangan: Pertemuan Tahunan Industri Jasa Keuangan 2025 "Penguatan Sektor Jasa Keuangan yang Stabil dan Inklusif untuk Mendukung Program Prioritas Nasional".

Assets

In 2024, national banking industry recorded solid asset growth, with total assets reaching Rp12,460.96 trillion or an increase of 5.91% compared to Rp11,765.84 trillion in 2023. On the other hand, KBMI 1 also showed positive growth, with total assets increasing by 5.04% from Rp1,377.86 trillion in 2023 to Rp1,447.35 trillion in 2024. These growth reflected the sustainability of expansion and strengthening of banking financial structure amidst economic dynamics.

Third-Party Funds

In 2024, third-party funds (DPK) in the national banking industry showed stable growth, with total DPK reaching Rp8,837.24 trillion or an increase of 4.49% compared to Rp8,457.93 trillion in 2023. KBMI 1 also recorded positive growth, with DPK increasing by 6.15% from Rp918.31 trillion to Rp974.82 trillion. These performances reflected public trust in banking sector, as well as effective funding strategy implemented by banks, particularly in KBMI 1 segment.

Loans

Until the end of 2024, the banking industry recorded lending growth of 10.52% to Rp7,942.95 trillion, compared to Rp7,186.94 trillion in the previous year. This increase reflected the active role of banking sector in driving economic growth through financing. On the other hand, KBMI 1 group also showed positive performance with total lending reaching Rp810.76 trillion, grew by 7.44% compared to Rp754.65 trillion in 2023.

Source:
- IDXChannel: Banking Industry in 2024 Observed to Improve, Here is the Data.
- Indonesia Financial Services Authority: Indonesian Banking Statistics December 2024.
- Financial Services Authority: 2025 Annual Meeting of Financial Services Industry "Strengthening Stable and Inclusive Financial Services Sector to Support National Priority Programs".

TINJAUAN OPERASIONAL
Operational Overview

Sebagai entitas bisnis di sektor perbankan, Bank Ganesha menjalankan kegiatan operasional melalui menghimpun dana dari masyarakat yang kemudian disalurkan kembali dalam bentuk kredit kepada badan usaha, maupun dalam bentuk pembiayaan lainnya. Selain itu, Bank Ganesha juga menyediakan beragam layanan perbankan guna mendukung kebutuhan finansial nasabah secara menyeluruh.

As a business entity in banking sector, Bank Ganesha carries out operational activities by collecting funds from public which are then redistributed in form of loans to business entities, or in other forms of financing. Furthermore, Bank Ganesha also provides various banking services to support the overall financial needs of customers.

Strategi Pengembangan Bisnis

Selaras dengan visi dan misi untuk menjadi Bank terpercaya dengan operasional yang sehat dan produk inovatif, Bank Ganesha terus berkomitmen melakukan pengembangan di berbagai aspek, mulai dari layanan, produk, saluran pemasaran hingga infrastruktur. Komitmen ini dituangkan dalam rencana strategis jangka pendek, menengah, dan panjang, yang menjadi dasar pengembangan bisnis pada tahun 2024 antara lain:

1. Strategi Penyaluran Dana
    a. Menjaga portofolio kredit konvensional yang sehat dan meningkatkan layanan kepada nasabah secara digital;
    b. Meningkatkan kerja sama penyaluran kredit dengan fintech dan Lembaga Jasa Keuangan melalui pengembangan TI dan layanan digital; dan
    c. Mengembangkan bisnis dengan dukungan layanan digital melalui peningkatan kemitraan dengan ekosistem yang relevan.
2. Strategi Penghimpunan Dana
    a. Meningkatkan dan menjaga stabilitas dana ritel dengan optimalisasi produk yang sudah tersedia serta pengembangan fitur layanan digital sesuai kebutuhan nasabah;
    b. Mengembangkan *digital saving* melalui pembukaan rekening secara *online* (*online onboarding*), peningkatan transaksi digital, dan kerja sama dengan pihak ketiga melalui aplikasi BANGGA; dan
    c. Meluncurkan program-program inovatif untuk meningkatkan daya tarik produk simpanan.
3. Strategi *Fee Based Income*
    a. Meningkatkan transaksi melalui aplikasi BANGGA, termasuk aktivitas *biller*, *payroll*, remitansi, perdagangan, valas, surat berharga, ekspor-impor, *virtual account*, *QRIS*, kartu *debit*, dan lainnya dengan tetap memperhatikan *risk appetite* dan *risk tolerance* yang ditetapkan;
    b. Mengembangkan produk *Wealth Management* berbasis digital yang dapat diakses melalui aplikasi BANGGA; dan
    c. Menambah mitra untuk produk-produk spesifik sesuai kebutuhan nasabah.

Business Development Strategy

In line with the vision and mission to become a trusted bank with healthy operations and innovative products, Bank Ganesha is continuously committed to developing various aspects, ranging from services, products, marketing channels to infrastructure. This commitment was stated in the short, medium, and long-term strategic plans, serving the basis for business development in 2024, including:

1. Lending Strategy
    a. Maintaining a healthy conventional loan portfolio and improving services to customers digitally;
    b. Increasing cooperation in lending with fintech and Financial Services Institutions through the development of IT and digital services; and
    c. Developing business with digital service support through increasing partnerships with relevant ecosystems.
2. Funding Strategy
    a. Increasing and maintaining the stability of retail funds by optimizing existing products and developing digital service features according to customer needs;
    b. Developing digital savings through online account opening (online onboarding), increasing digital transactions, and cooperating with third parties through BANGGA application; and
    c. Launching innovative programs to increase the attractiveness of savings products.
3. Fee-Based Income Strategy
    a. Increasing transactions through BANGGA application, including biller activities, payroll, remittances, trade, foreign exchange, securities, export-import, virtual accounts, QRIS, debit cards, and others while still considering the risk appetite and risk tolerance that have been set;
    b. Developing digital-based Wealth Management products that is accessible through BANGGA application; and
    c. Adding partners for specific products according to customer needs.

Aspek Pemasaran

Dengan menghadapi persaingan yang semakin ketat di industri perbankan, Bank Ganesha menerapkan sejumlah strategi pemasaran guna menjaga posisi pasar, memanfaatkan peluang bisnis, serta meningkatkan daya saing. Strategi tersebut antara lain:

1. Memperkuat kerja sama penyaluran kredit dengan perusahaan *fintech* dan Lembaga Jasa Keuangan lainnya dengan pengembangan teknologi informasi serta layanan perbankan digital; dan
2. Menjaga sekaligus meningkatkan stabilitas dana ritel dengan mengoptimalkan produk eksisting serta mengembangkan fitur layanan perbankan digital yang relevan dengan kebutuhan nasabah.

Marketing Aspect

By facing the increasingly tight competition in banking industry, Bank Ganesha implements a number of marketing strategies to maintain its market position, take advantage of business opportunities, and increase competitiveness. These strategies include:

1. Strengthening lending cooperation with fintech companies and other Financial Services Institutions by developing information technology and digital banking services; and
2. Maintaining and increasing the stability of retail funds by optimizing existing products and developing digital banking service features that are relevant to customer needs.

Pangsa Pasar

Sebagai bank konvensional yang tergolong dalam KBMI 1, Bank Ganesha bersaing dengan bank sejenis serta industri perbankan nasional dalam hal penguasaan pasar. Posisi pasar tersebut tercermin melalui kinerja utama Perseroan, antara lain total aset, DPK, dan penyaluran kredit, yang ditunjukkan sebagai berikut:

Market Share

As a conventional bank included in KBMI 1, Bank Ganesha competes with similar banks and national banking industry in market share. The market position is reflected through the Company's main performance, including total assets, DPK, and lending, which are shown as follows:

(dalam miliar Rupiah / in billion Rupiah)

Uraian	2024			2023			Description
	Aset Assets	Kredit Loans	DPK Third-Party Funds	Aset Assets	Kredit Loans	DPK Third-Party Funds	
Perbankan Nasional (BUK)	**12.460.955**	**7.942.947**	**8.837.242**	11.765.838	7.186.935	8.457.929	National Banking (BUK)
KBMI 1	**1.447.345**	**810.760**	**974.815**	1.377.864	754.649	918.307	KBMI 1
Bank Ganesha	**10.358**	**5.020**	**6.654**	9.402	4.336	5.992	Bank Ganesha
Pangsa Pasar terhadap BUK (%)	**0,08**	**0,06**	**0,08**	0,08	0,06	0,07	Market Share to BUK (%)
Pangsa Pasar terhadap KBMI 1 (%)	**0,72**	**0,62**	**0,68**	0,68	0,57	0,65	Market Share of KBMI 1 (%)

Pada tahun 2024, pangsa pasar Bank Ganesha dalam industri perbankan nasional (BUK) berdasarkan total aset dan DPK tercatat tetap stabil di angka 0,08% sama seperti tahun sebelumnya. Sementara itu, pangsa pasar berdasarkan kredit juga bertahan di level 0,06%. Hal ini menunjukkan bahwa meskipun terdapat pertumbuhan penyaluran kredit oleh Bank Ganesha, peningkatan serupa juga terjadi di tingkat industri, sehingga tidak memberikan dampak signifikan terhadap pergeseran pangsa pasar nasional.

In 2024, Bank Ganesha's market share in the national banking (BUK) industry based on total assets and DPK remained stable at 0.08%, the same as that of the previous year. Meanwhile, market share based on loans also remained at 0.06%. These matters showed that despite of the growth in lending by Bank Ganesha, a similar increase also occurred at industry level, resulting in no significant impact on the shift in the national market share.

Di sisi lain, jika dibandingkan dengan KBMI 1, pangsa pasar Bank Ganesha pada tahun 2024 mengalami peningkatan di

On the other hand, compared to KBMI 1, Bank Ganesha's market share in 2024 increased across all key indicators.

seluruh indikator utama. Pangsa pasar aset naik dari 0,68% menjadi 0,72%, DPK dari 0,65% menjadi 0,68%, dan kredit dari 0,57% menjadi 0,62%. Capaian ini mencerminkan pertumbuhan yang konsisten dan solid atas kinerja keuangan Bank Ganesha sepanjang tahun berjalan.

The market share of assets increased from 0.68% to 0.72%, DPK increased from 0.65% to 0.68%, and loans increased from 0.57% to 0.62%. These achievements reflected consistent and solid growth in Bank Ganesha's financial performance throughout the year.

Suku Bunga Dasar Bank

Sebagai institusi perbankan yang beroperasi di Indonesia, Bank memiliki kewajiban untuk menyampaikan dan mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Pelaporan ini diyakini dapat meningkatkan praktik tata kelola yang baik (*good governance*), mendorong persaingan yang sehat di industri perbankan, serta menciptakan disiplin pasar (*market discipline*) yang lebih efektif.

SBDK berfungsi sebagai acuan dalam penetapan suku bunga kredit kepada debitur. Namun, SBDK belum memperhitungkan komponen estimasi premi risiko, yang besarnya bergantung pada evaluasi Bank atas tingkat risiko masing-masing debitur atau kelompok debitur. Bank secara berkala melakukan penyesuaian terhadap SBDK, selaras dengan pergerakan suku bunga acuan BI 7-*day* (*Reverse*) *Repo Rate*. Rincian tingkat SBDK Bank diuraikan berikut:

Prime Lending Rate

As a banking institution operating in Indonesia, the Bank is required to submit and publish the Prime Lending Rate (SBDK) in Rupiah currency, as stipulated in Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. This reporting is believed to improve good governance practices, encourage healthy competition in banking industry, and create more effective market discipline.

SBDK serves as a reference in determining loan interest rate for debtors. However, SBDK does not calculate the risk premium estimation component, the amount of which depends on the Bank's evaluation of the risk level of each debtor or group of debtors. The Bank periodically makes adjustments to SBDK, in line with the movement in benchmark interest rate BI 7-day (Reverse) Repo Rate. The details of the Bank's SBDK levels are outlined below:

TINGKAT SUKU BUNGA PENGHIMPUNAN DANA RATA-RATA SETAHUN
Annual Average Interest Rate of Funding

(dalam % / in %)

Uraian	2024	2023	Description
Giro			**Demand Deposits**
Rupiah	**2,61**	1,74	Rupiah
Dolar Amerika Serikat	**0,10**	1,63	United States Dollar
Tabungan			**Savings Deposits**
Rupiah	**2,42**	1,96	Rupiah
Dolar Amerika Serikat	**-**	-	United States Dollar
Deposito Berjangka			**Time Deposits**
Rupiah	**5,74**	4,26	Rupiah
Dolar Amerika Serikat	**4,10**	3,06	United States Dollar

TINGKAT SUKU BUNGA DASAR KREDIT RUPIAH PER TAHUN
Rupiah Prime Lending Rate per Year

(dalam % / in %)

Uraian	Kredit Korporasi Corporate Credit	Kredit Ritel Retail Credit	Kredit Mikro Micro Credit	Kredit Kecil Small Credit	Kredit Menengah Medium Credit	Kredit Konsumsi Consumer Loans		Description
						KPR House Loan	Non-KPR Non-House Loan	
Tahun 2024	**8,65**	**8,65**	**11,70**	**10,30**	**9,10**	**9,00**	**13,65**	**Year 2024**
Tahun 2023	8,73	9,70	13,86	N/A	N/A	8,19	7,5	Year 2023

TINGKAT SUKU BUNGA PINJAMAN RATA-RATA SETAHUN
Annual Average Interest Rate of Lending

(dalam % / in %)

Uraian	2024	2023	Description
Rupiah	**10,96**	10,75	Rupiah
Dolar Amerika Serikat	**5,74**	3,42	United States Dollar

Informasi terbaru mengenai SBDK yang berlaku dapat diakses melalui publikasi di seluruh kantor Bank dan/atau pada situs resmi Bank (www.bankganesha.co.id).

The latest information regarding applicable SBDK is accessible through publications at all Bank offices and/or on the Bank's official website (www.bankganesha.co.id).

Kinerja Operasional

Operational Performance

Produk Simpanan

Produk simpanan merupakan bagian dari DPK yang dihimpun oleh Bank melalui berbagai jenis giro, tabungan, dan deposito berjangka. Kinerja operasional produk simpanan Bank selama 2 tahun terakhir disajikan sebagai berikut:

Deposits Products

Deposits products are part of DPK collected by the Bank through various types of demand deposits, savings deposits, and time deposits. The operational performance of the Bank's deposits products for the past 2 years is presented as follows:

TOTAL REKENING DANA PIHAK KETIGA
Total Accounts of Third-Party Funds

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

Uraian	2024		2023		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Giro	**817**	**2,25**	817	2,31	0,00	Demand Deposits
Tabungan	**32.273**	**88,90**	31.781	89,83	1,55	Savings Deposits
Deposito Berjangka	**3.211**	**8,85**	2.782	7,86	15,42	Time Deposits
Total	**36.301**	**100,00**	**35.380**	**100,00**	**2,60**	**Total**

Pada tahun 2024, total rekening DPK yang dihimpun Bank mengalami peningkatan sebesar 2,60% dari 35.380 unit rekening di tahun 2023 menjadi 36.301 unit rekening di tahun 2024. Total rekening DPK Bank masih didominasi oleh produk tabungan dengan proporsi terbesar.

In 2024, the total accounts of DPK collected by the Bank increased by 2.60% from 35,380 account units in 2023 to 36,301 account units in 2024. The total accounts of the Bank's DPK were still dominated by savings deposits product with the largest proportion.

TOTAL DANA PIHAK KETIGA
Total Third-Party Funds

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

Uraian	2023		2022		Pertumbuhan (Penurunan) Growth (Decrease) (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Giro	**1.550.922**	**23,31**	1.937.370	32,33	(19,95)	Demand Deposits
Tabungan	**534.826**	**8,04**	546.906	9,13	(2,21)	Savings Deposits
Deposito Berjangka	**4.568.030**	**68,65**	3.507.763	58,54	30,23	Time Deposits
Total	**6.653.778**	**100,00**	**5.992.039**	**100,00**	**11,04**	**Total**

Pada tahun 2024, Bank mencatat pertumbuhan DPK sebesar 11,04%, dari Rp5,99 triliun pada tahun 2023 menjadi Rp6,65 triliun. Pertumbuhan ini terutama didorong oleh peningkatan pada produk deposito berjangka yang tumbuh signifikan sebesar 30,23%.

In 2024, the Bank recorded DPK's growth of 11.04%, from Rp5.99 trillion in 2023 to Rp6.65 trillion. This growth was mainly driven by the increase in time deposits product which grew significantly by 30.23%.

Produk Pinjaman

Produk pinjaman merupakan fasilitas kredit atau pembiayaan yang disalurkan Bank kepada pihak ketiga, baik perorangan maupun badan usaha, dan diklasifikasikan berdasarkan jenis kredit serta sektor ekonomi. Sepanjang tahun 2024, kinerja produk pinjaman menunjukkan perkembangan yang diuraikan sebagai berikut:

Loan Products

Loan products are loan or financing facilities distributed by the Bank to third parties, both individuals and business entities, and are classified by type of loans and economic sector. Throughout 2024, loan products' performance showed development as follows:

PINJAMAN BERDASARKAN JENIS KREDIT
Loans by Type of Credit

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

Uraian	2024		2023		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Kredit Modal Kerja	**3.409.789**	**67,93**	3.040.806	70,13	12,13	Working Capital Loans
Kredit Investasi	**652.289**	**12,99**	835.244	19,26	(21,90)	Investment Loans
Kredit Konsumsi	**957.754**	**19,08**	459.722	10,60	(108,33)	Consumer Loans
Total	**5.019.832**	**100,00**	**4.335.772**	**100,00**	**15,78**	**Total**

Per 31 Desember 2024, Bank mencatat total pinjaman sebesar Rp5,02 triliun, meningkat 15,78% dibandingkan dengan posisi 31 Desember 2023 yang sebesar Rp4,34 triliun. Berdasarkan kategori pinjaman yang disalurkan, mayoritas produk pinjaman Bank didominasi oleh kredit modal kerja, yang menyumbang 67,93% dari total pinjaman pada tahun 2024.

As of December 31, 2024, the Bank recorded total loans of Rp5.02 trillion, an increase of 15.78% compared to the position of December 31, 2023, of Rp4.34 trillion. Based on the category of loans, the majority of the Bank's loan products were dominated by working capital loans, which contributed 67.93% of the total loans in 2024.

PINJAMAN BERDASARKAN SEKTOR EKONOMI
Loans by Economic Sector

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

Uraian	2024		2023		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Rupiah						**Rupiah**
Industri Pengolahan	**1.325.381**	**26,40**	1.362.940	31,43	(2,76)	Processing Industry
Pertambangan dan Penggalian	**364.743**	**7,27**	493.165	11,37	(26,04)	Mining and Quarrying
Rumah Tangga	**953.707**	**19,00**	447.666	10,32	113,04	Household
Perdagangan Besar dan Eceran Reparasi dan Perawatan Mobil dan Sepeda Motor	**420.100**	**8,37**	435.763	10,05	(3,59)	Wholesale and Retail Trade Car and Motorcycle Repair and Maintenance
Aktivitas Keuangan dan Asuransi	**649.151**	**12,93**	343.697	7,93	88,87	Financial and Insurance Activities
Konstruksi	**358.957**	**7,15**	294.879	6,80	21,73	Construction
Real Estat	**247.577**	**4,93**	287.896	6,64	(14,00)	Real Estate
Pertanian, Kehutanan, dan Perikanan	**226.152**	**4,51**	175.302	4,04	29,01	Agriculture, Forestry, and Fishery
Pengangkutan dan Pergudangan	**247.621**	**4,93**	152.252	3,51	62,64	Transportation and Warehousing
Penyediaan Akomodasi dan Penyediaan Makan Minum	**62.710**	**1,25**	86.803	2,00	(27,76)	Accommodation of Food and Beverage

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

Uraian	2024		2023		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	**37.918**	**0,76**	37.808	0,87	0,29	Rental and Lease Activities Without Option Rights, Employment, Travel Agents, and Other Business Support
Informasi dan Komunikasi	**48.633**	**0,97**	30.529	0,70	59,30	Information and Communication
Aktivitas Jasa Lainnya	**19.160**	**0,38**	25.139	0,58	(23,78)	Other Service Activities
Bukan Lapangan Usaha Lainnya	**4.047**	**0,08**	12.056	0,28	(66,43)	Not Other Business Fields
Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	**2.709**	**0,05**	3.011	0,07	(10,03)	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities
Aktivitas Rumah Tangga sebagai Pemberi Kerja, Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	**9.092**	**0,18**	2.780	0,06	227.05	Household Activities as an Employer, Activities that Produce Goods and Services by Households that are Used to Meet Their Own Needs
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	**3.764**	**0,07**	1.270	0,03	196,38	Human Health Activities and Social Activities
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	**-**	**0,00**	318	0,01	(100,00)	Government Administration, and Mandatory Defense Social Security
Pendidikan	**22**	**0,00**	45	0,00	(51,11)	Education
Aktivitas Profesional, Ilmiah, dan Teknis	**65**	**0,00**	44	0,00	47,73	Professional, Scientific, and Technical Activities
Kesenian, Hiburan, dan Rekreasi	**1.919**	**0.04**	-	-	100,00	Art, Entertainment, and Recreation
Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	**205**	**0,00**	-	0,00	100,00	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
Dolar Amerika Serikat						**United States Dollar**
Pertambangan dan Penggalian	**-**	**0,00**	107.779	2,49	(100,00)	Mining and Quarrying
Perdagangan Besar dan Eceran, Reparasi, dan Perawatan Mobil dan Sepeda Motor	**36,199**	**0,72**	34.630	0,80	4,53	Wholesale and Retail Trade, Car and Motorcycle Repair, and Maintenance
Total	**5.019.832**	**100,00**	**4.335.772**	**100,00**	**15,78**	**Total**

Pada tahun 2024, sektor industri pengolahan memberikan kontribusi terbesar terhadap portofolio kredit Bank, dengan total penyaluran mencapai Rp1,33 triliun atau setara 26,40% dari total kredit yang disalurkan.

In 2024, the processing industry sector contributed the most to the Bank's loan portfolio, with a total distribution of Rp1.33 trillion or equivalent to 26.40% of the total loans.

Layanan

Bank menyediakan berbagai layanan perbankan guna memperoleh pendapatan berbasis komisi (*fee-based income*). Rincian mengenai kinerja layanan Bank sepanjang tahun 2024 dijelaskan sebagai berikut:

Services

The Bank provides various banking services to obtain fee-based income. Details on the Bank's service performance throughout 2024 were explained as follows:

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

Uraian	2024		2023		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
L/C dan Bank Garansi	**20.383**	**70,71**	17.212	66,35	18,42	L/C and Bank Guarantee
ATM	**2.918**	**10,12**	3.305	12,74	(11,71)	ATM
Kliring	**971**	**3,37**	631	2,43	53,88	Clearing
Pemberitahuan Impor Barang	**1.555**	**5,39**	1.494	5,76	4,08	Import Declarations
Safe Deposit Box	**812**	**2,82**	859	3,31	(5,47)	Safe Deposit Box

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

Uraian	2024		2023		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Pembayaran Telkom	**45**	**0,16**	62	0,24	(27,42)	Telephone Bills (Telkom Payments)
Pembayaran Listrik PLN Praqtis	**22**	**0,08**	22	0,08	0,00	Electricity Bills (PLN Praqtis)
Bancassurance	**100**	**0,35**	118	0,45	(15,25)	Bancassurance
Keagenan Surat Berharga	**801**	**2,78**	654	2,52	22,48	Securities Agency
Internet Banking	**1.221**	**4,24**	1.585	6,11	(22,97)	Internet Banking
Total	**28.828**	**100,00**	**25.942**	**100,00**	**11,12**	**Total**

Pada tahun 2024, kinerja layanan Bank Ganesha tercatat mengalami peningkatan sebesar 11,12% menjadi Rp28,83 miliar, dibandingkan tahun sebelumnya yang tercatat sebesar Rp25,94 miliar pada 2023. Kontribusi terbesar layanan L/C dan Bank Garansi, yang menyumbang 70,71% dari total pendapatan layanan.

In 2024, Bank Ganesha's service performance increased by 11.12% to Rp28.83 billion, compared to that of the previous year of Rp25.94 billion in 2023. The largest contribution came from L/C and Bank Guarantee services, which contributed 70.71% of the total service income.

Tinjauan Operasi per Segmen Usaha

Segmen operasional Bank Ganesha dikategorikan berdasarkan produk dan layanan yang dikelompokkan ke dalam kategori sebagai berikut:

1. Produk dan jasa atas transaksi dengan bank lain;
2. Produk dan jasa atas transaksi dengan nasabah;
3. Produk dan jasa atas transaksi yang dilakukan pada divisi *treasury*, selain transaksi yang dilakukan dengan bank lain dan nasabah; dan
4. Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori perbankan, konsumer, dan *treasury*.

Informasi kinerja Bank Ganesha berdasarkan segmen usaha dalam 2 tahun terakhir diuraikan sebagai berikut:

Operational Overview by Business Segment

Bank Ganesha's operational segments are categorized by products and services grouped into the following categories:

1. Products and services for transactions with other banks;
2. Products and services for transactions with customers;
3. Products and services for transactions made at the treasury division, apart from transactions made with other banks and customers; and
4. These are transactions that cannot be categorized into banking, consumer, and treasury.

Bank Ganesha's performance information based on business segments in the past 2 years is described as follows:

SEGMEN OPERASI
Operating Segment

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

Uraian	Perbankan Banking	Konsumer Consumer	Treasury	Lainnya Others	Total	Description
2024						
Pendapatan						**Income**
Pendapatan Bunga	**45.188**	**484.377**	**193.636**	**-**	**723.201**	Interest Income
Pendapatan Operasional Lainnya	**-**	**36.724**	**10.120**	**14.359**	**61.203**	Other Operating Income
Total	**45.188**	**521.101**	**203.756**	**14.359**	**784.404**	**Total**
Beban						**Expenses**
Beban Bunga	**72**	**248.047**	**80**	**10.633**	**258.832**	Interest Expenses
Beban Operasional	**-**	**50.981**	**89**	**220.442**	**271.512**	Operating Expenses
Total	**72**	**299.028**	**169**	**231.075**	**530.344**	**Total**
Pendapatan/(Beban) Non Operasional	**-**	**-**	**5.466**	**(4.849)**	**617**	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	**45.116**	**222.073**	**209.053**	**(221.565)**	**254.677**	Profit before Tax

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

Uraian	Perbankan Banking	Konsumer Consumer	Treasury	Lainnya Others	Total	Description
2023						
Pendapatan						**Income**
Pendapatan Bunga	46.103	372.860	173.789	-	592.752	Interest Income
Pendapatan Operasional Lainnya	-	27.365	9.748	14.775	51.888	Other Operating Income
Total	**46.103**	**400.225**	**183.537**	**14.775**	**644.640**	**Total**
Beban						**Expenses**
Beban Bunga	72	140.640	113	10.208	151.033	Interest Expenses
Beban Operasional	-	141.977	18	220.751	362.746	Operating Expenses
Total	**72**	**282.617**	**131**	**230.959**	**513.779**	**Total**
Pendapatan/(Beban) Non Operasional	-	-	2.764	(4.841)	(2.077)	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	46.032	117.608	186.169	(221.024)	128.784	Profit before Tax
Pertumbuhan (Penurunan) / Growth (%)						
Pendapatan						**Income**
Pendapatan Bunga	(1,98)	29,91	11,42	-	22,01	Interest Income
Pendapatan Operasional Lainnya	-	34,20	3,82	(2,82)	17,95	Other Operating Income
Total	**(1,98)**	**30,20**	**11,02**	**(2,82)**	**21,68**	**Total**
Beban						**Expenses**
Beban Bunga	0,00	76,37	(29,20)	4,16	71,37	Interest Expenses
Beban Operasional	-	(64,09)	394,44	(0,14)	(25,15)	Operating Expenses
Total	**0,00**	**5,81**	**29,01**	**0,05**	**3,22**	**Total**
Pendapatan/(Beban) Non Operasional	-	-	97,76	0,17	(129,71)	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	(1,99)	88,82	12,29	0,24	97,76	Profit before Tax

Pada tahun 2024, Bank mencatat pertumbuhan pendapatan segmen operasi sebesar 21,68%, meningkat dari Rp664,64 miliar menjadi Rp784,40 miliar. Segmen konsumer memberikan kontribusi terbesar dengan porsi 66,43% atau Rp521,10 miliar, sementara segmen lainnya menyumbang pendapatan terendah sebesar Rp14,36 miliar atau 1,83% dari total pendapatan.

Di sisi lain, total beban segmen operasi pada tahun 2024 mencapai Rp530,34 miliar lebih tinggi dibandingkan tahun sebelumnya yang sebesar Rp513,78 miliar. Beban terbesar tercatat pada segmen konsumer, yakni Rp299,03 miliar atau 56,38%, sedangkan beban terendah berasal dari segmen perbankan, yang mencapai Rp72 juta atau 0,01%.

Sejalan dengan peningkatan pendapatan segmen operasi, laba sebelum pajak segmen operasi turut mengalami peningkatan sebesar 97,76% dari Rp128,78 miliar menjadi Rp254,68 miliar. Laba sebelum pajak tertinggi diperoleh oleh segmen konsumer dengan mencatatkan laba sebelum pajak sebesar Rp222,07 miliar.

In 2024, the Bank recorded a growth in operating segment by 21.68%, increasing from Rp664.64 billion to Rp784.40 billion. Consumer segment provided the largest contribution with a portion of 66.43% or Rp521.10 billion, while other segments provided contribution with the lowest income of Rp14.36 billion or 1.83% of total income.

On the other hand, the total expenses of operating segment in 2024 reached Rp530.34 billion, higher than Rp513.78 billion in the previous year. The largest expense was recorded in consumer segment of Rp299.03 billion or 56.38%, while the lowest expense came from banking segment, which reached Rp72 million or 0.01%.

In line with the increase in operating segment income, the profit before tax of operating segment also increased by 97.76% from Rp128.78 billion to Rp254.68 billion. The highest profit before tax was obtained by consumer segment by recording a profit before tax of Rp222.07 billion.

TINJAUAN KEUANGAN
Financial Overview

Tinjauan keuangan menyajikan informasi mengenai analisis dan pembahasan manajemen berdasarkan laporan keuangan Bank, yang disusun sesuai dengan prinsip akuntansi keuangan yang berlaku umum di Indonesia untuk tahun yang berakhir pada 31 Desember 2024. Laporan Keuangan Bank telah diaudit oleh KAP Purwantono, Sungkoro & Surja dan memperoleh opini wajar dalam semua hal yang material.

The financial review presents information related to management discussion and analysis based on the Bank's financial statements, prepared in accordance with the generally accepted financial accounting principles in Indonesia for the year ended December 31, 2024. The Bank's Financial Statements were audited by KAP Purwantono, Sungkoro & Surja and obtained unqualified opinion in all material respects.

Laporan Posisi Keuangan
Statements of Financial Position

ASET
Assets

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Aset Keuangan					**Financial Assets**
Kas	**45.628**	43.763	1.865	4,26	Cash
Giro pada Bank Indonesia	**372.189**	450.009	(77.820)	(17,29)	Current Accounts with Bank Indonesia
Giro pada Bank Lain - Pihak Ketiga	**378.669**	745.211	(366.542)	(49,19)	Current Accounts with Other Banks - Third Parties
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga	**1.636.563**	1.084.937	551.626	50,84	Placements with Bank Indonesia and Other Banks - Third Parties
Efek-Efek - Pihak Ketiga	**2.837.347**	1.482.867	1.354.480	91,34	Securities - Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Ketiga	**-**	1.150.667	(1.150.667)	(100,00)	Securities Purchased under Agreement to Resell - Third Parties
Kredit - Neto	**4.780.131**	4.137.955	642.176	15,52%	Loans - Net
Pihak Berelasi	**31.700**	34.364	(2.664)	(7,75)	Related Parties
Pihak Ketiga	**4.748.431**	4.103.591	644.840	15,71	Third Parties
Tagihan Akseptasi	**11.617**	-	11.617	100,00	Acceptance Receivables
Total Aset Keuangan	**10.062.144**	**9.095.409**	**966.735**	**10,63**	**Total Financial Assets**
Aset Non Keuangan					**Non-Financial Assets**
Aset Tetap – Neto	**63.141**	61.547	1.549	2,59	Fixed Assets – Net
Aset Hak Guna – Neto	**12.346**	18.937	(6.591)	(34,80)	Right of Use Assets – Net
Aset Tak Berwujud - Neto	**10.703**	11.447	(744)	(6,50)	Intangible Assets - Net
Aset Pajak Tangguhan	**104.037**	105.146	(1.109)	(1,05)	Deferred Tax Assets
Aset Lain-Lain – Neto	**105.879**	109.823	(3.944)	(3,59)	Other Assets – Net
Total Aset Non Keuangan	**296.106**	**306.900**	**(10.794)**	**(3,52)**	**Total Non-Financial Assets**
Total Aset	**10.358.250**	**9.402.309**	**955.941**	**10,17**	Total Assets

Total Aset
Bank membukukan total aset pada tahun 2024 sebesar Rp10,36 triliun, lebih tinggi 10,17% dibandingkan tahun 2023 yang mencapai Rp9,40 triliun. Peningkatan ini terutama dipengaruhi oleh total aset keuangan yang meningkat sebesar 10,63%.

Total Assets
The Bank recorded total assets in 2024 of Rp10.36 trillion, 10.17% higher than Rp9.40 trillion in 2023. This increase was mainly due to the total financial assets that increased by 10.63%.

Total Aset Keuangan

Total aset keuangan Bank pada akhir tahun 2024 sebesar Rp10,06 triliun tercatat meningkat sebesar 10,63% dari tahun 2023 yang sebesar Rp9,10 triliun. Hal ini dipengaruhi oleh peningkatan efek-efek pihak ketiga sebesar 91,34%.

Total Aset Non-Keuangan

Total aset non-keuangan Bank tahun 2024 sebesar Rp296,11 miliar, menurun 3,52% dibandingkan tahun 2023 mencapai Rp306,90 miliar. Penurunan total aset non-keuangan dikontribusikan oleh aset hak guna – neto yang menurun sebesar 34,80%.

Total Financial Assets

The Bank's total financial assets at the end of 2024 were Rp10.06 trillion, recorded an increase of 10.63% from Rp9.10 trillion in 2023. This was due to an increase in third-party securities of 91.34%.

Total Non-Financial Assets

The Bank's total non-financial assets in 2024 were Rp296.11 billion, decreasing by 3.52% compared to Rp306.90 billion in 2023. The decrease in total non-financial assets was contributed by right-of-use assets - net which decreased by 34.80%.

LIABILITAS
Liabilities

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Liabilitas Keuangan					**Financial Liabilities**
Liabilitas Segera	**140.958**	11.873	129.085	1.087,21	Liabilities due Immediately
Simpanan	**6.653.778**	5.992.039	661.739	11,04	Deposits
Pihak Berelasi	**141.572**	69.371	72.201	104,08	Related Parties
Pihak Ketiga	**6.512.206**	5.922.668	589.538	9,95	Third Parties
Simpanan dari Bank Lain - Pihak Ketiga	**2.143**	2.238	(95)	(4,24)	Deposits from Other Banks - Third Parties
Kewajiban Akseptasi	**11.619**	-	11.619	100,00	Acceptance Liabilities
Liabilitas Lain-Lain	**63.944**	69.775	(5.831)	(8,36)	Other Liabilities
Total Liabilitas Keuangan	**6.872.442**	**6.075.925**	**796.517**	**13,11**	**Total Financial Liabilities**
Liabilitas Non Keuangan					**Non-Financial Liabilities**
Utang Pajak	**10.315**	53.600	(43.285)	(80,76)	Taxes Payable
Liabilitas Imbalan Pasca Kerja	**30.212**	28.582	1.630	5,70	Post-Employment Benefits Obligation
Total Liabilitas Non Keuangan	**40.527**	**82.182**	**(41.655)**	**(50,69)**	**Total Non-Financial Liabilities**
Total Liabilitas	**6.912.969**	**6.158.107**	**754.862**	**12,26**	**Total Liabilities**

Total Liabilitas

Per akhir tahun 2024, total liabilitas Bank tercatat sebesar Rp6,91 triliun, mengalami peningkatan sebesar 12,26% dibandingkan tahun 2023 yang sebesar Rp6,16 triliun. Peningkatan ini terutama didorong oleh total liabilitas keuangan yang meningkat sebesar 13,11%.

Total Liabilitas Keuangan

Total liabilitas keuangan Bank per 31 Desember 2024 tercatat mengalami peningkatan sebesar 13,11%, dari sebelumnya Rp6,08 triliun triliun per 31 Desember 2023 menjadi Rp6,87 triliun pada 2024. Hal ini disebabkan oleh peningkatan simpanan sebesar 11,04% di tahun 2024.

Total Liabilities

As of the end of 2024, the Bank's total liabilities were recorded at Rp6.91 trillion, an increase of 12.26% compared to Rp6.16 trillion in 2023. This increase was mainly driven by the total financial liabilities that increased by 13.11%.

Total Financial Liabilities

The Bank's total financial liabilities as of December 31, 2024, increased by 13.11%, from previously Rp6.08 trillion as of December 31, 2023, to Rp6.87 trillion in 2024. This was due to an increase in deposits of 11.04% in 2024.

Total Liabilitas Non-Keuangan

Total liabilitas non-keuangan tahun 2024 sebesar Rp40,53 miliar, menurun 50,69% dibandingkan dengan tahun 2023 yang mencapai Rp82,18 miliar. Penurunan tersebut khususnya berasal dari utang pajak yang menurun sebesar 80,76% dari sebelumnya tercatat Rp53,60 miliar menjadi Rp10,32 miliar.

Total Non-Financial Liabilities

The total non-financial liabilities in 2024 were Rp40.53 billion, a decrease of 50.69% compared to Rp82.18 billion in 2023. Such decrease was mainly due to taxes payable that decreased by 80.76% from previously Rp53.60 billion to Rp10.32 billion.

EKUITAS
Equity

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Modal Saham	**2.397.100**	2.397.100	0	0,00	Share Capital
Tambahan Modal Disetor	**692.110**	692.110	0	0,00	Additional Paid-In Capital
Surplus Revaluasi Aset Tetap – Neto	**36.784**	-	3.038	9,00	Revaluation Surplus of Fixed Assets – Net
Perubahan Nilai Wajar dari Keuangan yang Diukur pada Nilai Wajar Melalui Penghasilan Komprehensif Lain	**(9.905)**	33.746	(4.563)	85,42	Fair Value Changes of Securities Measured at Fair Value Through Other Comprehensive Income
Pengukuran Kembali Program Imbalan Pasti -Neto	**(15.760)**	(5.342)	890	(5,35)	Remeasurement of Defined Benefit Plan - Net
Saldo Laba	**344.952**	126.588	201.714	140,82	Retained Earnings
Total Ekuitas	**3.445.281**	**3.244.202**	**201.079**	**6,20**	**Total Equity**

Total Ekuitas

Total ekuitas Bank pada tahun 2024 sebesar Rp3,45 triliun, tercatat meningkat sebesar 6,20% dari tahun 2023 yang sebesar Rp3,24 triliun. Hal ini terjadi terutama karena peningkatan saldo laba sebesar 140,82%.

Total Equity

The Bank's total equity in 2024 was Rp3.45 trillion, an increase of 6.20% from Rp3.24 trillion in 2023. This was mainly due to an increase in retained earnings of 140.82%.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Statements of Profit or Loss and Other Comprehensive Income

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pendapatan Bunga	**723.201**	592.752	130.449	22,01	Interest Income
Beban Bunga - Neto	**258.832**	151.033	107.799	71,37	Interest Expenses - Net
Pendapatan Bunga - Neto	**464.369**	**441.719**	**22.650**	**5,13**	**Interest Income - Net**
Pendapatan Operasional Lainnya	**61.203**	51.888	9.315	17,95	Other Operating Income
Beban Kerugian Penurunan Nilai	**50.344**	141.193	(90.849)	(64,34)	Provision for Impairment Losses
Beban Operasional Lainnya	**221.168**	**221.553**	**(385)**	**(0,17)**	**Other Operating Expenses**
Beban Operasional Lainnya - Neto	210.309	310.858	(100.549)	(32,35)	Other Operating Expenses - Net
Laba Operasional	**254.060**	**130.861**	**123.199**	**94,14**	**Income from Operations**
Pendapatan (Beban) Non-Operasional – Neto	**617**	2.077	2.694	129,71	Non-Operating Expenses - Net
Laba Sebelum Pajak Penghasilan	**254.677**	**128.784**	**125.893**	**97,76**	**Profit Before Income Tax**
Beban Pajak Penghasilan	**52.963**	24.819	28.144	113,40	Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	**201.714**	**103.965**	**97.749**	**94,02**	**Net Profit for the Year Attributable to:**

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pemilik Entitas Induk	-	-	-	-	Owners of the Entity
Kepentingan Non Pengendali	-	-	-	-	Non-Controlling Interests
Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan - Neto	**(635)**	1.475	(2.110)	(143,05)	Other Comprehensive Income for the Year - Net
Jumlah Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	**201.709**	**105.440**	**95.639**	**90,70**	**Total Comprehensive Income for the Year Attributable to:**
Pemilik Entitas Induk	-	-	-	-	Owners of the Entity
Kepentingan Non Pengendali	-	-	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**8.4**	**5,0**	**3,4**	**68,00**	**Basic/Diluted Earnings per Share (in full Rupiah)**

PENDAPATAN DAN BEBAN OPERASIONAL
Income and Expenses from Operations

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pendapatan Bunga	**723.201**	592.752	130.449	22,01	Interest Income
Rupiah	**641.147**	528.752	112.395	21,26	Rupiah
Valuta Asing	**82.054**	64.000	18.054	28,21	Foreign Currencies
Beban Bunga – Neto	**258.832**	151.033	107.799	71,37	Interest Expenses - Net
Bunga	**248.198**	140.825	107.373	76,25	Interest Expenses
Premi Program Penjaminan Simpanan	**10.633**	10.208	426	4,17	Premium on Deposit Guarantee Program
Total Pendapatan Bunga - Neto	**464.369**	**441.719**	22.650	5,13	**Total Interest Income - Net**

Pendapatan Bunga - Neto
Pada tahun 2024, Bank mencatatkan pendapatan bunga – neto sebesar Rp464,37 miliar, meningkat sebesar 5,13% dibandingkan tahun 2023 sebesar Rp441,72 miliar. Peningkatan ini berasal dari pendapatan bunga yang meningkat sebesar 22,01% dari sebelumnya Rp592,75 miliar menjadi Rp723,20 miliar.

Pendapatan Bunga
Hingga akhir tahun 2024, pendapatan bunga Bank mencapai Rp723,20 miliar, meningkat sebesar 22,01% dibandingkan tahun sebelumnya yang tercatat sebesar Rp592,75 miliar. Pertumbuhan ini didorong oleh kenaikan pendapatan bunga dalam mata uang Rupiah sebesar 21,26% serta pendapatan bunga dalam valuta asing yang meningkat sebesar 28,21%.

Beban Bunga - Neto
Pada akhir tahun 2024, beban bunga – neto tercatat sebesar Rp258,83 miliar, meningkat 71,37% dibandingkan tahun sebelumnya yang sebesar Rp151,03 miliar. Kenaikan ini terutama disebabkan oleh peningkatan beban bunga sebesar 76,25%, seiring dengan pertumbuhan DPK.

Interest Income - Net
In 2024, the Bank recorded net interest income of Rp464.37 billion, an increase of 5.13% compared to Rp441.72 billion in 2023. This increase came from interest income which increased by 22.01% from previously Rp592.75 billion to Rp723.20 billion.

Interest Income
As of the end of 2024, the Bank's interest income reached Rp723.20 billion, an increase of 22.01% compared to Rp592.75 billion in the previous year. This growth was driven by the increase in interest income in Rupiah currency of 21.26% and interest income in foreign currency that increased by 28.21%.

Interest Expenses - Net
At the end of 2024, the net interest expenses were recorded at Rp258.83 billion, an increase of 71.37% compared to Rp151.03 billion in the previous year. This increase was mainly due to the increase in interest expenses of 76.25%, in line with the growth of DPK.

PENDAPATAN OPERASIONAL LAINNYA
Other Operating Income

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Provisi dan Komisi selain Kredit – Neto	**27.862**	24.749	3.113	12,58	Commissions and Fees from Transactions Other than Loans – Net
Pendapatan Jasa Administrasi dan Penalti	**1.247**	1.630	(383)	(23,50)	Administration Fees and Penalties
(Kerugian) Keuntungan Transaksi Valuta Asing – Neto	**(283)**	2.330	(2.613)	(112,15)	(Loss) Gain on Foreign Exchange Transactions – Net
Keuntungan Neto Penjualan Efek	**11.945**	7.336	4.609	62,83	Net Gain on Sale of Securities
Lain-Lain	**20.432**	15.843	4.589	28,97	Others
Total Pendapatan Operasional Lainnya	**61.203**	**51.888**	**9.315**	**17,95**	**Total Other Operating Income**

Per 31 Desember 2024, pendapatan operasional lainnya Bank tercatat sebesar Rp61,20 miliar, meningkat 17,95% dibandingkan Rp51,89 miliar pada tahun 2023. Peningkatan ini terutama berasal dari kenaikan keuntungan neto penjualan efek yang tumbuh signifikan sebesar 62,83%.

As of December 31, 2024, the Bank's other operating income was recorded at Rp61.20 billion, an increase of 17.95% compared to Rp51.89 billion in 2023. This increase mainly came from the increase in net gain on sale of securities that grew significantly by 62.83%.

BEBAN KERUGIAN PENURUNAN NILAI
Provision for Impairment Losses

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Aset Keuangan	**(44.044)**	(140.998)	(96.954)	(68,76)	Financial Assets
Aset Non Keuangan	**(6.300)**	(195)	6.105	3.130,77	Non-Financial Assets
Total Beban Kerugian Penurunan Nilai	**(50.344)**	**(141.193)**	**(90.849)**	**(64,34)**	**Total Provision for Impairment Losses**

Beban kerugian penurunan nilai Bank mengalami penurunan sebesar 64,34% menjadi Rp50,34 miliar pada tahun 2024 dari Rp141,19 miliar di tahun 2023. Hal tersebut dipengaruhi oleh penurunan beban kerugian pada aset keuangan sebesar 68,76%.

The Bank's provision for impairment losses decreased by 64.34% to Rp50.34 billion in 2024 from Rp141.19 billion in 2023. This was affected by a decrease in impairment loss on financial assets by 68.76%.

BEBAN OPERASIONAL LAINNYA
Other Operating Expenses

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Umum dan Administrasi	**63.637**	61.041	2.596	4,25	General and Administrative
Tenaga Kerja	**152.390**	157.027	(4.637)	(2,95)	Personnel
Lain-Lain	**5.141**	3.485	1.656	47,52	Others
Total Beban Operasional Lainnya	**221.168**	**221.553**	**(385)**	**(0,17)**	**Total Other Operating Expenses**
Beban Operasional Lainnya - Neto	**210.309**	**310.858**	**(100.549)**	**(32,35)**	**Other Operating Expenses - Net**
Laba Operasional	**254.060**	**130.861**	**123.199**	**94,14**	**Income from Operations**

Beban Operasional Lainnya

Pada tahun 2024, beban operasional lainnya Bank tercatat sebesar Rp221,17 miliar, sedikit menurun sebesar 0,17% dibandingkan tahun sebelumnya yang sebesar Rp221,55 miliar. Penurunan ini terutama disebabkan oleh beban tenaga kerja, yang menurun sebesar 2,95% menjadi Rp152,39 miliar dari Rp157,03 miliar pada tahun 2023.

Other Operating Expenses

In 2024, the Bank's other operating expenses were recorded at Rp221.17 billion, a slight decrease of 0.17% compared to that of the previous year of Rp221.55 billion. This decrease was mainly due to personnel expense, which decreased by 2.95% to Rp152.39 billion from Rp157.03 billion in 2023.

Laba Operasional

Laba operasional Bank pada tahun 2024 mengalami peningkatan sebesar 94,14%, dari sebelumnya Rp130,86 miliar menjadi Rp254,06 miliar. Hal ini terutama disebabkan oleh meningkatnya pendapatan bunga – neto sebesar 5,13%.

Income from Operations

The Bank's income from operations in 2024 increased by 94.14%, from Rp130.86 billion to Rp254.06 billion. This was mainly due to an increase in net interest income by 5.13%.

PENDAPATAN (BEBAN) NON-OPERASIONAL – NETO

Non-Operating Expenses - Net

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Keuntungan Pelepasan Aset Tetap – Neto	**182**	1.091	(909)	(83,32)	Gain on Disposals of Fixed Assets – Net
Kerugian Penjualan Agunan yang Diambil Alih	**-**	(1.239)	1.239	100,00	Loss on Sales for Foreclosed Asset
Beban Administrasi Agunan yang Diambil Alih	**(12)**	(413)	401	97,09	Administrative Expenses of Foreclosed Properties
Lain-Lain – Neto	**447**	1.516	1.963	129,49	Others - Net
Pendapatan (Beban) Non-Operasional – Neto	**617**	**2.077**	**2.694**	**129,71**	**Non-Operating Income (Expenses) - Net**
Laba sebelum Pajak Penghasilan	**254.677**	**128.784**	**125.893**	**97,76**	**Profit Before Income Tax**

Pendapatan (Beban) Non-Operasional - Neto

Pada tahun 2024, Bank mencatat pendapatan non-operasional – neto sebesar Rp617 juta, meningkat 129,71% dibandingkan tahun sebelumnya yang mencatatkan beban sebesar Rp2,08 miliar. Peningkatan tersebut terutama bersumber dari lain-lain yang meningkat sebesar 129,49%.

Non-Operating Income (Expenses) - Net

In 2024, the Bank recorded non-operating income - net of Rp617 million, an increase of 129.71% compared to the previous year which recorded expenses of Rp2.08 billion. Such increase mainly came from others that increased by 129.49%.

Laba sebelum Pajak Penghasilan

Laba sebelum pajak penghasilan Bank tahun 2024 mencapai Rp254,68 miliar, meningkat 97,76% dibandingkan dengan tahun 2023 yang sebesar Rp128,78 miliar. Peningkatan laba sebelum pajak penghasilan sejalan dengan peningkatan laba operasional sebesar 94,14% dan pendapatan non-operasional neto sebesar 129,71%.

Profit before Income Tax

The Bank's profit before income tax in 2024 reached Rp254.68 billion, an increase of 97.76% compared to Rp128.78 billion in 2023. The increase in profit before income tax was in line with the increase in income from operations of 94.14% and net non-operating income of 129.71%.

BEBAN PAJAK PENGHASILAN
Tax Expense

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pajak Kini	**49.263**	73.209	(23.496)	(32,71)	Current Tax
Pajak Tangguhan	**3.700**	(48.390)	52.090	107,65	Deferred Tax
Total Beban Pajak Penghasilan - Neto	**52.963**	**24.819**	**28.144**	**113,40**	**Total Income Tax Expense - Net**
Laba Bersih Tahun Berjalan	**201.714**	**103.965**	**97.749**	**94,02**	**Profit for the Year**

Beban Pajak Penghasilan
Sepanjang tahun 2024, beban pajak penghasilan Bank mencapai Rp52,96 miliar, meningkat 113,40% jika dibandingkan dengan tahun 2023 yang sebesar Rp24,82 miliar. Peningkatan ini terutama disebabkan oleh pajak tangguhan yang meningkat sebesar 107,65%.

Income Tax Expense
Throughout 2024, the Bank's income tax expense reached Rp52.96 billion, an increase of 113.40% compared to Rp24.82 billion in 2023. This increase was mainly due to deferred tax that increased by 107.65%.

Laba Tahun Berjalan
Pada akhir tahun 2024, laba tahun berjalan Bank mencapai Rp201,71 miliar, mencatatkan pertumbuhan signifikan sebesar 94,02% dibandingkan dengan Rp103,97 miliar pada tahun 2023. Peningkatan ini terutama didorong oleh pertumbuhan pendapatan bunga yang kuat di sepanjang tahun 2024.

Profit for the Year
At the end of 2024, the Bank's profit for the year reached Rp201.71 billion, recording a significant growth of 94.02% compared to Rp103.97 billion in 2023. This increase was mainly driven by the strong growth of interest income throughout 2024.

PENGHASILAN KOMPREHENSIF LAIN
Other Comprehensive Income

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pos-pos yang Tidak akan Direklasifikasi ke Laba Rugi:					**Items not to be Reclassified to Profit or Loss:**
Surplus Revaluasi Aset Tetap	**2.527**	-	2.527	100,00	Gain on Revaluation of Fixed Assets
Pajak Penghasilan Terkait	**511**	-	511	100,00	Related Income Tax
Sub Total	**3.038**	**-**	**3.038**	**100,00**	**Sub Total**
Pengukuran Kembali atas Kewajiban Imbalan Pasti	**351**	(1.704)	2.055	120,60	Remeasurement of Defined Benefit Obligation
Pajak Penghasilan Terkait	**539**	324	215	66,36	Related Income Tax
Sub Total	**890**	**(1.380)**	**2.270**	**164,49**	**Sub Total**
Pos-pos yang Akan Direklasifikasi ke Laba Rugi:					**Items to be Reclassified to Profit or Loss:**
Keuntungan (Kerugian) Bersih atas Efek-efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	**(6.104)**	3.525	(9.629)	(273,16)	Net Gain (Losses) on Changes in Fair Value of Securities Fair-Value through Other Comprehensive Income
Pajak Penghasilan Terkait	**1.541**	(670)	2.211	330,00	Related Income Tax
Sub Total	**(4.563)**	**2.855**	**(7.418)**	**(259,82)**	**Sub Total**
Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan – Neto	**(635)**	**1.475**	**(2.110)**	**(143,05)**	**Other Comprehensive Gain (Loss) for the Year - Net**
Total Laba Komprehensif Tahun Berjalan	**201.079**	**105.440**	**95.639**	**90,70**	**Total Comprehensive Income for the Year**
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**8,4**	**5,0**	**3,4**	**68,00**	**Basic/Diluted Earnings per Share (in full Rupiah)**

Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan - Neto

Pada tahun 2024, Bank membukukan kerugian komprehensif lain tahun berjalan - neto sebesar Rp635 juta. Jumlah tersebut turun sebesar 143,05% dibandingkan tahun 2023 yang mencatatkan keuntungan sebesar Rp1,48 miliar. Penurunan tersebut terutama disebabkan adanya kerugian bersih atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Other Comprehensive Gain (Loss) for the Year – Net

In 2024, the Bank recorded other comprehensive losses for the current year - net of Rp635 million. This amount decreased by 143.05% compared to 2023 which recorded a profit of Rp1.48 billion. The decrease was mainly due to net losses on changes in fair value of securities fair-value through other comprehensive income.

Total Laba Komprehensif Tahun Berjalan

Total laba komprehensif tahun berjalan Bank pada tahun 2024 meningkat sebesar 90,70% menjadi Rp201,08 miliar, dibandingkan Rp105,44 miliar pada 2023. Kenaikan ini sejalan dengan pertumbuhan laba tahun berjalan di tahun 2024.

Total Comprehensive Income for the Year

The Bank's total comprehensive income for the year in 2024 increased by 90.70% to Rp201.08 billion, compared to Rp105.44 billion in 2023. This increase was in line with the growth in profit for the year in 2024.

Laba per Saham Dasar/Dilusian

Pada tahun 2024, laba per saham dasar/dilusian Bank mencapai Rp8,4 meningkat 68,00% dibandingkan dengan tahun 2023 sebesar Rp5,0.

Basic/Diluted Earnings per Share

In 2024, the Bank's basic/diluted earnings per share reached Rp8.4, an increase of 68.00% compared to Rp5.0 in 2023.

Laporan Arus Kas
Statements of Cash Flows

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

Uraian	2024	2023	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Arus Kas dari (untuk) Aktivitas Operasi	**128.084**	(1.089.925)	1.218.008	(111,75)	Cash Flows from (for) Operating Activities
Arus Kas untuk Aktivitas Investasi	**(8.124)**	(7.426)	697	9,38	Cash Flows for Investing Activities
Arus Kas untuk Aktivitas Pendanaan	**(11.003)**	(7.698)	3.305	42,93	Cash Flows for Financing Activity
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**108.957**	(1.105.049)	1.214.006	109,86	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	**2.324.357**	3.429.406	(1.105,049)	(32,22)	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**2.433.314**	2.324.357	108.957	4,69	Cash and Cash Equivalents at End of Year

Arus Kas dari (untuk) Aktivitas Operasi

Pada tahun 2024, Bank membukukan kas neto yang diperoleh aktivitas operasi sebesar Rp128,08 miliar. Jumlah tersebut meningkat 111,75% dibandingkan tahun sebelumnya yang mencatatkan kas neto yang digunakan untuk aktivitas operasi sebesar Rp1,09 triliun. Kondisi ini dipengaruhi terutama oleh efek-efek yang dibeli dengan janji dijual kembali yang meningkat sebesar 399,66%.

Cash Flows from (for) Operating Activities

In 2024, the Bank recorded net cash provided by operating activities of Rp128.08 billion. This amount increased by 111.75% compared to the previous year which recorded net cash used in operating activities of Rp1.09 trillion. This condition was mainly affected by securities purchased under agreement to resell which increased by 399.66%.

Arus Kas untuk Aktivitas Investasi

Kas neto yang digunakan untuk aktivitas investasi pada tahun 2024 sebesar Rp8,12 miliar, meningkat sebesar 9,38% dibandingkan tahun 2023 yang sebesar Rp7,43 miliar. Hal tersebut dipengaruhi terutama oleh menurunnya hasil penjualan aset tetap sebesar 66,09%.

Cash Flows for Investing Activities

The net cash used for investing activities in 2024 was Rp8.12 billion, an increase of 9.38% compared to Rp7.43 billion in 2023. This was mainly affected by a decrease in the proceeds from sale of fixed assets by 66.09%.

Arus Kas untuk Aktivitas Pendanaan

Per 31 Desember 2024, Bank mencatatkan kas neto keluar yang digunakan untuk aktivitas pendanaan sebesar Rp11,00 miliar, meningkat 42,93% dibandingkan per 31 Desember 2023 yang sebesar Rp7,70 miliar. Hal tersebut dikarenakan meningkatnya pembayaran liabilitas sewa di tahun 2024.

Cash Flows for Financing Activity

As of December 31, 2024, the Bank recorded net cash outflow used in financing activity of Rp11.00 billion, an increase of 42.93% compared to Rp7.70 billion in December 31, 2023. This was due to the increase in lease liabilities paid in 2024.

Rasio Keuangan

Bank senantiasa mematuhi seluruh regulasi yang ditetapkan oleh Otoritas Jasa Keuangan, Bank Indonesia, serta ketentuan peraturan perundang-undangan lainnya yang relevan. Dalam rangka memenuhi komitmen tersebut, Bank secara konsisten menjaga rasio-rasio keuangan agar tetap sesuai dengan standar yang telah ditetapkan oleh regulator. Informasi mengenai rasio keuangan Bank untuk tahun 2023 dan 2024 disajikan dalam tabel berikut:

Financial Ratios

The Bank always complies with all regulations set by the Financial Services Authority, Bank Indonesia, and other relevant laws and regulations. To fulfill such commitment, the Bank consistently maintains financial ratios so that they remain in accordance with the standards set by the regulator. Information on the Bank's financial ratios for 2023 and 2024 is presented in the following table:

(dalam % / in %)

Uraian	2024	2023	Description
Rasio Kinerja			**Performance Ratio**
Rasio Permodalan			**Capital Ratio**
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**74,83**	94,67	Capital Adequacy Ratio (CAR) by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**72,55**	94,38	Capital Adequacy Ratio (CAR) by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif			**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**0,99**	1,30	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning and Non-Earning Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	**0,62**	0,82	Non-Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**2,65**	2,40	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans (NPL) – *Neto**	**0,09**	0,20	Non-Performing Loans (NPL) – Net*
Non-Performing Loans (NPL) – *Bruto**	**1,16**	1,62	Non-Performing Loans (NPL) – Gross*
Rasio Kepatuhan			**Compliance Ratio**
Persentase Pelanggaran BMPK			**Percentage of LLL Violation**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties
Persentase Pelampauan BMPK			**Percentage of LLL Excess**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties
Giro Wajib Minimum			**Statutory Reserve Requirement**
Primer - Rupiah	**6,44**	9,18	Primary - Rupiah
Sekunder - Rupiah	**36,58**	67,23	Secondary - Rupiah
Valuta Asing	**4,01**	4,07	Foreign Currencies
Posisi Devisa Neto	**0,50**	**0,17**	**Net Open Position**

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

Rasio Permodalan

Capital Adequacy Ratio (CAR) merupakan salah satu indikator utama dalam menilai tingkat permodalan Bank, yang mencerminkan kemampuan Bank dalam menyerap potensi kerugian yang timbul dari berbagai jenis risiko, termasuk risiko kredit, risiko pasar, dan risiko operasional. Sepanjang tahun 2024, Bank senantiasa menjaga kecukupan modal pada tingkat yang sehat dan sesuai ketentuan. Hal ini tercermin dari rasio CAR yang tercatat sebesar 72,55%, jauh di atas batas minimum yang ditetapkan oleh regulator. Capaian ini mencerminkan kuatnya posisi permodalan Bank serta komitmen dalam menerapkan prinsip kehati-hatian guna menjaga stabilitas dan keberlanjutan usaha.

Rasio Aset Produktif

Pada tahun 2024, rasio aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan non-produktif tercatat sebesar 0,99%. Sementara itu, rasio aset produktif bermasalah terhadap total aset produktif mencapai 0,62%, dan CKPN aset keuangan terhadap aset produktif berada di angka 2,65%.

Selain itu, NPL neto pada tahun 2024 tercatat sebesar 0,09%, menunjukkan perbaikan dibandingkan tahun 2023 yang mencapai 0,20%. Sedangkan NPL bruto mencapai 1,16%, lebih baik dibandingkan tahun sebelumnya yang sebesar 1,62%.

Rasio Kepatuhan

Pada tahun 2024, Bank mencatat rasio GWM Primer untuk mata uang Rupiah sebesar 6,44%, sementara GWM Sekunder untuk mata uang Rupiah mencapai 36,58%. Sementara itu, GWM untuk valuta asing sebesar 4,01%. Capaian ini mencerminkan kepatuhan Bank Ganesha terhadap ketentuan yang ditetapkan oleh Bank Indonesia, bahkan melampaui batas minimum yang diwajibkan, sehingga mencerminkan likuiditas yang dikelola secara pruden dan optimal.

Di sisi lain, rasio PDN pada tahun 2024 tercatat sebesar 0,50%, meningkat dibandingkan posisi tahun 2023 yang sebesar 0,17%. Meskipun mengalami kenaikan, rasio PDN Bank Ganesha masih berada jauh di bawah batas maksimum yang ditetapkan Bank Indonesia, yakni sebesar 20,00% dari modal, sebagaimana diatur dalam Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015. Hal ini menunjukkan pengelolaan eksposur valuta asing yang hati-hati dan sesuai prinsip kehati-hatian (*prudential banking*).

Capital Ratio

Capital Adequacy Ratio (CAR) is one main indicator in assessing the Bank's capital level, which reflects the Bank's ability to absorb potential losses arising from various types of risks, including credit risk, market risk, and operational risk. Throughout 2024, the Bank continued to maintain capital adequacy at a sound level and in accordance with regulations. This is reflected in the CAR ratio at 72.55%, far above the minimum limit set by the regulator. This achievement reflects the Bank's strong capital position and commitment to implementing prudential principle to maintain business stability and sustainability.

Earning Assets Ratio

In 2024, the ratio of non-performing earning assets and non-performing non-earning assets to total earning and non-earning assets was recorded at 0.99%. Meanwhile, the ratio of non-performing earning assets to total earning assets reached 0.62%, and CKPN of financial assets to earning assets was at 2.65%.

Furthermore, net NPL in 2024 was recorded at 0.09%, showing an improvement compared to 2023 which reached 0.20%. Meanwhile, gross NPL reached 1.16%, better than that of the previous year of 1.62%.

Compliance Ratio

In 2024, the Bank recorded the Primary GWM ratio for the Rupiah currency of 6.44%, while the Secondary GWM for Rupiah currency reached 36.58%. Meanwhile, GWM for foreign currency was 4.01%. This achievement reflects Bank Ganesha's compliance with the regulations set by Bank Indonesia, even exceeding the minimum required limit, thus reflecting liquidity that is managed prudently and optimally.

On the other hand, the NOP ratio in 2024 was recorded at 0.50%, an increase compared to the position in 2023 of 0.17%. Despite the increase, the NOP ratio of Bank Ganesha was still far below the limit set by Bank Indonesia at a maximum of 20.00% of capital, as stipulated in Bank Indonesia Regulation No. 17/5/PBI/2015 dated May 29, 2015. This showed the management of foreign exchange exposure that was careful and in accordance with the principle of prudence (prudential banking).

Kemampuan Membayar Utang

Bank mengevaluasi kemampuan dalam memenuhi kewajiban melalui pemantauan rasio likuiditas, solvabilitas, dan rentabilitas, yang menjadi indikator utama dalam menilai ketersediaan cadangan likuiditas. Berikut informasi mengenai rasio-rasio tersebut:

Debt Service Ability

The Bank evaluates its ability to fulfill obligations by monitoring liquidity, solvency, and profitability ratios, which are the main indicators in assessing the availability of liquidity reserves. Below is the information about these ratios:

(dalam % / in %)

Uraian	2024	2023	Description
Rasio Likuiditas			**Liquidity Ratio**
Loan to Deposit Ratio (LDR)	**75,44**	72,36	Loan to Deposit Ratio (LDR)
Rasio Aktiva Keuangan terhadap Liabilitas Keuangan	**146,41**	149,70	Financial Assets to Financial Liabilities Ratio
Rasio Solvabilitas			**Solvency Ratio**
Rasio Liabilitas terhadap Total Aset	**66,74**	65,50	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**200,65**	189,82	Liability to Total Equity Ratio
Rasio Liabilitas terhadap Aset Tetap	**10.948,46**	10.005,54	Liability to Fixed Assets Ratio
Rasio Aktiva Tetap terhadap Modal	**1,83**	1,90	Fixed Assets to Capital Ratio
Rasio Rentabilitas			**Profitability Ratio**
Return on Assets (ROA)	**2,76**	1,55	Return on Assets (ROA)
Return on Equity (ROE)	**6,30**	3,45	Return on Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	**67,21**	79,36	Operating Expenses to Operating Income (BOPO)
Net Interest Margin (NIM)	**5,43**	5,80	Net Interest Margin (NIM)

Rasio Likuiditas

Salah satu indikator utama dalam menilai kesehatan likuiditas Bank adalah rasio antara total kredit yang disalurkan dengan DPK yang dihimpun, atau yang dikenal sebagai *loan to deposit ratio* (LDR). Pada tahun 2024, rasio LDR Bank tercatat sebesar 75,44%, meningkat dibandingkan tahun 2023 yang sebesar 72,36%. Peningkatan ini mencerminkan efektivitas penyaluran dana yang dihimpun ke dalam kegiatan produktif, sekaligus tetap menjaga tingkat likuiditas pada level yang sehat.

Liquidity Ratio

One main indicator in assessing the soundness of the Bank's liquidity is the ratio between total lending to DPK, or as known as loan to deposit ratio (LDR). In 2024, the Bank's LDR ratio was recorded at 75.44%, an increase compared to that of 2023 of 72.36%. This increase reflected the effectiveness of lending collected into productive activities, while maintaining liquidity levels at a sound level.

Rasio Solvabilitas

Bank Ganesha menilai rasio solvabilitas melalui beberapa indikator, seperti rasio liabilitas terhadap total aset, rasio liabilitas terhadap total ekuitas, rasio liabilitas terhadap aset tetap, serta rasio aktiva tetap terhadap modal. Pada tahun 2024, hasil pengukuran rasio ini menunjukkan bahwa kemampuan Bank dalam memenuhi kewajiban jangka panjang tetap stabil.

Solvency Ratio

Bank Ganesha evaluates its solvency ratio through several indicators, such as liability to total assets ratio, liability to total equity ratio, liability to fixed assets ratio, and fixed assets to capital ratio. In 2024, the measurement results of this ratio indicated that the Bank's ability to fulfill the long-term obligations remained stable.

Rasio Rentabilitas

Pada tahun 2024, kinerja profitabilitas Bank menunjukkan peningkatan. *Return on assets* (ROA) meningkat menjadi 2,76% dari 1,55% pada tahun sebelumnya, sementara *return on equity* (ROE) naik menjadi 6,30% dari 3,45%. Peningkatan ini mencerminkan efektivitas pengelolaan aset dan modal dalam menghasilkan laba. Selain itu, efisiensi operasional juga membaik, tercermin dari penurunan rasio beban operasional terhadap pendapatan operasional

Profitability Ratio

In 2024, the Bank's profitability performance showed an increase. The return on assets (ROA) increased to 2.76% from 1.55% in the previous year, while return on equity (ROE) rose to 6.30% from 3.45%. These increases reflected the effectiveness of assets and capital management in generating profits. Furthermore, operational efficiency also improved, as reflected in the decrease in the ratio of operating expenses to operating income (BOPO) to 67.21%

(BOPO) menjadi 67,21% dibandingkan 79,36% pada tahun 2023. Secara keseluruhan, rasio-rasio ini mencerminkan penguatan profitabilitas dan efisiensi Bank sepanjang tahun 2024.

compared to 79.36% in 2023. Overall, these ratios reflected the strengthening of the Bank's profitability and efficiency throughout 2024.

Tingkat Kolektibilitas Piutang

Sebagai perusahaan di sektor perbankan, Bank menilai tingkat kolektibilitas piutang berdasarkan komposisi kredit yang disalurkan, yang diklasifikasikan sesuai dengan status kolektibilitas berdasarkan ketentuan Bank Indonesia serta rasio kredit bermasalah (*non-performing loan*/NPL). Pada tahun 2024, NPL neto mengalami perbaikan, menurun dari 0,20% menjadi 0,09%. Angka ini masih berada di bawah batas maksimum yang ditetapkan oleh Bank Indonesia, yaitu 5,00%. Berdasarkan kolektabilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank diklasifikasikan sebagai berikut:

Receivables Turnover Ratio

As a company in banking sector, the Bank evaluates the receivables turnover ratio based on the composition of lending, which are classified according to receivables status based on Bank Indonesia regulations and the non-performing loan (NPL) ratio. In 2024, the net NPL improved, by decreasing from 0.20% to 0.09%. This figure was still below the limit set by Bank Indonesia, which is at a maximum of 5.00%. Based on the collectability according to Bank Indonesia regulation, loans managed by the Bank are classified as follows:

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

Uraian	2024		2023		Description
	(Rp)	(%)	(Rp)	(%)	
Lancar	**4.734.087**	**94,31**	4.047.911	93,36	Current
Dalam Perhatian Khusus	**227.424**	**4,53**	217.812	5,02	Special Mention
Kurang Lancar	**15.853**	**0,32**	19.084	0,44	Sub Standard
Diragukan	**3.661**	**0,07**	1.807	0,04	Doubtful
Macet	**38.807**	**0,77**	49.158	1,13	Loss
Total	**5.019.832**	**100,00**	**4.335.772**	**100,00**	**Total**

Struktur Modal dan Kebijakan Struktur Modal

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihannya

Kebijakan pengelolaan modal bertujuan untuk memastikan bahwa Bank memiliki struktur permodalan yang kuat guna mendukung strategi pertumbuhan bisnis, baik saat ini maupun di masa depan. Selain itu, kebijakan ini juga dirancang untuk memenuhi persyaratan kecukupan modal yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia serta memastikan efisiensi struktur permodalan Bank.

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, yang kemudian diperbarui melalui Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2022, Bank diwajibkan untuk menyediakan modal minimum berdasarkan profil risiko. Saat ini, modal minimum berdasarkan profil risiko ditetapkan dalam rentang 9,00% hingga kurang dari 10,00% dari aset tertimbang menurut risiko (ATMR).

Capital Structure and Capital Structure Policy

Management Policy on Capital Structure and Basis of Selection

The capital management policy aims to ensure that the Bank has strong capital structure to support both current and future business growth strategies. Furthermore, this policy is also designed to meet the capital adequacy requirements set by Financial Services Authority and Bank Indonesia and to ensure the efficiency of the Bank's capital structure.

Pursuant to the Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, later updated through Financial Services Authority Regulation No. 27/POJK.03/2022, the Bank is required to provide minimum capital based on risk profiles. Currently, minimum capital based on risk profiles is set in the range of 9.00% to less than 10.00% of risk weighted assets (RWA).

Selain memenuhi ketentuan modal minimum sesuai profil risiko, Bank juga diwajibkan untuk menyediakan tambahan modal sebagai *buffer*, yang mencakup *capital conservation buffer*, *countercyclical buffer*, dan *capital surcharge* bagi bank yang dianggap berdampak sistemik (*domestic systematically important bank*). Namun, per 31 Desember 2024 dan 31 Desember 2023, Bank tidak diwajibkan untuk membentuk tambahan modal penyangga tersebut.

Berdasarkan profil risiko, pada tahun 2024 dan 2023, Bank berada di peringkat 2, sehingga ketentuan KPMM per 31 Desember 2024 dan 31 Desember 2023 ditetapkan dalam kisaran 9,00% hingga kurang dari 10,00%.

Rincian Struktur Modal

Sesuai ketentuan Bank Indonesia, modal Bank diklasifikasikan ke dalam Modal Inti (*Tier* 1) dan Modal Pelengkap (*Tier* 2), dengan perhitungan disesuaikan terhadap risiko kredit, pasar, dan operasional. Rincian struktur modal disajikan dalam tabel berikut:

In addition to fulfilling the minimum capital requirements according to risk profiles, the Bank is also required to provide additional capital as a buffer, which includes a capital conservation buffer, countercyclical buffer, and capital surcharge for banks that are considered to have systemic impact (domestic systematically important banks). However, as of December 31, 2024, and December 31, 2023, the Bank was not required to form such additional buffer capital.

Based on risk profile, in 2024 and 2023, the Bank was in 2, therefore, the CAR provisions as of December 31, 2024, and December 31, 2023, were set in the range of 9.00% to less than 10.00%.

Capital Structure Details

In accordance with Bank Indonesia regulations, the Bank's capital is classified into Core Capital (Tier 1) and Supplementary Capital (Tier 2), with their calculations adjusted for loan, market, and operational risks. Details of the capital structure are presented in the following table:

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

Uraian	2024	2023	Description
Modal Inti (Tier 1)			**Core Capital (Tier 1)**
Modal Inti Utama (CET 1)	**3.308.800**	3.103.747	Common Equity Tier (CET 1)
Modal Inti Tambahan (AT-1)	**-**	-	Additional Core Capital (AT-1)
Total Modal Inti (*Tier* 1)	**3.308.800**	3.103.747	Total Core Capital (Tier 1)
Modal Pelengkap (*Tier* 2)	**51.758**	37.662	Supplementary Capital (Tier 2)
Total Modal	**3.360.558**	**3.141.409**	**Total Capital**
Aset Tertimbang Menurut Risiko (ATMR)			**Risk Weighted Assets (RWA)**
ATMR untuk Risiko Kredit*	**4.140.641**	3.012.925	RWA for Credit Risk*
ATMR untuk Risiko Pasar**	**141.060**	10.102	RWA for Market Risk**
ATMR untuk Risiko Operasional***	**350.319**	305.519	RWA for Operational Risk***
Total ATMR	**4.632.020**	**3.328.546**	**Total Risk Weighted Assets**
Rasio KPMM (%)			**CAR Ratio (%)**
Rasio CET 1	**71,43**	93,25	Ratio CET 1
Rasio Tier 1	**71,43**	93,25	Ratio Tier 1
Rasio Tier 2	**1,12**	1,13	Ratio Tier 2
Total Rasio (%)	**72,55**	**94,38**	**Total Tier Ratio (%)**
Rasio Minimum *Tier* 1	**6,00**	6,00	Minimum Ratio Tier 1
Rasio Minimum CET 1	**4,50**	4,50	Minimum Ratio CET 1
KPMM berdasarkan Profil Risiko	**9,00-<10,00**	9,00-<10,00	CAR based on Risk Profile

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

** Rasio ATMR untuk risiko pasar posisi 31 Desember 2024 dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 tanggal 7 Desember 2022, rasio ATMR untuk risiko pasar posisi 31 Desember 2023 dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tanggal 8 September 2016.
RWA ratio for market risk as of December 31, 2024, is calculated based on Financial Services Authority Circular No. 23/SEOJK.03/2022 dated December 7, 2022, the RWA ratio for market risk as of December 31, 2023, is calculated based on Financial Services Authority Circular No. 38/SEOJK.03/2016 dated September 8, 2016.

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

Kontribusi kepada Negara

Bank berkomitmen untuk senantiasa memenuhi seluruh kewajiban dalam pembayaran pajak sebagai bentuk kontribusi terhadap negara serta kepatuhan terhadap peraturan yang berlaku. Rincian kontribusi Bank dalam pembayaran pajak selama 2 tahun terakhir disajikan sebagai berikut:

Contribution to the State

The Bank is committed to constantly meeting all obligations in paying taxes as a form of contribution to the state and compliance with the applicable regulations. Details of the Bank's contribution to tax payments for the past 2 years are presented as follows:

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2024	2023	Description
PPh Pasal 23	**2.887**	2.553	Income Tax Article 23
PPh Pasal 4 Ayat 2 (DPK)	**42.888**	23.769	Income Tax Article 4 Paragraph 2 (DPK)
PPh Pasal 26	**181**	228	Income Tax Article 26
PPh Pasal 21	**22.012**	19.624	Income Tax Article 21
PPN	**174**	462	VAT
Pajak Badan	**49.263**	73.209	Corporate Tax
Total	**117.405**	**119.845**	**Total**

Komitmen dan Kontinjensi

Komitmen dan kewajiban kontinjensi Bank dalam 2 tahun buku terakhir disajikan berdasarkan nilai kontrak sebagai berikut:

Commitments and Contingencies

The Bank's commitments and contingent liabilities in the past 2 financial years are presented based on contract value as follows:

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2024	2023	Description
Komitmen			**Commitments**
Tagihan Komitmen			**Commitment Receivable**
Posisi Pembelian yang Masih Berjalan	**64.380**	-	Unsettled Spot Bought Transactions
Total Liabilitas Komitmen	**64.380**	**-**	**Total Commitment Liabilities**
Liabilitas Komitmen			**Commitment Liabilities**
Fasilitas Kredit kepada Nasabah yang Belum Digunakan	**313.741**	227.574	Unused Facilities
L/C yang *Irrecoverable* dan Masih Berjalan dalam Rangka Ekspor dan Impor	**14.717**	28.327	Outstanding Irrecoverable Letter of Credit (L/C) for Export and Import
Posisi Penjualan Spot yang Masih Berjalan	**77.256**	15.397	Unsettled Spot Bought Transactions
Total Liabilitas Komitmen	**405.714**	**271.298**	**Total Commitment Liabilities**
Kontinjensi			**Contingencies**
Tagihan Kontinjensi			**Contingent Receivables**
Pendapatan Bunga dalam Penyelesaian	**5.900**	38.557	Interest Income on Non-Performing Assets
Liabilitas Kontinjensi			**Contingent Liabilities**
Bank Garansi	**10.482**	30.946	Bank Guarantee
Liabilitas Kontinjensi Lainnya	**2.921**	3.505	Other Contingent Liabilities
Total Liabilitas Kontinjensi	**13.403**	**34.451**	**Total Contingent Liabilities**
Total Liabilitas Kontinjensi - Neto	**(7.503)**	**4.106**	**Total Contingent Liabilities - Net**
Lain-lain			**Others**
Kredit Hapus Buku	**321.196**	318.743	Loan Write-Off

Ikatan Material terkait Investasi Barang Modal

Pada tahun 2024, Bank tidak memiliki keterikatan material terkait investasi barang modal. Seluruh aktivitas investasi barang modal, termasuk penambahan bangunan, kendaraan bermotor, perlengkapan dan peralatan kantor, serta perangkat lunak operasional sejalan dengan perencanaan keuangan dan dialokasikan sesuai dengan anggaran yang telah ditetapkan.

Material Commitments related to Capital Goods Investment

In 2024, the Bank did not have material commitments related to capital goods investment. All capital goods investment activities, including the addition of buildings, motor vehicles, office furniture and equipment, as well as operational software are in line with financial planning and are allocated according to the established budget.

Investasi Barang Modal yang Direalisasikan pada Tahun Buku Terakhir

Bank mengalokasikan investasi untuk barang modal guna memperoleh atau meningkatkan nilai aset tetap yang diharapkan dapat memberikan manfaat di masa depan. Investasi ini bertujuan untuk mendukung kebutuhan operasional serta selaras dengan pertumbuhan bisnis yang berkelanjutan. Rincian investasi barang modal yang dilakukan Bank pada tahun 2024 diuraikan sebagai berikut:

Capital Goods Investment Realized in the Last Financial Year

The Bank allocates investment for capital goods to obtain or increase the value of fixed assets expected to provide benefits in the future. This investment aims to support operational needs and is in accordance with sustainable business growth. The details of capital goods investment made by the Bank in 2024 were described as follows:

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2024	2023	Description
Bangunan	**3.082**	1.012	Buildings
Kendaraan Bermotor	**250**	3.392	Motor Vehicles
Perlengkapan dan Peralatan Kantor	**2.978**	1.947	Office Furniture and Equipment
Total	**6.310**	**6.351**	**Total**

Pada tahun 2024, investasi barang modal mengalami penurunan sebesar 0,65%. Penurunan terjadi terutama berkurangnya penambahan pada kendaraan bermotor sebesar 92,63%.

In 2024, the capital goods investment decreased by 0.65%. The decline occurred mainly due to a decrease in the addition of motor vehicles by 92.63%.

Derivatif dan Fasilitas Lindung Nilai

Dalam 2 tahun terakhir, Bank tidak melakukan transaksi keuangan derivatif maupun menggunakan fasilitas lindung nilai.

Derivative and Hedging Facilities

In the past 2 years, the Bank did not conduct any derivative financial transactions nor use hedging facilities.

Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank Tahun 2024

Sepanjang tahun 2024, suku bunga acuan atau BI 7-*Day Reverse Repo Rate* (BI7DRR) mengalami 2 kali perubahan. Pada April 2024, suku bunga acuan meningkat dari 6,00% menjadi 6,25%, kemudian menurun pada September 2024 dari 6,25% menjadi 6,00%. Hingga Desember 2024, Bank Indonesia mempertahankan suku bunga acuan di level 6,00%.

Impact of Interest Rate Changes on Bank Performance in 2024

Throughout 2024, the benchmark interest rate or BI 7-Day Reverse Repo Rate (BI7DRR) changed 2 times. In April 2024, the benchmark interest rate increased from 6.00% to 6.25%, then decreased in September 2024 from 6.25% to 6.00%. Until December 2024, Bank Indonesia maintained the benchmark interest rate at 6.00%.

Keputusan perubahan suku bunga yang dilakukan secara terukur ini merupakan bagian dari kebijakan moneter yang berorientasi pada stabilitas (*pro-stability*), dengan tujuan untuk memastikan tetap terkendalinya inflasi dalam sasaran 2,5±1% pada 2024 dan 2025, serta mendukung pertumbuhan ekonomi yang berkelanjutan.

Sementara itu, dampak perubahan BI 7-*Day Reverse Repo Rate* terhadap kinerja Bank Ganesha di tahun 2024 tidak terlalu signifikan. Bank tetap mampu menyesuaikan diri terhadap perubahan suku bunga tersebut, dan penyesuaian suku bunga hanya diterapkan dalam kondisi tertentu berdasarkan dinamika pasar dan situasi di lapangan.

The measured decision to change interest rate was part of monetary policies oriented towards stability (pro-stability), with the aim of ensuring that inflation remained under control within the target of 2.5±1% in 2024 and 2025, and supporting sustainable economic growth.

Meanwhile, the impact of changes in BI 7 Days Reverse Repo Rate on Bank Ganesha's performance in 2024 was not very significant. The Bank managed to adapt to changes in interest rate, and interest rate adjustments were only applied under certain conditions based on market dynamics and situation in the field.

Perbandingan Target dan Realisasi

Pada tahun 2024, Bank Ganesha telah menetapkan berbagai target dalam Rencana Bisnis Bank (RBB) dengan mempertimbangkan kondisi yang berkembang sepanjang tahun. Untuk memastikan kelangsungan usaha tetap optimal, Bank Ganesha secara konsisten menerapkan berbagai strategi guna mendorong pertumbuhan bisnis. Rincian perbandingan antara target dan realisasi pada tahun 2024 disajikan sebagai berikut:

Comparison of Target and Realization

In 2024, Bank Ganesha set various targets in the Bank Business Plan (RBB) by considering the conditions that developed throughout the year. To ensure an optimal business sustainability, Bank Ganesha consistently implements various strategies to encourage business growth. Details of the comparison between targets and realizations in 2024 were presented as follows:

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

Uraian	Rencana Bisnis Bank 2024 Bank Business Plan 2024	Realisasi 2024 2024 Realization	Pencapaian Achievement (%)	Description
Kinerja Keuangan				**Financial Performance**
Total Aset	9.500.760	**10.358.250**	109,03	Total Assets
Total Liabilitas	6.147.125	**6.912.969**	112,46	Total Liabilities
Total Ekuitas	3.353.634	**3.445.281**	102,73	Total Equity
Pendapatan Bunga	680.620	**723.201**	106,26	Interest Income
Beban Bunga – Neto	(259.903)	**(258.832)**	99 ,59	Interest Expenses - Net
Pendapatan Bunga - Neto	421.116	**464.369**	110,27	Interest Income - Net
Pendapatan Operasional Lainnya	43.989	**61.203**	139,13	Other Operating Income
Beban Operasional Lainnya - Neto	(266.182)	**(210.309)**	79,01	Other Operating Income
Laba Operasional	154.934	**254.060**	163,98	Income from Operations
Pendapatan Non-Operasional – Neto	(4.644)	**617**	(13,29)	Non-Operating Expenses
Laba Sebelum Pajak Penghasilan	150.290	**254.677**	169,46	Profit Before Income Tax
Laba Bersih Tahun Berjalan	121.735	**201.714**	165,70	Profit for the Year
Struktur Modal				**Capital Structure**
KPMM untuk Risiko Kredit, Risiko Pasar, dan Risiko Operasional (%)	79,69	**72,55**	91,04	CAR for Credit Risk, Market Risk, and Operational Risk (%)
Kebijakan Dividen				**Dividend Policy**
Pembagian Dividen	-	**-**	-	Dividend Distribution

Proyeksi Tahun 2025

Bank Ganesha telah merancang proyeksi untuk tahun mendatang dengan tetap mempertimbangkan faktor-faktor makro dan mikro ekonomi. Rincian perbandingan antara realisasi tahun 2024 dan proyeksi tahun 2025 yang telah disusun oleh Bank diuraikan sebagai berikut:

Projections for 2025

Bank Ganesha has designed projections for the coming year by still considering macro and micro economic factors. The details of comparison between the 2024 realization and the 2025 projections prepared by the Bank is described as follows:

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

Uraian	Realisasi 2024 2024 Realization	Proyeksi 2025 2025 Projections	Description
Kinerja Keuangan			**Financial Performance**
Total Aset	**10.358.250**	10.997.170	Total Assets
Total Liabilitas	**6.912.969**	7.321.778	Total Liabilities
Total Ekuitas	**3.445.281**	3.675.391	Total Equity
Pendapatan Bunga	**723.201**	832.792	Interest Income
Beban Bunga – Neto	**(258.832)**	(276.426)	Interest Expenses - Net
Pendapatan Bunga Neto	**464.369**	556.366	Net Interest Income
Pendapatan Operasional Lainnya	**61.203**	43.989	Other Operating Income
Beban Operasional Lainnya - Neto	**(210.309)**	(273.066)	Other Operating Expenses - Net
Laba Operasional	**254.060**	283.300	Income from Operations
Pendapatan Non-Operasional - Neto	**617**	(5.234)	Non-Operating Expenses
Laba Sebelum Pajak Penghasilan	**254.677**	278.066	Profit Before Income Tax
Laba Tahun Berjalan	**201.714**	225.233	Profit for the Year
Struktur Modal			**Capital Structure**
KPMM untuk Risiko Kredit, Risiko Pasar, dan Risiko Operasional (%)	**72,55**	70,09	CAR for Credit Risk, Market Risk, and Operational Risk (%)
Kebijakan Dividen			**Dividend Policy**
Pembagian Dividen	**-**	-	Dividend Distribution

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

Sepanjang tahun buku 2024, Bank tidak melakukan transaksi yang berkaitan dengan penyertaan saham, ekspansi, divestasi, merger atau konsolidasi bisnis, akuisisi, maupun restrukturisasi utang atau modal. Oleh karena itu, Bank tidak menyajikan informasi mengenai tujuan, nilai transaksi, maupun sumber dana terkait kegiatan tersebut.

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

Throughout the 2024 financial year, the Bank did not make any transactions related to share investment, expansion, divestment, business merger or consolidation, acquisition, or debt or capital restructuring. Therefore, the Bank also did not present information regarding purpose, transaction value, or source of funds related to such activities.

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

Prosedur operasional terkait transfer dana nasabah di Bank tidak memiliki batasan, baik untuk transfer masuk maupun keluar antara Bank dan entitas lain dalam satu grup usaha. Dalam menyalurkan pinjaman kepada pihak ketiga maupun

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

Operational procedures related to customer fund transfers at the Bank have no restrictions, both for incoming and outgoing transfers between the Bank and other entities in one business group. In channeling loans to third parties or

entitas dalam grup usaha, Bank senantiasa berpedoman pada peraturan serta ketentuan yang berlaku.

Informasi Material yang Terjadi setelah Tanggal Laporan Akuntan

Tidak terdapat informasi dan fakta material setelah tanggal laporan akuntan.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh terhadap Bank

Sepanjang tahun 2024, tidak terdapat perubahan ketentuan peraturan perundang-undangan yang memberikan dampak material terhadap kinerja operasional maupun laporan keuangan Bank.

Kebijakan dan Pembagian Dividen

Kebijakan Dividen

Kebijakan dividen Bank Ganesha mengikuti Undang-Undang No. 40 Tahun 2007 dan Anggaran Dasar Perseroan, dengan mempertimbangkan kondisi keuangan. Bank dapat tidak membagikan dividen apabila Bank memerlukan dana untuk ekspansi, pemenuhan modal, atau akuisisi.

Pembagian Dividen

Berdasarkan hasil RUPS Tahunan pada 29 Mei 2024, Bank memutuskan untuk tidak membagikan dividen. Laba bersih sebesar Rp1 miliar dialokasikan sebagai Dana Cadangan Umum/Wajib Perseroan sesuai dengan ketentuan Pasal 25 Ayat 1 Anggaran Dasar Perseroan, sementara sisa laba dimasukkan ke dalam laba ditahan guna memperkuat permodalan. Sebelumnya, pada tahun 2023, Bank juga tidak membagikan dividen.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2024, Bank tidak memiliki informasi terkait realisasi penggunaan dana dari hasil penawaran umum, karena seluruh dana yang diperoleh dari penawaran umum pada periode sebelumnya telah sepenuhnya digunakan. Penggunaan dana hasil penawaran umum telah direalisasikan sesuai rencana dan dilaporkan kepada otoritas yang berwenang pada tahun pelaksanaannya. Dengan demikian, Bank telah memenuhi kewajiban pelaporan serta memastikan transparansi dalam pengelolaan dana yang diperoleh.

entities in the business group, the Bank always adheres to the applicable regulations and provisions.

Material Information that Occurs after the Accountant's Reporting Date

There is no material information and facts after the accountant's reporting date.

Amendments to Laws and Regulations that Affect the Bank

Throughout 2024, there were no amendments to the provisions of laws and regulations that had a material impact on the Bank's operational performance or financial statements.

Dividend Distribution and Policy

Dividend Policy

Bank Ganesha's dividend policy follows Law No. 40 of 2007 and the Company's Articles of Association, with due observance of financial conditions. The Bank may not distribute dividends if the Bank requires funds for expansion, capital fulfillment, or acquisition.

Dividend Distribution

Based on the Annual GMS resolutions, dated May 29, 2024, the Bank decided not to distribute dividends. Net profit of Rp1 billion was allocated as the Company's General/Compulsory Reserve Fund in accordance with the provisions of Article 25 Paragraph 1 of the Company's Articles of Association, while the remaining profit was included in retained earnings to strengthen the capital. Previously, in 2023, the Bank also did not distribute dividends.

Realization of Use of Proceeds from Public Offering

In 2024, the Bank did not have any information related to the realization of the use of proceeds from public offering, due to all funds obtained from public offering in the previous period were fully used. The use of proceeds from public offering has been realized according to plan and reported to the competent authorities in the year of implementation. Thus, the Bank has fulfilled its reporting obligations and ensured transparency in the management of the funds obtained.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan

Sepanjang tahun 2024, Bank tidak melakukan transaksi material yang mengandung unsur benturan kepentingan.

Information on Material Transactions with Conflict of Interest

Throughout 2024, the Bank did not carry out any material transactions with conflict of interest.

Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2024, Bank tidak melakukan transaksi dengan pihak afiliasi

Transactions with Affiliated Parties

Throughout 2024, the Bank did not make any transactions with affiliated parties.

Transaksi dengan Pihak Berelasi

Bank menjalankan berbagai transaksi dengan pihak-pihak berelasi dalam aktivitas bisnis yang tidak termasuk dalam kategori transaksi benturan kepentingan. Transaksi dengan pihak berelasi ini terutama berkaitan dengan aktivitas pinjam-meminjam dana dalam operasional bisnis yang wajar. Syarat usaha yang diterapkan dalam transaksi tersebut pada umumnya tidak berbeda secara signifikan dibandingkan dengan transaksi yang dilakukan dengan pihak ketiga, kecuali jika dinyatakan lain dalam laporan keuangan.

Transaction with Related Parties

The Bank carries out various transactions with related parties in business activities that are not included in the category of conflict of interest transactions. Transactions with related parties are mainly related to activities of lending and borrowing funds in normal business operations. The business terms applied in these transactions are in general not significantly different compared to transactions carried out with third parties, unless otherwise stated in the financial statements.

Nama dan Sifat Hubungan Berelasi

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

Name and Nature of Relationships

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

Pihak-Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
PT Asuransi Dayin Mitra Tbk	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan, biaya dibayar di muka, beban asuransi, dan beban bunga Deposits, prepaid expense, insurance expense, and interest expense
PT Datindo Entrycom	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Equity Development Investment Tbk	**Pemegang Saham Bank** **Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Equity Finance Indonesia	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
PT Equity Life Indonesia	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan, akumulasi dana program asuransi, dan beban bunga Deposits, accumulated fund insurance program, and interest expense
PT Equity Sekuritas Indonesia	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense

Pihak-Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
PT Lumbung Sari	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Medicom Prima	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Simpanan dan beban bunga Deposits and interest expense
PT Ventura Investasi Prima	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
PT Ventura Investasi Utama	**Entitas di bawah pengendalian Pemegang Saham Bank** **Entity under control of the Shareholder of the Bank**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense
Dewan Komisaris, Direksi, Kepala Divisi, dan Kepala Bagian di Bawah Direksi langsung Board of Commissioners, Board of Directors, and Executive Officers who are the Key Management	**Manajemen Bank** **The Bank's Management**	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga Loans, deposits, accrued interest receivable, interest revenue, and interest expense

Informasi mengenai transaksi dengan pihak berelasi telah diungkapkan dan dapat ditemukan dalam Catatan atas Laporan Keuangan No. 29 terkait Sifat dan Transaksi Pihak Berelasi.

Transaksi dengan Pihak-pihak Berelasi dan Kewajaran Transaksi

Seluruh transaksi dengan pihak berelasi pada tahun 2024 dilakukan secara wajar (*arm's length*) dan mematuhi peraturan perundang-undangan yang berlaku. Transaksi tersebut didasarkan pada kebutuhan bisnis serta dilaksanakan tanpa adanya konflik kepentingan.

Pemenuhan Peraturan dan Ketentuan Terkait

Bank telah memenuhi peraturan dan ketentuan terkait, yaitu:

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

Pernyataan Direksi, Dewan Komisaris, dan Komite Audit

Direksi menegaskan bahwa transaksi dengan pihak berelasi telah melalui prosedur yang memadai guna memastikan pelaksanaannya sesuai dengan praktik bisnis yang umum diterapkan. Hal ini mencakup penerapan prinsip transaksi yang wajar (*arm's length principle*) serta kepatuhan terhadap kebijakan kenali nasabah (*know your customer*/KYC). Selain

Information regarding transactions with related parties has been disclosed and can be found in Notes to Financial Statements No. 29 on the Nature of Relationship and Transactions with Related Parties.

Transactions with Related Parties and Fairness of Transactions

All transactions with related parties in 2024 were carried out in arm's length and in compliance with applicable laws and regulations. Such transactions were based on business needs and were carried out without any conflict of interest.

Fulfillment of Relevant Regulations and Provisions

The Bank has complied with relevant regulations and provisions, namely:

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

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

The Board of Directors confirms that transactions with related parties have gone through adequate procedures to ensure that they are implemented according to generally applied business practices. This includes the application of arm's length principle and compliance with know your customer (KYC) policy. Furthermore,

itu, Dewan Komisaris dan Komite Audit turut memastikan bahwa transaksi dengan pihak berelasi telah sesuai dengan ketentuan yang berlaku.

the Board of Commissioners and Audit Committee also ensure that transactions with related parties comply with the applicable regulations.

Perubahan Kebijakan Akuntansi yang Diterapkan pada Tahun Buku Terakhir

Alasan Perubahan Kebijakan Akuntansi

Pada tahun 2024, Bank mengadopsi kebijakan akuntansi baru guna memastikan kepatuhan terhadap Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku.

Perubahan Kebijakan Akuntansi yang Signifikan

Bank menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2024, termasuk standar yang direvisi berikut ini yang memengaruhi laporan keuangan Bank:

1. Nomenklatur Standar Akuntansi Keuangan: Nomenklatur revisian diatur ulang dan diubah sebagaimana yang dipublikasikan oleh DSAK IAI untuk periode keuangan yang dimulai pada dan setelah tanggal 1 Januari 2024.
2. Amandemen PSAK 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik.
3. Amandemen PSAK 207 dan PSAK 107: Pengaturan Pembiayaan Pemasok.

Dampak Perubahan Kebijakan Akuntansi terhadap Laporan Keuangan Bank

Penerapan standar-standar tersebut tidak menyebabkan perubahan signifikan pada kebijakan akuntansi Bank dan tidak berdampak material terhadap laporan keuangan tahun berjalan maupun tahun sebelumnya.

Amendments to Accounting Policies Implemented in the Last Financial Year

Reasons for Amendments to Accounting Policies

In 2024, the Bank adopted new accounting policy to ensure its compliance with the applicable Financial Accounting Standards Statements (PSAK).

Significant Amendments to Accounting Policies

The Bank first applied all new and/or revised standards that were effective for periods beginning as of or after January 1, 2024, including the following revised standards that affected the Bank's financial statements:

1. Financial Accounting Standards Nomenclature: The revised nomenclature is reordered and amended based on those as published by DSAK IAI for financial periods beginning as of and after January 1, 2024.
2. Amendment to PSAK 116: Lease Liability in a Sale and Leaseback.
3. Amendment to PSAK 207 and PSAK 107: Supplier Finance Arrangements.

Impact of Amendments to Accounting Policies on Bank Financial Statements

The implementation of the above standards did not cause significant changes to the Bank's accounting policies and had no material impact to the financial statements for current or prior financial years.

Asumsi dalam Menyusun Proyeksi

Dalam menyusun rencana bisnis, Bank menggunakan asumsi makro dan mikro yang disesuaikan dengan kondisi ekonomi saat ini serta proyeksi di masa mendatang. Faktor-faktor tersebut diperkirakan tetap dipengaruhi oleh dinamika ekonomi global dan kebijakan ekonomi pemerintah. Asumsi makro dan mikro yang digunakan sebagai dasar proyeksi keuangan dalam penyusunan Rencana Bisnis Bank untuk periode 2024-2026 diuraikan sebagai berikut:

Assumptions in Preparing Projections

In preparing the business plan, the Bank uses macro and micro assumptions adjusted to current economic conditions and future projections. Such factors are expected to be continuously influenced by global economic dynamics and government economic policies. The macro and micro assumptions used as the basis for financial projections in preparing the Bank's Business Plan for the period 2024-2026 are described as follows:

(dalam % / in %)

Uraian	Proyeksi / Projection		Description
	2024	2025	
Asumsi Makro			**Macro Assumptions**
Pertumbuhan PDB	**5,0**	5,2	GDP Growth

Uraian	Proyeksi Projection		Description
	2024	2025	
Inflasi	**2,8**	2,5	Inflation
Lainnya, Dirinci per Jenis Asumsi			Others, Detailed by Type of Assumption
Kurs IDR/USD	**15.500**	16.000	IDR/USD Exchange Rate
BI 7 *Days Rate*	**6**	7	BI 7 Days Rate
Asumsi Mikro			**Micro Assumptions**
Pertumbuhan Kredit	**8-10**	10-15	Loan Growth
Pertumbuhan DPK	**9-11**	8-15	DPK Growth
Tingkat Bunga Simpanan - Tabungan	**4-5**	4-5	Deposits Interest Rate– Savings Deposits
Tingkat Bunga Kredit Ritel Komersil	**10-11**	10-12	Commercial Retail Loan Interest Rate

Prospek Usaha 2025

Tahun 2025 diperkirakan akan tetap diwarnai oleh tantangan dan ketidakpastian global, dengan pertumbuhan ekonomi dunia yang diproyeksikan meningkat secara terbatas sebesar 3,3%. Normalisasi kebijakan suku bunga di Amerika Serikat dan beberapa negara utama lainnya diperkirakan akan terus berlanjut, meskipun dengan laju yang lebih lambat. Sementara itu, divergensi pemulihan ekonomi antarnegara industri berpotensi menciptakan perbedaan kebijakan moneter global, yang akan berdampak pada arus modal dan nilai aset keuangan.

Selain itu, kompleksitas pemulihan ekonomi global semakin meningkat akibat perkembangan geopolitik dan geoekonomi yang dinamis. Kebijakan perdagangan yang semakin dipengaruhi oleh faktor politik dibandingkan aspek ekonomi berpotensi memperburuk fragmentasi perdagangan global, menurunkan volume perdagangan, serta menciptakan divergensi kebijakan dan standar internasional di sektor keuangan antarnegara. Hal ini dapat berdampak pada daya saing sektor keuangan, termasuk industri perbankan.

Di dalam negeri, Indonesia masih menghadapi tantangan struktural, seperti perlunya peningkatan penyerapan tenaga kerja di sektor formal serta percepatan pemulihan daya beli masyarakat, terutama pada segmen menengah ke bawah yang pemulihannya masih tertahan. Namun demikian, ekonomi Indonesia diprediksi tetap solid dengan proyeksi pertumbuhan sebesar 5,1% pada 2025. Hal ini ditopang oleh tingkat kepercayaan konsumen yang tetap terjaga, inflasi yang terkendali, surplus neraca perdagangan, serta kebijakan pemerintah yang akomodatif. Selain itu, pembangunan proyek strategis nasional diharapkan dapat mendorong pertumbuhan investasi dan konsumsi domestik.

Sektor perbankan diperkirakan akan tetap berada dalam tren pertumbuhan positif, seiring dengan peningkatan DPK dan ekspansi kredit. Kredit perbankan diproyeksikan tumbuh sebesar 9%-11%, didorong oleh pertumbuhan

Business Prospects in 2025

Year 2025 is expected to continue to be filled with global challenges and uncertainties, with world economic growth projected to have a limited increase of 3.3%. The normalization of interest rate policies in the United States and several other major countries is expected to continue, albeit at a slower pace. Meanwhile, the divergence of economic recovery between industrial countries has the potential to create differences in global monetary policy, which will affect capital flows and the value of financial assets.

Furthermore, the complexity of global economic recovery is increasing due to the dynamic geopolitical and geoeconomic developments. Trade policies that are increasingly influenced by political factors rather than economic aspects have the potential to worsen global trade fragmentation, reduce trade volume, and create divergence of international policies and standards in the financial sector between countries. These matters can have an impact on the competitiveness of financial sector, including banking industry.

Domestically, Indonesia still faces structural challenges, such as the need to increase labor absorption in formal sector and accelerate the recovery of people's purchasing power, particularly in lower-middle segment of which its recovery is still held back. However, Indonesia's economy is predicted to remain solid with a projected growth of 5.1% in 2025. This is supported by the maintained consumer confidence, controlled inflation, trade balance surplus, as well as accommodative government policies. Furthermore, the development of national strategic projects is expected to encourage investment growth and domestic consumption.

Banking sector is expected to remain in a positive growth trend, along with the increased third-party funds (DPK) and loan expansion. Banking loan is projected to grow by 9%-11%, driven by DPK growth that is estimated to

DPK yang diperkirakan meningkat sebesar 6%-8%. Namun, laju pertumbuhan kredit akan sangat bergantung pada kebijakan suku bunga acuan *The Fed* dan penyesuaian BI *Rate*. Pemangkasan suku bunga acuan diperlukan untuk menurunkan biaya dana, yang pada akhirnya akan memberikan dampak positif terhadap profitabilitas perbankan.

Berdasarkan hasil survei Bank Indonesia, prospek penyaluran kredit pada tahun 2025 diperkirakan akan meningkat terutama pada sektor perdagangan besar dan eceran, diikuti oleh sektor industri pengolahan serta sektor perantara keuangan. Selain itu, kebijakan pemerintah yang berfokus pada swasembada pangan, energi, dan hilirisasi industri juga diprediksi akan mendorong perbankan untuk menyalurkan kredit ke sektor-sektor tersebut.

Di sisi lain, prospek kredit bagi usaha mikro, kecil, dan menengah (UMKM) masih menghadapi tantangan yang cukup besar. Pada tahun sebelumnya, pertumbuhan kredit UMKM mencatat angka terendah dalam satu dekade, hanya tumbuh 3,37% (yoy). Dampak pelemahan bisnis usaha kecil pasca-pandemi Covid-19 masih menjadi faktor utama yang memperlambat ekspansi kredit di segmen ini. Selain itu, berakhirnya restrukturisasi kredit UMKM pada Maret 2024 turut meningkatkan risiko kredit macet, sehingga banyak perbankan menerapkan strategi *selective lending*, terutama pada pada segmen usaha mikro, sebagai langkah mitigasi risiko.

Sumber:
- Otoritas Jasa Keuangan: Pertemuan Tahunan Industri Jasa Keuangan 2025 "Penguatan Sektor Jasa Keuangan yang Stabil dan Inklusif untuk Mendukung Program Prioritas Nasional".
- PerbanasNews: *Outlook* Ekonomi 2025 "Perbankan di Tengah Ketidakpastian Ekonomi.

increase by 6%-8%. However, the rate of loan growth will depend heavily on the Fed's benchmark interest rate policy and the BI Rate adjustment. A cut in benchmark interest rate is necessary to lower the cost of funds, which will ultimately have a positive impact on banking profitability.

Based on the survey results of Bank Indonesia, the prospect of lending in 2025 is expected to increase, particularly in wholesale and retail trade sector, followed by processing industry sector and financial intermediary sector. Furthermore, government policies that focus on food, energy, and industrial downstream self-sufficiency are also predicted to encourage banks to channel loan to these sectors.

On the other hand, the prospect of loans for micro, small, and medium enterprises (MSMEs) still face significant challenges. In the previous year, MSME loan growth recorded the lowest figure in a decade, only grew by 3.37% (yoy). The impact of small business slowdown after the Covid-19 pandemic is still the main factor slowing down loan expansion in this segment. Furthermore, the end of MSME loan restructuring in March 2024 also increases the risk of bad debts, resulting in many banks implementing selective lending strategies, particularly in micro business segment, as a risk mitigation measure.

Source:
- Financial Services Authority: 2025 Annual Meeting of Financial Services Industry "Strengthening Stable and Inclusive Financial Services Sector to Support National Priority Programs".
- PerbanasNews: Economic Outlook 2025 "Banking Amidst Economic Uncertainty".



ASPEK PENDUKUNG BISNIS

Supporting Business Aspects





TEKNOLOGI INFORMASI
Information Technologies

Kemajuan teknologi informasi (TI) yang pesat telah mendorong perubahan signifikan dalam industri perbankan. Bank Ganesha merespons perubahan ini dengan merancang dan menerapkan berbagai strategi serta inisiatif yang dikelola oleh Divisi TI. Fokus utama Bank Ganesha terletak pada pemanfaatan teknologi digital inovatif, peningkatan keamanan data, dan penyediaan layanan yang lebih cepat serta efisien. Langkah-langkah tersebut didasari kebijakan terukur dan komitmen terhadap perlindungan data nasabah untuk menciptakan pengalaman perbankan yang unggul di era digital.

Rapid advances in information technology (IT) have driven significant changes in banking industry. Bank Ganesha responds to these changes by designing and implementing various strategies and initiatives managed by IT Division. Bank Ganesha's main focus lies in utilizing innovative digital technology, enhancing data security, and providing faster and more efficient services. Such steps are based on measurable policies and commitment to protecting customer data to create an excellent banking experience in digital era.

Tata Kelola TI

Bank Ganesha merancang tata kelola TI yang terstruktur untuk mengoptimalkan penerapan TI dan mengelola risikonya secara efektif. Tata kelola TI di Bank berbasis pada kebijakan dan standar operasional prosedur (SOP) yang mengacu pada peraturan Peraturan Otoritas Jasa Keuangan serta disesuaikan dengan strategi bisnis Bank. Implementasi tata kelola TI senantiasa dievaluasi secara rutin oleh Divisi TI dengan cakupan evaluasi meliputi aspek-aspek berikut:

1. Melakukan pelatihan tentang sistem manajemen keamanan informasi;
2. Melakukan penilaian untuk tingkat *digital maturity*;
3. Melakukan penilaian untuk tingkat *IT maturity*;
4. Melakukan penyesuaian standar operasional prosedur T9I terhadap Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum; dan
5. Menyesuaikan struktur TI dalam rangka mendukung strategi bisnis Bank.

IT Governance

Bank Ganesha designs a structured IT governance to optimize IT application and manage its risks effectively. IT governance at the Bank is based on policies and standard operating procedures (SOPs) that refer to the Financial Services Authority Regulations and are adjusted to the Bank's business strategy. IT governance implementation is regularly evaluated by IT Division with the scope of evaluation covering the following aspects:

1. Carrying out training on information security management system;
2. Carrying out assessment for digital maturity level;
3. Carrying out assessment for IT maturity level;
4. Adjusting T9I standard operating procedures to Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks; and
5. Adjusting IT structure to support the Bank's business strategy.

Divisi TI

Divisi TI di Bank Ganesha bertanggung jawab atas pengelolaan dan pengembangan infrastruktur TI yang mendukung keberlangsungan operasional Bank. Divisi TI bekerja langsung di bawah arahan Direktur Konsumer, Digital Bisnis & TI dan diawasi oleh Komite Pengarah Teknologi Informasi. Tugas utama Divisi TI adalah memastikan bahwa sistem TI yang digunakan mampu memberikan kinerja yang optimal, aman, andal, dan terus berkembang, sehingga mendukung efisiensi serta integrasi dalam aktivitas bisnis Bank secara keseluruhan.

IT Division

IT Division at Bank Ganesha is in charge of managing and developing IT infrastructure that supports the sustainability of the Bank's operations. The IT Division works directly under the direction of Consumer, Digital Business & IT Director and is supervised by the Information Technology Steering Committee. The main duty of IT Division is to ensure that the IT system used is able to provide optimal, safe, reliable, and continuously developing performance, thus supporting efficiency and integration in the Bank's overall business activities.

Dalam melaksanakan fungsinya, Divisi TI didukung oleh 5 Bagian unit kerja yang memiliki peran dan tanggung jawab masing-masing, yaitu:

1. Bagian *IT Core Development*;
2. Bagian *IT Operation & Support*;
3. Bagian *IT Governance & Planning*;
4. Bagian *Digital Apps Development*; dan
5. Bagian *IT Security*.

In performing its functions, the IT Division is assisted by 5 work unit Departments with their respective roles and responsibilities, namely:

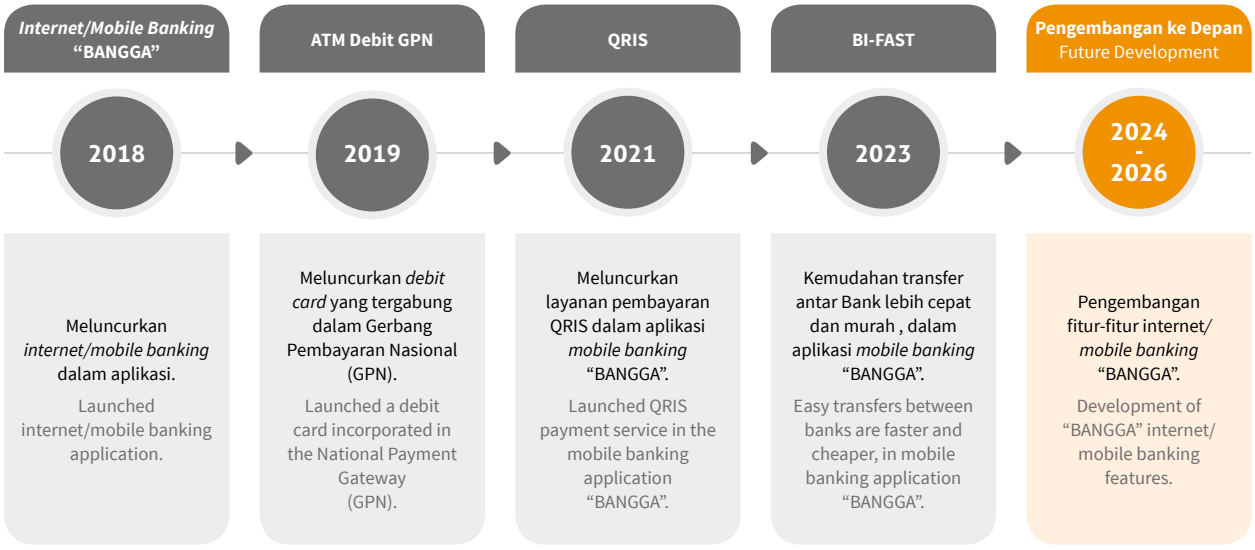
1. IT Core Development Department;
2. IT Operation & Support Department;
3. IT Governance & Planning Department;
4. Digital Apps Development Department; and
5. IT Security Department.

Roadmap Pengembangan TI

Bank Ganesha telah menyusun *Roadmap* Pengembangan TI untuk periode 2018-2024 sebagai panduan strategis dalam mengelola transformasi teknologi di Bank. *Roadmap* Pengembangan TI Bank dirancang sebagai bagian tak terpisahkan dari implementasi tata kelola TI yang berorientasi pada kepatuhan terhadap Peraturan Otoritas Jasa Keuangan dan keselarasan dengan strategi bisnis Bank. Informasi rincian rencana pengembangan TI berdasarkan *roadmap* tersebut sebagai berikut.

IT Development Roadmap

Bank Ganesha prepared an IT Development Roadmap for the 2018-2024 period as a strategic guide in managing technology transformation at the Bank. The Bank's IT Development Roadmap is designed as an integral part of IT governance implementation oriented towards compliance with the Financial Services Authority Regulations and alignment with the Bank's business strategy. Detailed information on IT development plan based on the roadmap is as follows.



Pengembangan dan Realisasi Program Kerja TI Tahun 2024

Pengembangan dan realisasi program kerja TI tahun 2024 difokuskan pada upaya mendukung transformasi digital Bank Ganesha secara menyeluruh. Adapun poin-poin utama dari program kerja TI tahun 2024 sebagai berikut:

1. Pengembangan dan penambahan fitur pada sistem inti perbankan (T24) dan layanan *cloud* (FinCloud);

Development and Realization of the 2024 IT Work Program

The development and realization of IT work program in 2024 were focused on efforts to support Bank Ganesha's overall digital transformation. The main points of the 2024 IT work program were as follows:

1. Development and addition of features to core banking system (T24) and cloud services (FinCloud);

2. Pengembangan aplikasi pelaporan Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme, termasuk Daftar Pendanaan Proliferasi Senjata Pemusnah Massal dan *watchlist*;
3. Pembuatan sistem untuk memantau pelatihan sumber daya manusia;
4. Pengembangan dan penambahan fitur pada sistem aplikasi *Wealth Management*;
5. Penambahan fitur pengajuan pinjaman melalui situs web (*e-Form*);
6. Pengembangan layanan *Virtual Account*;
7. Pengembangan aplikasi pelaporan SKMR (SIMARI);
8. Penyempurnaan sistem evaluasi digital bank (*Digital Maturity Assessment for Bank*/DMAB) termasuk penyusunan pedoman manajemen data dan perlindungan data pribadi, arsitektur TI, serta manajemen konfigurasi dan kolaborasi); dan
9. Pengadaan alat pendukung untuk manajemen dan pencatatan aset sistem TI (CMDB).

2. Development of Anti-Money Laundering and Counter-Terrorist Financing applications, including the List of Proliferation of Weapons of Mass Destruction Funding and watchlist;
3. Creation of a system to monitor the training of human resources;
4. Development and addition of features to the Wealth Management application system;
5. Addition of loan application feature via website (e-Form);
6. Development of Virtual Account services;
7. Development of SKMR reporting applications (SIMARI);
8. Enhancement of the bank's digital evaluation system (Digital Maturity Assessment for Bank/DMAB) including preparing the guidelines for data management and personal data protection, IT architecture, and managing configuration and collaboration); and
9. Procurement of supporting tools for IT system asset management and recording (CMDB).

Pengembangan Kompetensi Personel TI

Bank Ganesha secara konsisten mendukung pengembangan kompetensi personel Divisi TI untuk memastikan penerapan TI yang terintegrasi dan optimal. Berbagai program pengembangan dirancang secara komprehensif, meliputi pelatihan, seminar, dan *workshop* yang berfokus pada peningkatan keahlian teknis dan manajerial. Sepanjang tahun 2024, pengembangan kompetensi terkait TI dilaksanakan melalui kolaborasi internal maupun kerja sama dengan pihak eksternal, yang diuraikan sebagai berikut.

IT Personnel Competency Development

Bank Ganesha consistently supports competency development of IT Division personnel in order to ensure an integrated and optimal IT application. Various development programs are designed comprehensively, including training, seminars, and workshops that focus on improving technical and managerial skills. Throughout 2024, IT-related competency developments were carried out through internal collaboration and cooperation with external parties, described as follows.

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Business Process Mapping	PT Prima Karya Sarana Sejahtera	Januari January	Jakarta
Pencegahan Tindak Pidana Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal **Prevention of Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction**	Andara Sarana	Februari February	Jakarta
Professional Scrum Master - Mastering Series	Andalan Teknologi Inovasi	Maret March	Jakarta
Resertifikasi dan Sertifikasi Manajemen Risiko **Recertification and Certification of Risk Management**	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute	Maret March	Jakarta
Workshop Nutanix Certified Professional **Workshop of Nutanix Certified Professional**	Nutanix	April	Jakarta
***Training* Pembekalan *Surveillance Visit* Sistem Manajemen Keamanan Informasi** **Briefing Training for Surveillance Visit of Information Security Management System**	Hope Training & Consulting	Juni June	Jakarta

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Preview MX Swift Format* Sistem Manajemen Keamanan Informasi *(Basic Payment)* dan RMA *Portal Swift **Preview of MX Swift Format of Information Security Management System (Basic Payment) and RMA Portal Swift**	Aswiftindo	Juni June	Jakarta
***Workshop Modernize* IT Infrastruktur** **Modernize IT Infrastructure Workshop**	PT Mitra Integrasi Informatika	Juli July	Jakarta
Financial Integrity Rating	Andara Sarana	Juli July	Jakarta
Operasional dan *First Level Maintenance* Mesin ATM Hyosung **Hyosung ATM Machine Operations and First Level Maintenance**	PT Datindo Infonet Prima	Juli July	Jakarta
Data Protection Officer Foundation	Andalan Teknologi Inovasi	September	Jakarta
Pelaporan *Single Customer View* Lembaga Penjamin Simpanan kepada Bank Umum **Reporting Single Customer View of Indonesia Deposit Insurance Corporation to Commercial Banks**	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation	November	Bandung
Certified Ethical Hacking	Inixindo	November	Jakarta
Problem Solving	Mahaka Institute	November	Jakarta

Rencana Pengembangan TI Tahun 2025

Mengacu pada Rencana Bisnis Bank, pengembangan TI pada tahun 2025 difokuskan pada penguatan layanan digital dan sistem internal. Fokus utama mencakup pengembangan fitur-fitur baru pada aplikasi BANGGA, seperti *card management,* tarik tunai di *outlet, pocket account*, promo *engine*, *top-up e-money*, *cardless* transaksi di ATM BCA, QRIS *Cross Border*, dan QRIS Tuntas.

Selain itu, peningkatan layanan juga dilakukan pada aplikasi *Internet Banking*, pengembangan *platform digital lending* dan *mobile visit* untuk debitur, serta penyempurnaan sistem internal seperti aplikasi pelatihan karyawan, pengadaan (*procurement*), arsip laporan admin kredit, dan otomasi perhitungan Pernyataan Standar Akuntansi Keuangan 73.

Bank juga mengembangkan sistem monitoring *Enhanced Due Diligence*, laporan transaksi *treasury* dan proyeksi arus kas, *dashboard* audit, dan *dashboard management information system*. Di sisi infrastruktur, pengembangan *core banking* dan sistem pendukung (T24, FinCloud, LOS, MGate) tetap menjadi prioritas, termasuk pengadaan perangkat keras dan lunak serta kerja sama dengan konsultan TI untuk mendukung kematangan sistem, keamanan siber, dan pengujian ketahanan teknologi.

IT Development Plan for 2025

Referring to the Bank's Business Plan, IT development in 2025 will focus on strengthening digital services and internal systems. The main focus includes developing new features in BANGGA application, such as card management, cash withdrawal at outlet, pocket account, promo engine, e-money top-up, cardless transaction at BCA ATMs, QRIS Cross Border, and QRIS Tuntas.

Furthermore, service improvements are also carried out to Internet Banking application, development of digital lending platform, and mobile visit for debtors, as well as enhancements to internal systems such as employee training applications, procurement, archive of credit admin report, and automated calculation of Financial Accounting Standards Statement 73.

The Bank also develops Enhanced Due Diligence monitoring system, treasury transaction reports, and cash flow projection, audit dashboard, and management information system dashboard. On infrastructure side, the development of core banking and its supporting systems (T24, FinCloud, LOS, MGate) remains a priority, including the procurement of hardware and software and cooperation with IT consultants to support system maturity, cybersecurity, and technology resilience testing.

TATA KELOLA PERUSAHAAN

Good Corporate Governance



1 2 3 4 5 6 7 8



KOMITMEN PENERAPAN GCG
Commitment to GCG Implementation

Bank Ganesha berkomitmen untuk menerapkan tata kelola perusahaan yang baik (*good corporate governance*/GCG) secara konsisten guna mendukung pengambilan keputusan yang berkualitas, meningkatkan efisiensi, efektivitas, dan akuntabilitas. Implementasi GCG juga diharapkan dapat menciptakan manfaat berkelanjutan bagi Pemegang Saham, karyawan, dan pemangku kepentingan lainnya.

Bank Ganesha is committed to consistently implementing good corporate governance (GCG) to support quality decision-making, improve efficiency, effectiveness, and accountability. GCG implementation is also expected to create sustainable benefits for Shareholders, employees, and other stakeholders.

PRINSIP GCG
GCG Principles

Pelaksanaan GCG di Bank Ganesha berpedoman pada 4 pilar utama tata kelola perusahaan sesuai Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 yang dirilis oleh Komite Nasional Kebijakan Governance (KNKG), yang diuraikan sebagai berikut:

The GCG implementation at Bank Ganesha is guided by 4 main pillars of corporate governance in accordance with the 2021 General Guidelines for Indonesian Corporate Governance (PUGKI) released by the National Committee for Governance Policy (KNKG), outlined as follows:

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

DASAR PENERAPAN GCG
Basis of GCG Implementation

Bank Ganesha menerapkan prinsip GCG dengan berlandaskan pada ketentuan dan regulasi yang ditetapkan oleh pemerintah serta otoritas terkait, di antaranya:

1. Undang-Undang:
   a. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;
   b. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
   c. Undang-Undang Republik Indonesia No. 8 Tahun 1995 tentang Pasar Modal;
   d. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi; dan
   e. Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (P2SK).
2. Surat Edaran Otoritas Jasa Keuangan:
   a. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka; dan
   b. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan:
   a. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
   b. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
   c. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
   d. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
   e. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
   f. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
   g. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
   h. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
   i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka;

Bank Ganesha applies GCG principles based on the provisions and regulations set by the government and relevant authorities, among others:

1. Laws:
   a. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking;
   b. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
   c. Law of the Republic of Indonesia No. 8 of 1995 on Capital Market;
   d. Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data; and
   e. Law of the Republic of Indonesia No. 4 of 2023 on Development and Strengthening of the Financial Sector (P2SK).
2. Financial Services Authority Circular:
   a. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies; and
   b. Financial Services Authority Circular No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks.
3. Financial Services Authority Regulations:
   a. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines;
   b. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies;
   c. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies;
   d. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies;
   e. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies;
   f. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work;
   g. Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter;
   h. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions;
   i. Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares;

j. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;
k. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
l. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik;
m. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;
n. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
o. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
p. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
q. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
r. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum; dan
s. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

4. Ketentuan lainnya:
   a. Anggaran Dasar Perseroan; dan
   b. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017; dan
   c. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.

j. Financial Services Authority Regulation of the Republic of Indonesia No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities;
k. Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies;
l. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies;
m. Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company;
n. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks;
o. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks;
p. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks;
q. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;
r. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks; and
s. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.

4. Other provisions:
   a. Company's Articles of Association;
   b. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated March 30, 2017; and
   c. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.

KERANGKA PENERAPAN GCG
GCG Implementation Framework

Bank telah mengembangkan kerangka kerja GCG yang terstruktur dan komprehensif, yang mencakup 3 komponen utama berikut:

The Bank has developed a structured and comprehensive GCG framework, which includes the following 3 main components:

Governance Structure

Struktur tata kelola yang terdiri dari organ utama dan organ pendukung.

Governance structure consisting of main organs and supporting organs.

Governance Process

Proses dan mekanisme kerja dari organ tata kelola.

Process and work mechanism of governance organs.

Governance Outcome

Hasil dari penerapan tata kelola dengan tujuan akhir mencapai *corporate citizenship*.

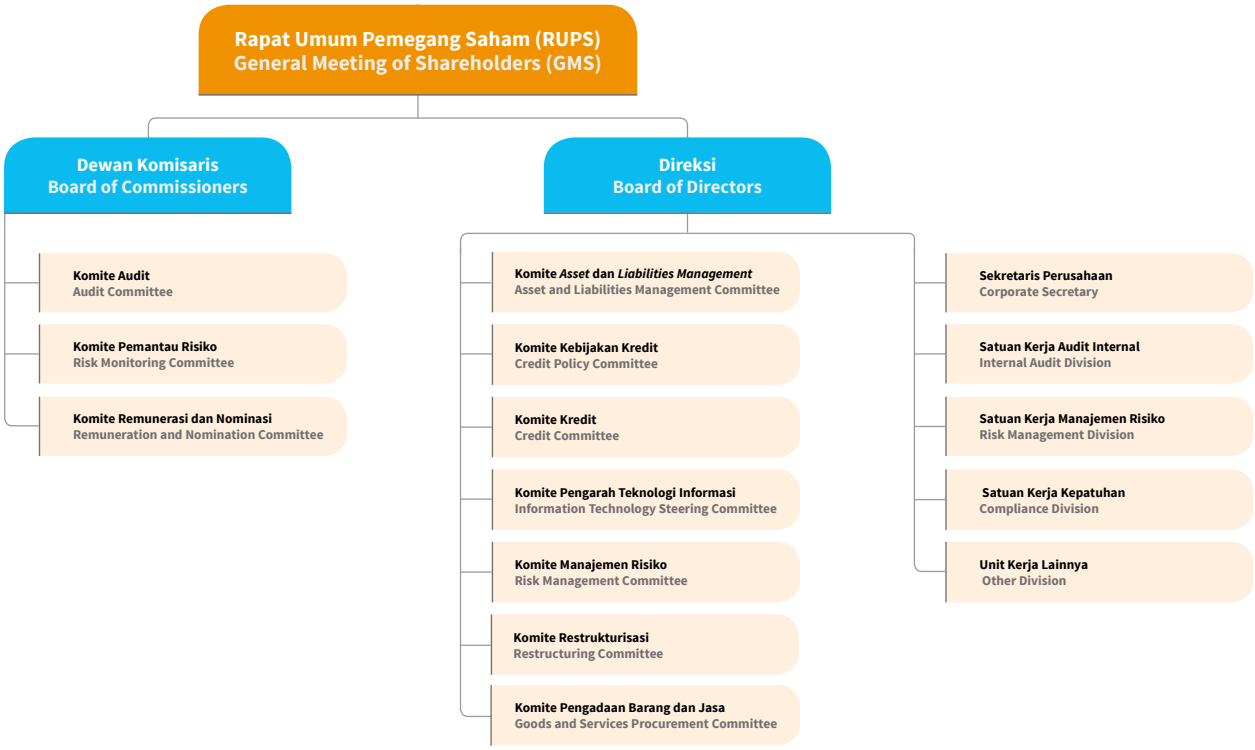
Results from the implementation of governance with the ultimate goal of achieving corporate citizenship.

Governance Structure

Bank Ganesha telah menyusun struktur GCG dengan mengacu pada Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas. Struktur GCG Bank dirancang untuk mengoptimalkan implementasi GCG melalui peran dan fungsi setiap organ Bank. Gambaran struktur GCG Bank Ganesha ditampilkan dalam bagan berikut:

Governance Structure

Bank Ganesha has prepared GCG structure with reference to the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies. The Bank's GCG structure is designed to optimize GCG implementation through the roles and functions of each Bank organ. The overview of GCG structure at Bank Ganesha is presented in the following chart:



Mengacu pada struktur GCG tersebut, struktur GCG Bank menetapkan Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi sebagai organ utama, didukung oleh komite-komite di bawahnya. Setiap organ memiliki peran dan tanggung jawab yang berbeda, dengan kebijakan dan pedoman yang berlaku bagi seluruh karyawan untuk mendukung pelaksanaan tugas secara optimal.

Governance Process

Bank berkomitmen menerapkan GCG sesuai regulasi dan *best practice* melalui kebijakan seperti pedoman kerja untuk masing-masing organ, Kode Etik, manajemen risiko, dan Piagam Audit. Laporan keuangan juga diaudit secara independen oleh akuntan publik untuk memastikan transparansi kinerja selama tahun buku.

Governance Outcome

Dengan menerapkan prinsip-prinsip GCG secara efektif, Bank berhasil mempertahankan kepercayaan pemangku kepentingan serta mencatat peningkatan dalam kinerja operasional dan keuangan. Pencapaian ini terlihat dari hasil penilaian tingkat kesehatan Bank yang berada pada kategori "Peringkat Komposit 2 (PK2) atau Sehat" serta profil risiko dengan predikat "PK 2".

Referring to the GCG structure, the Bank's GCG structure establishes the General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors as the main organs, supported by the committees below them. Each organ has different roles and responsibilities, with policies and guidelines that apply to all employees to support optimal duty implementation.

Governance Process

The Bank is committed to implementing GCG in accordance with regulations and best practices through policies such as charter for each organ, Code of Conduct, risk management, and Audit Charter. The financial statements are also independently audited by public accountant to ensure performance transparency throughout the financial year.

Governance Outcome

By effectively implementing GCG principles, the Bank succeeds in maintaining stakeholder trust and recording improvements in operational and financial performance. This achievement is seen from the assessment results of the Bank's soundness level that falls under the category of "Composite Rating 2 (PK2) or Sound" and the risk profile with predicate "PK 2".

PENINGKATAN KUALITAS PENERAPAN GCG SECARA BERKELANJUTAN

Continuous Quality Improvements of GCG Implementation

Assessment GCG secara Berkelanjutan

Prosedur dan Kriteria Penilaian

Untuk meningkatkan kualitas penerapan GCG, Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Tata Kelola bagi Bank Umum. Sebagai bagian dari upaya ini, Bank melaksanakan penilaian sendiri (*self-assessment*) secara menyeluruh setiap semester untuk menyusun rencana tindak lanjut, termasuk tindakan korektif jika diperlukan, dengan mempertimbangkan 11 faktor penilaian utama berikut:

1. Pelaksanaan tugas dan tanggung jawab Direksi;
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Eksternal;

Continuous GCG Assessment

Assessment Procedures and Criteria

To improve the quality of GCG implementation, the Bank is guided by Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Governance for Commercial Banks. As part of this effort, the Bank conducts a comprehensive self-assessment every semester to prepare follow-up plans, including corrective action if necessary, by considering the following 11 main assessment factors:

1. Implementation of duties and responsibilities of the Board of Directors;
2. Implementation of duties and responsibilities of the Board of Commissioners;
3. Completeness and implementation of committees' duties;
4. Conflicts of interest handling;
5. Implementation of Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;

8. Penerapan manajemen risiko termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait dan dana besar;
10. Transparansi kondisi keuangan dan non-keuangan, Laporan Pelaksanaan GCG, dan pelaporan internal; dan
11. Rencana strategis Perseroan.

Pihak yang Melakukan Penilaian

Tanggung jawab atas penilaian penerapan GCG di Bank Ganesha berada pada Satuan Kerja Kepatuhan, yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta divisi-divisi dan unit kerja terkait dalam penerapan tata kelola.

Hasil Penilaian

Berdasarkan evaluasi terhadap seluruh faktor penilaian GCG, hasil *self-assessment* terhadap 11 faktor penilaian GCG Bank Ganesha tahun 2024 berada pada peringkat 2 dengan kategori "Baik".

8. Implementation of risk management including internal control system;
9. Provision of funds to related parties and large exposure;
10. Transparency of financial and non-financial condition, GCG Implementation Report, and internal reporting; and
11. Company's strategic plan.

Assessor

The responsibility for assessing GCG implementation at Bank Ganesha falls under the Compliance Division, which involves the Board of Commissioners, Board of Directors, Executive Officers, and divisions and units related to governance implementation.

Assessment Result

Based on the evaluation of all GCG assessment factors, the self-assessment result of 11 GCG assessment factors at Bank Ganesha in 2024 was rated 2 with category "Good".

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Secara keseluruhan, Manajemen Bank telah menerapkan prinsip-prinsip GCG dengan baik. Hal ini tercermin dari terpenuhinya prinsip-prinsip GCG secara memadai, baik dalam aspek *governance structure, governance process,* maupun *governance outcome*. Beberapa kelemahan yang ditemukan bersifat administratif, tidak signifikan, dan dapat diselesaikan melalui tindakan normal oleh Manajemen Bank. Overall, the Bank Management has implemented GCG principles properly. This is reflected in the fulfillment of GCG principles adequately, including in terms of governance structure, governance process, and governance outcome. Several weaknesses found are administrative in nature, not significant, and can be resolved through routine measures taken by the Bank Management.

Analisis kesesuaian pelaksanaan penilaian sendiri GCG Bank Ganesha secara individu dengan 3 aspek, yaitu *governance structure, governance process,* dan *governance outcome* diuraikan sebagai berikut:

The suitability of implementing Bank Ganesha's GCG self-assessment is analyzed individually with 3 aspects, namely governance structure, governance process, and governance outcome, described as follows:

Governance Structure	
Nilai **Score**	2
Analisis **Analysis**	1. Jumlah, komposisi, kriteria, persyaratan kompetensi, dan independensi Dewan Komisaris dan Direksi telah sesuai dengan ketentuan yang berlaku, serta dilengkapi dengan pedoman dan tata tertib kerja; 2. Dewan Komisaris dan Direksi telah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan; 3. Bank memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian internal, dengan dibentuknya Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, dan Komite Manajemen Risiko; 4. Penunjukan akuntan publik telah dilakukan sesuai ketentuan dan dilengkapi dengan perjanjian kerja; 5. Bank telah memiliki kebijakan dan prosedur Benturan Kepentingan, Penerapan Manajemen Risiko, Penyediaan Dana kepada Pihak Terkait, Penyediaan Dana Besar, serta Tata Cara Pelaksanaan Transparansi Kondisi Keuangan dan Non Keuangan; dan 6. Bank telah menyusun *Corporate Plan* dan *Business Plan* yang selaras dengan arah kebijakan dan strategi Perusahaan. 1. The number, composition, criteria, competency requirements, and independence of the Board of Commissioners and Board of Directors are in accordance with the applicable regulations, and are equipped with guidelines and work procedures; 2. The Board of Commissioners and Board of Directors have passed fit and proper test from the Financial Services Authority; 3. The Bank has an adequate organizational structure to support the implementation of risk management and internal control, with the establishment of an Internal Audit Division, Risk Management Division, Compliance Division, and Risk Management Committee; 4. The appointment of public accountant is carried out in accordance with the regulations and is accompanied by work agreement; 5. The Bank has Conflict of Interest policies and procedures, Implementation of Risk Management, Provision of Funds to Related Parties, Provision of Large Exposures, and Procedures for Implementing Transparency of Financial and Non-Financial Conditions; and 6. The Bank has prepared a Corporate Plan and Business Plan that are in line with the Company's policy direction and strategy.

Governance Process	
Nilai **Score**	2
Analisis **Analysis**	1. Direksi mengelola Bank sesuai dengan kewenangan dan tanggung jawab yang diatur dalam Anggaran Dasar dan peraturan perundang-undangan, serta telah melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha; 2. Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya sesuai ketentuan, antara lain mengawasi pelaksanaan tugas Direksi secara berkala maupun sewaktu-waktu dalam rapat, serta mengevaluasi pelaksanaan kebijakan strategis Bank; 3. Komite telah menjalankan tugas dan tanggung jawabnya dengan melakukan evaluasi serta memberikan rekomendasi kepada Dewan komisaris; 4. Pengurus Bank, Komite, dan Satuan Kerja telah melaksanakan diskusi atau rapat dengan keputusan berdasarkan musyawarah untuk mufakat. Seluruh hasil rapat diadministrasikan dalam risalah rapat dan didokumentasikan dengan baik; 5. Seluruh kebijakan, pedoman, sistem, dan prosedur telah dikomunikasikan ke seluruh jenjang organisasi melalui sosialisasi dan surat edaran, serta dapat diakses oleh seluruh karyawan melalui portal internal Bank; 6. Kebijakan dan prosedur terkait kepatuhan dan manajemen risiko telah berjalan dengan baik. Direktur yang membawahi Fungsi Kepatuhan telah menjalankan fungsinya secara efektif, dengan dukungan dari Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko; 7. Fungsi pengawasan oleh Satuan Kerja Audit Intern berjalan efektif, dilakukan secara independen dan objektif sesuai dengan Rencana Kerja dan Pedoman Pemeriksaan yang telah ditetapkan; 8. Pelaksanaan audit oleh kantor akuntan publik telah memenuhi standar profesional dan didukung perjanjian kerja sesuai ruang lingkup audit yang ditetapkan; 9. Bank telah melakukan transparansi atas kondisi keuangan dan non-keuangan, tata cara pengaduan nasabah dan penyelesaian sengketa, informasi produk, serta laporan pelaksanaan tata kelola sesuai ketentuan yang berlaku; dan 10. Bank telah menyusun rencana bisnis yang disesuaikan dengan kemampuan permodalan, memperhatikan prinsip kehati-hatian dan ketentuan yang berlaku. Evaluasi pelaksanaan rencana bisnis dilakukan oleh Dewan Komisaris dan dilaporkan kepada Otoritas Jasa Keuangan setiap semester. 1. The Board of Directors manages the Bank in accordance with the authority and responsibilities stipulated in the Articles of Association and laws and regulations, and has implemented GCG principles in every business activity; 2. The Board of Commissioners has carried out its duties and responsibilities in accordance with the regulations, including supervising the implementation of the Board of Directors' duties periodically or at any time in meetings, and evaluating the implementation of the Bank's strategic policies; 3. The Committee has carried out its duties and responsibilities by conducting evaluations and providing recommendations to the Board of Commissioners; 4. The Bank Management, Committees, and Divisions have held discussions or meetings with decisions based on deliberation to reach consensus. All meeting results are administered in minutes of meeting and are properly documented; 5. All policies, guidelines, systems, and procedures are communicated to all levels of the organization through dissemination and circulars, and are accessible to all employees through the Bank's internal portal; 6. Policies and procedures related to compliance and risk management have been running properly. The Director in charge of the Compliance Function has carried out its functions effectively, with the support of Compliance Division and Risk Management Division; 7. The supervisory function by the Internal Audit Division is running effectively, carried out independently and objectively in accordance with the predetermined Work Plan and Audit Guidelines; 8. The implementation of audit by public accounting firm has fulfilled the professional standards and is supported by work agreements in accordance with the predetermined scope of audit; 9. The Bank has carried out transparency on financial and non-financial conditions, procedures for customer complaints and dispute resolution, product information, and governance implementation reports in accordance with the applicable regulations; and 10. The Bank has prepared a business plan adjusted to capital capabilities, with due observance of prudential principle and applicable regulations. The evaluation of business plan implementation is carried out by the Board of Commissioners and reported to the Financial Services Authority every semester.

Governance Outcome	
Nilai **Score**	2
Analisis **Analysis**	1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham yang dituangkan dalam berita acara RUPS; 2. Hasil rapat Dewan Komisaris dan Direksi telah dituangkan dalam risalah rapat dan notulen rapat didokumentasikan oleh Sekretaris Perusahaan; 3. Komite telah membuat notulen/rekomendasi atas pelaksanaan tugasnya dan Komite Audit telah menyampaikan laporan evaluasi terhadap kantor akuntan publik kepada Otoritas Jasa Keuangan; 4. Fungsi kepatuhan telah dijalankan dengan baik, dengan penyampaian laporan yang tepat waktu kepada otoritas, serta menurunnya pelanggaran terhadap ketentuan. Penerapan manajemen risiko dilakukan secara efektif dan disesuaikan dengan tujuan, kebijakan usaha, kompleksitas, dan kemampuan Bank; 5. Satuan Kerja Audit Intern telah melaksanakan tugasnya secara objektif sesuai dengan Standar Pelaksanaan Fungsi Audit Intern Bank. Temuan audit bersifat minor dan telah ditindaklanjuti oleh *auditee*; 6. Hasil audit dan *management letter* menggambarkan kondisi Bank dan telah disampaikan kepada Otoritas Jasa Keuangan secara tepat waktu; 1. The Board of Directors is accountable for its duties' implementation to the Shareholders as stated in the minutes of GMS; 2. The meeting results of the Board of Commissioners and Board of Directors have been stated in the minutes of meeting and such minutes are documented by the Corporate Secretary; 3. The Committee has made minutes/recommendations on the implementation of its duties and the Audit Committee has submitted evaluation report on public accounting firm to the Financial Services Authority; 4. Compliance function has been carried out properly, with timely submission of reports to the authority, and decline in violations of the regulations. The implementation of risk management is carried out effectively and adjusted to the objectives, business policies, complexity, and capabilities of the Bank; 5. The Internal Audit Division has carried out its duties objectively in accordance with the Bank's Internal Audit Function Implementation Standards. The audit findings are minor and have been followed up by the auditee; 6. The audit results and management letter describe the Bank's condition and have been submitted to the Financial Services Authority in a timely manner;

Governance Outcome	
Nilai **Score**	2
Analisis **Analysis**	7. Prinsip transparansi diterapkan melalui penyampaian berbagai laporan seperti laporan keuangan publikasi, laporan pelaksanaan tata kelola, laporan suku bunga dasar kredit, laporan tahunan, laporan audit, serta informasi yang tersedia pada situs web Bank; dan 8. Kinerja Bank dinilai baik dan terus membaik, dengan pencapaian di atas rata-rata industri dan *peer group* (Kelompok Bank Berdasarkan Modal Inti 1), serta tidak terdapat pelanggaran signifikan terhadap ketentuan regulator. Bank juga telah memenuhi seluruh ketentuan kepatuhan dan tidak ditemukan adanya benturan kepentingan maupun *fraud*. 7. The principle of transparency is applied through the submission of various reports such as published financial statements, governance implementation reports, prime lending rate reports, annual reports, audit reports, as well as information available on the Bank's website; and 8. The Bank's performance is considered good and continues to improve, with achievements above the industry and peer group average (Bank Group Based on Core Capital 1), as well as no significant violations of regulatory requirements. The Bank has also fulfilled all compliance provisions with no conflicts of interest or fraud found.

RAPAT UMUM PEMEGANG SAHAM
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi di Bank yang memiliki wewenang yang tidak diberikan kepada Dewan Komisaris atau Direksi, dalam batas yang ditentukan dalam Undang-Undang tentang Perseroan Terbatas dan/atau Anggaran Dasar Bank. Pelaksanaan RUPS di Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraa Rapat Umum Pemegang Saham Perusahaan Terbuka dan Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik. Sementara itu, RUPS yang dilaksanakan di Bank terdiri dari RUPS Tahunan yang diselenggarakan setiap tahun maksimal 6 bulan setelah berakhirnya tahun buku terakhir, serta RUPS Luar Biasa yang dapat diselenggarakan kapan saja jika dipandang perlu.

The General Meeting of Shareholders (GMS) is the highest organ of the Bank that has authorities not granted to the Board of Commissioners or Board of Directors, within the limits specified in the Limited Liability Company Law and/or the Bank's Articles of Association. GMS implementation at the Bank refers to Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies and Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies. Meanwhile, the GMS held at the Bank consists of Annual GMS, held every year no later than 6 months after the end of the last financial year, and Extraordinary GMS, can be held at any time if deemed necessary.

Kebijakan Perlakuan yang Adil Terhadap Pemegang Saham

Bank menetapkan kebijakan dan prosedur untuk memastikan perlakuan adil terhadap seluruh Pemegang Saham serta melindungi hak-hak Pemegang Saham. Hak-hak ini mencakup akses terhadap informasi material Bank secara berkala dan tepat waktu, hak suara dalam RUPS, penyelesaian jika terjadi ketidaksepakatan terhadap aksi korporasi, serta penerimaan dividen sesuai kebijakan dan keputusan RUPS. Bank juga berkomitmen untuk memfasilitasi partisipasi Pemegang Saham dan pemangku kepentingan melalui pengelolaan komunikasi yang transparan dan efektif.

Kebijakan perlakukan yang adil terhadap Pemegang Saham juga mencakup langkah-langkah untuk mencegah terjadinya *insider trading*, baik oleh pegawai maupun anggota Dewan Komisaris dan Direksi. Transaksi,

Policy on Fair Treatment of Shareholders

The Bank establishes policies and procedures to ensure fair treatment for all Shareholders and to protect Shareholders' rights. These rights include access to the Bank's material information periodically and in a timely manner, voting rights in GMS, settlements of disagreement regarding corporate action, and receipt of dividends in accordance with GMS policies and decisions. The Bank is also committed to facilitating the participation of Shareholders and stakeholders through transparent and effective communication management

The policy on fair treatment of Shareholders also includes measures to prevent insider trading, including by employees and members of the Board of Commissioners and Board of Directors. Transactions, including with related parties,

termasuk dengan pihak berelasi, senantiasa bebas dari benturan kepentingan demi melindungi kepentingan Bank dan para Pemegang Saham. Selain itu, Bank menyediakan saluran informasi yang setara, mudah diakses, dan tepat waktu, seperti melalui situs web resmi. Informasi ini mencakup undangan rapat, hasil RUPS, serta pemungutan suara, guna memastikan transparansi dan keterlibatan aktif seluruh Pemegang Saham.

are always free from conflicts of interest in order to protect the interests of the Bank and its Shareholders. Furthermore, the Bank provides equal, easily accessible, and timely information channels, such as through the official website. This information includes meeting invitations, GMS results, and voting, to ensure transparency and active involvement of all Shareholders.

Pelaksanaan RUPS Tahun 2024

Pada tahun 2024, Bank menyelenggarakan 1 kali RUPS Tahunan dan 1 kali RUPS Luar Biasa. Informasi rincian pelaksanaan RUPS tersebut sebagai berikut:

GMS Implementation in 2024

In 2024, the Bank held 1 Annual GMS and 1 Extraordinary GMS. Detailed information on the GMS implementation is as follows:

RUPS LUAR BIASA 8 MARET 2024
Extraordinary GMS March 8, 2024

Jadwal Pelaksanaan Implementation Schedule	• Pemberitahuan rencana RUPS Luar Biasa kepada Otoritas Jasa Keuangan : 23 Januari 2024 • Pengumuman RUPS Luar Biasa : 31 Januari 2024 • Pemanggilan RUPS Luar Biasa : 15 Februari 2024 • Pengumuman ringkasan risalah RUPS Luar Biasa : 13 Maret 2024 • Notification of Extraordinary GMS plans to the Financial Services Authority : January 23, 2024 • Extraordinary GMS Announcement : January 31, 2024 • Extraordinary GMS Notice : February 15, 2024 • Announcement of summary of Extraordinary GMS minutes : March 13, 2024
Tanggal dan Tempat Pelaksanaan Time and Venue	Jumat, 8 Maret 2024 pukul 10.17 - 10.29 WIB Friday, March 8, 2024, at 10.17 - 10.29 WIB Sakura Room - Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 Jakarta Barat
Pemegang Saham yang Hadir Shareholders Present	RUPS dihadiri dan diwakili sebanyak 20.079.049.374 saham dengan hak suara yang sah 83,76% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 20,079,049,374 shares with legal voting rights of 83.76% of the total shares issued by the Company.
Anggota Dewan Komisaris dan Direksi yang Hadir Members of the Board of Commissioners and Board of Directors Present	**Dewan Komisaris** Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Trisna Chandra **Direksi** Presiden Direktur : Lenny Sugihat Direktur : Setiawan Kumala Direktur : Agoes Roediyanto Direktur : Arif Wicaksono Direktur : Suroso **Board of Commissioners** President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Independent Commissioner : Trisna Chandra **Board of Directors** President Director : Lenny Sugihat Director : Setiawan Kumala Director : Agoes Roediyanto Director : Arif Wicaksono Director : Suroso
Pimpinan RUPS Chairman of the GMS	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan. Marcello Theodore Taufik as President Commissioner of the Company.
Pihak Independen Penghitung Suara Independent Party as Vote Counters	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.
Mekanisme Pengambilan Keputusan Mechanism in Amdopting Resolutions	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.

MATA ACARA RUPS LUAR BIASA 8 MARET 2024
Agenda - Item of the Extraordinary GMS March 8, 2024

Mata Acara 1 Agenda - Item 1
Pengubahan susunan para anggota Direksi Perseroan. Changes in the composition of the Board of Directors of the Company.

HASIL KEPUTUSAN RUPS LUAR BIASA 8 MARET 2024
Extraordinary GMS Resolutions March 8, 2024

Mata Acara 1 Agenda - Item 1:			
Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Terdapat 1 Pemegang Saham yang mengajukan pertanyaan. There was 1 Shareholder who asked a question.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 20.079.009.374 saham / shares	**Abstain** 0 saham / shares	**Tidak Setuju** / **Disagree** 40.000 saham / shares
Keputusan **Resolutions**	1. Menerima baik pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, yang berlaku terhitung sejak tanggal 15 Februari 2024, dengan tidak lupa menyampaikan terima kasih atas jasa yang telah diberikan kepada Perseroan selama menjabat. 2. Sesuai dengan ketentuan Pasal 10 ayat 1 dan ayat 4 Anggaran Dasar Perseroan, berhubung dengan adanya pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, jumlah anggota Direksi masih tetap terpenuhi, karenanya dalam rapat tidak diperlukan adanya pengangkatan Wakil Presiden Direktur baru sebagai pengganti Mahesh Ajit Ranade. Dengan demikian terhitung sejak tanggal 15 Februari 2024 sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan selambatnya pada bulan Juni 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya sebagai berikut: **Direksi** Presiden Direktur : Lenny Sugihat Direktur : Setiawan Kumala Direktur : Agoes Roediyanto Direktur : Arif Wicaksono Direktur : Suroso **Dewan Komisaris** Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Sudarto Komisaris Independen : Trisna Chandra 3. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam rapat dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku. 1. Accepted the resignation of Mahesh Ajit Ranade as Vice President Director, effective as of February 15, 2024, by expressing gratitude for the services rendered to the Company during his term of office. 2. In accordance with the provisions of Article 10 paragraph 1 and paragraph 4 of the Company's Articles of Association, given the resignation of Mahesh Ajit Ranade as Vice President Director, the number of members of the Board of Directors was still fulfilled, therefore there was no need to appoint new Vice President Director at the meeting to replace Mahesh Ajit Ranade. Thus, starting from February 15, 2024, until the closing of the Company's Annual GMS which will be held no later than June 2024, the complete composition of t he Board of Directors and Board of Commissioners of the Company is as follows: **Board of Directors** President Director : Lenny Sugihat Director : Setiawan Kumala Director : Agoes Roediyanto Director : Arif Wicaksono Director : Suroso **Board of Commissioners** President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Commissioner : Sudarto Commissioner : Trisna Chandra 3. Authorized the Board of Directors with substitution rights, to restate the resolutions adopted at the meeting in a Notarial deed, then notify and/or register it with the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies and for this purpose, to perform all actions required by the applicable laws and regulations.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

RUPS TAHUNAN 29 MEI 2024
Annual GMS May 29, 2024

Jadwal Pelaksanaan Implementation Schedule	• Pemberitahuan rencana RUPS Tahunan kepada Otoritas Jasa Keuangan : 5 April 2024 • Pengumuman RUPS Tahunan : 22 April 2024 • Pemanggilan RUPS Tahunan : 7 Mei 2024 • Pengumuman ringkasan risalah RUPS Tahunan : 31 Mei 2024 • Notification of Annual GMS plans to the Financial Services Authority : April 5, 2024 • Annual GMS Announcement : April 22, 2024 • Annual GMS Notice : May 7, 2024 • Announcement of summary of Annual GMS minutes : May 31, 2024
Tanggal dan Tempat Pelaksanaan Time and Venue	Rabu, 29 Mei 2024 pukul 10.16 - 11.21 WIB Wednesday, May 29, 2024, at 10.16 - 11.21 WIB Sakura Room - Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 Jakarta Barat
Pemegang Saham yang Hadir Shareholders Present	RUPS dihadiri dan diwakili sebanyak 20.090.635.309 saham dengan hak suara yang sah 83,81% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 20,090,635,309 shares with legal voting rights of 83.81% of the total shares issued by the Company.
Anggota Dewan Komisaris dan Direksi yang Hadir Members of the Board of Commissioners and Board of Directors Present	**Dewan Komisaris** Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Sudarto Komisaris Independen : Trisna Chandra **Direksi** Presiden Direktur : Lenny Sugihat Direktur : Setiawan Kumala Direktur : Arif Wicaksono Direktur : Suroso **Board of Commissioners** President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Independent Commissioner : Sudarto Independent Commissioner : Trisna Chandra **Board of Directors** President Director : Lenny Sugihat Director : Setiawan Kumala Director : Arif Wicaksono Director : Suroso
Pimpinan RUPS Chairman of the GMS	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan. Marcello Theodore Taufik as President Commissioner of the Company.
Pihak Independen Penghitung Suara Independent Party as Vote Counters	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.
Mekanisme Pengambilan Keputusan Mechanism in Adopting Resolutions	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.

MATA ACARA RUPS TAHUNAN 29 MEI 2024
Agenda - Item of the Annual GMS May 29, 2024

Mata Acara 1
Agenda - Item 1

a. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.
b. Penetapan penggunaan laba bersih Perseroan tahun buku 2023.

a. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ended December 31, 2023.
b. To appropriate the use of the Company's net profit for the 2023 financial year.

Mata Acara 2
Agenda - Item 2

Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2024.
To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2024 financial year.

Mata Acara 3 Agenda - Item 3
a. Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan. b. Penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan. a. To appoint members of the Board of Directors and Board of Commissioners of the Company. b. To determine the duties, authorities, amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners.

Mata Acara 4 Agenda - Item 4
Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II). To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights II (PMHMETD II).

HASIL KEPUTUSAN RUPS TAHUNAN 29 MEI 2024
Annual GMS Resolutions May 29, 2024

Mata Acara 1 Agenda - Item 1:			
Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 20.087.635.209 saham / shares	**Abstain** 3.000.10 saham / shares	**Tidak Setuju** / **Disagree** 0 saham / shares
Keputusan **Resolutions**	1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2023. 2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2023, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporannya No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 tanggal 28 Maret 2024 dengan pendapat wajar, dalam semua hal yang material. 3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2023, sebagaimana termaktub dalam Laporan Tahunan Perseroan. 4. Dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Tahunan Perseroan untuk tahun buku 2023, maka sesuai dengan ketentuan Pasal 17 ayat 3 Anggaran Dasar Perseroan, diberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah mereka jalankan selama tahun buku 2023, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2023, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya. 5. Menetapkan penggunaan laba bersih Perseroan tahun buku 2023 sebagai berikut: a. Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan, untuk memenuhi ketentuan Pasal 25 ayat 1 Anggaran Dasar Perseroan; dan b. Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya untuk tahun buku 2023 tidak ada dividen yang dibagikan kepada para Pemegang Saham Perseroan. 1. Approved the Company's Annual Report for the 2023 financial year. 2. Ratified the Company's Annual Financial Statements for the 2023 financial year, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 dated March 28, 2024, rendering unqualified opinion in all material respects. 3. Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2023 financial year, as set out in the Company's Annual Report. 4. With the approval of the Annual Report and ratification of the Company's Annual Financial Statements for the 2023 financial year, in accordance with the provisions of Article 17 paragraph 3 of the Company's Articles of Association, full release and discharge are granted to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions carried out throughout the 2023 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for the 2023 financial year, except for acts of fraud, embezzlement, and other criminal acts. 5. Appropriated the use of the Company's net profit for the 2023 financial year as follows: a. A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund, to meet the provisions of Article 25 paragraph 1 of the Company's Articles of Association; and b. The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of the 2023 financial year distributed to the Company's Shareholders.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 2
Agenda - Item 2:

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 20.087.635.209 saham / shares	**Abstain** 3.000.10 saham / shares	**Tidak Setuju** / **Disagree** 0 saham / shares
Keputusan	Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: 1. Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024; dan 2. Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut.		
Resolutions	Authorized the Company's Board of Commissioners to conduct the following actions: 1. Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ended December 31, 2024; and 2. Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 3
Agenda - Item 3:

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 20.087.635.209 saham / shares	**Abstain** 3.000.10 saham / shares	**Tidak Setuju** / **Disagree** 0 saham / shares
Keputusan	1. Sehubungan dengan masa jabatan para anggota Direksi dan Dewan Komisaris Perseroan yang sedang menjabat akan berakhir pada penutupan rapat, mengangkat para anggota Direksi dan Dewan Komisaris Perseroan, dengan masa jabatan terhitung sejak ditutupnya rapat sampai dengan penutupan RUPS Tahunan Perseroan ketiga yakni pada tahun 2027, dengan tidak mengurangi hak RUPS Perseroan untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Pasal 10 ayat 2 dan Pasal 13 ayat 3 Anggaran Dasar Perseroan, dengan susunan sebagai berikut: **Direksi** Presiden Direktur : Lenny Sugihat Wakil Presiden Direktur : Setiawan Kumala Direktur : Arif Wicaksono Direktur : Suroso Direktur : Ibrahim **Dewan Komisaris** Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Sudarto Komisaris Independen : Trisna Chandra dengan ketentuan bahwa: a. Pengangkatan Setiawan Kumala selaku Wakil Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya kelulusan uji kemampuan dan kepatutan (selanjutnya disebut *fit and proper*) dari Otoritas Jasa Keuangan dan selama belum diperolehnya *fit and proper* tersebut, maka Setiawan Kumala menjabat sebagai Direktur Perseroan; dan b. Pengangkatan Ibrahim selaku Direktur Perseroan, efektif terhitung sejak diperolehnya *fit and proper* dari Otoritas Jasa Keuangan.		
Resolutions	1. Appointed members of the Board of Directors and Board of Commissioners, in connection with the term of office of current members of the Board of Directors and Board of Commissioners ending at the closing of the meeting, with a term of office starting from the closing of the meeting until the closing of the Company's third Annual GMS, namely in 2027, without prejudice to the Company GMS right to dismiss them at any time in accordance with the provisions of Article 10 paragraph 2 and Article 13 paragraph 3 of the Company's Articles of Association, with the following composition: **Board of Directors** President Director : Lenny Sugihat Vice President Director : Setiawan Kumala Director : Arif Wicaksono Director : Suroso Director : Ibrahim **Board of Commissioners** President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Commissioner : Sudarto Commissioner : Trisna Chandra provided that: a. The appointment of Setiawan Kumala as Vice President Director, is effective as of obtaining the fit and proper test (hereinafter referred to as fit and proper) from Financial Services Authority and until the fit and proper is obtained, Setiawan Kumala serves as Director of the Company; and b. The appointment of Ibrahim as Director of the Company, is effective as of obtaining the fit and proper from Financial Services Authority.		

Mata Acara 3 Agenda - Item 3:	
Keputusan	2. Untuk memenuhi ketentuan Pasal 13 ayat 1 Anggaran Dasar Perseroan, menetapkan Sudarto dan Trisna Chandra selaku para Komisaris Independen Perseroan. 3. Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat Ketiga butir (a) dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakan pun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan. 4. Sesuai dengan ketentuan Pasal 11 ayat 8 Anggaran Dasar Perseroan, melimpahkan kewenangan kepada Direksi Perseroan melalui rapat Direksi, untuk atas nama RUPS menetapkan pembagian tugas dan wewenang setiap anggota Direksi Perseroan. 5. Dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi serta sesuai dengan ketentu an Pasal 10 ayat 3 dan Pasal 13 ayat 4 Anggaran Dasar Perseroan, menyetujui untuk: a. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan; b. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan c. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya di antara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.
Resolutions	2. Appointed Sudarto and Trisna Chandra as Independent Commissioners in order to meet the provisions of Article 13 paragraph 1 of the Company's Articles of Association. 3. Authorized the Board of Directors of the Company with the substitution rights, to restate the resolutions adopted in the Third meeting agenda item point (a) in a Notarial deed, then notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, and perform all necessary actions without any exceptions, in accordance with and as required by the laws and regulations. 4. Delegated authority to the Board of Directors through the Board of Directors' meeting, in accordance with the provisions of Article 11 paragraph 8 of the Company's Articles of Association, to determine on behalf of the GMS the division of duties and authorities of each member of the Board of Directors. 5. Agreed to conduct the following actions by observing the Nomination and Remuneration Committee's recommendations in accordance with the provisions of Article 10 paragraph 3 and Article 13 paragraph 4 of the Company's Articles of Association: a. Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors; b. Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and c. Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 4 Agenda - Item 4:	
Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.
Hasil Pengambilan Suara **Voting Results**	Tidak dilakukan pengambilan suara, karena hanya bersifat laporan. Voting is not necessary due to this item only refers to a report.
Keputusan **Resolutions**	Mata acara rapat keempat hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan. Item 4 of the meeting agenda was only a report, and thus, no resolution was adopted.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Pelaksanaan RUPS Tahun 2023

Pada tahun 2023, Bank melaksanakan 1 kali RUPS Tahunan pada 14 Maret 2023 dan 1 kali RUPS Luar Biasa pada 26 Mei 2023. RUPS Tahunan dan RUPS Luar Biasa tersebut dilaksanakan di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Sementara hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH.

GMS Implementation in 2023

In 2023, the Bank held 1 Annual GMS on March 14, 2023, and 1 Extraordinary GMS on May 26, 2023. The Annual GMS and Extraordinary GMS were held at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Meanwhile, the results of adopting resolutions were calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.

Seluruh keputusan yang diambil dalam RUPS tahun 2023 telah direalisasikan sepenuhnya, dengan rincian keputusan RUPS sebagai berikut:

All resolutions adopted in the 2023 GMS were fully realized, with details of the GMS resolutions as follows:

HASIL KEPUTUSAN RUPS LUAR BIASA 14 MARET 2023

Extraordinary GMS Resolutions March 14, 2023

Mata Acara 1
Agenda - Item 1

1. a. Membatalkan pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan yang telah diangkat berdasarkan keputusan RUPS Luar Biasa Perseroan yang diselenggarakan pada tanggal 26 September 2022.
   b. Mengangkat Trisna Chandra selaku Komisaris Independen Perseroan, efektif terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan.
   c. Mengangkat Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.

   Sehingga dengan demikian, terhitung sejak pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan telah mendapat persetujuan Otoritas Jasa Keuangan dan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan telah mendapat persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaaan Republik Indonesia sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya sebagai berikut:

Direksi		**Dewan Komisaris**	
Presiden Direktur	: Lenny Sugihat	Presiden Komisaris	: Marcello Theodore Taufik
Wakil Presiden Direktur	: Mahesh Ajit Ranade	Wakil Presiden Komisaris	: Lisawati
Direktur	: Setiawan Kumala	Komisaris Independen	: Sudarto
Direktur	: Agoes Roediyanto	Komisaris Independen	: Trisna Chandra
Direktur	: Arif Wicaksono		
Direktur	: Suroso		

2. Segera setelah pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan telah mendapat persetujuan Otoritas Jasa Keuangan dan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan telah mendapat persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaaan Republik Indonesia, memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam rapat dalam suatu akta Notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundangundangan yang berlaku.

1. a. Cancelled the appointment of Gunawan Taslim as the Company's Independent Commissioner, who was appointed based on the Company's Extraordinary GMS resolutions held on September 26, 2022.
   b. Appointed Trisna Chandra as Independent Commissioner, efective as of obtaining approval from the Financial Services Authority.
   c. Appointed Mahesh Ajit Ranade as Vice President Director, efective as of obtaining approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia.

   Therefore, as of the appointment of Trisna Chandra as Independent Commissioner receives approval from the Financial Services Authority, and Mahesh Ajit Ranade as Vice President Director receives approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia, until the end of the remaining term of office of other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

Board of Directors		**Board of Commissioners**	
President Director	: Lenny Sugihat	President Commissioner	: Marcello Theodore Taufik
Vice President Director	: Mahesh Ajit Ranade	Vice President Commissioner	: Lisawati
Director	: Setiawan Kumala	Independent Commissioner	: Sudarto
Director	: Agoes Roediyanto	Independent Commissioner	: Trisna Chandra
Director	: Arif Wicaksono		
Director	: Suroso		

2. Authorized the Board of Directors of the Company with the substitution rights, immediately after the appointment of Trisna Chandra as Independent Commissioner receives approval from the Financial Services Authority and Mahesh Ajit Ranade as Vice President Director receives approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia, to restate the resolutions adopted at the meeting in a Notarial deed, then notify the Minister of Law and Human Rights of the Republic of Indonesia, and register it in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

HASIL KEPUTUSAN RUPS TAHUNAN 26 MEI 2023

Annual GMS Resolutions May 26, 2023

Mata Acara 1
Agenda - Item 1

1. Menyetujui Laporan Tahunan Perseroan tahun 2022.
2. Mengesahkan Laporan Keuangan Tahunan Perseroan tahun 2022, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporannya No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 tanggal 31 Maret 2023 dengan pendapat wajar dalam semua hal yang material.
3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun 2022, sebagaimana termaktub dalam Laporan Tahunan Perseroan.
4. Memberikan pembebasan tanggung-jawab sepenuhnya kepada anggota Direksi Perseroan atas tindakan pengurusan dan kepada anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah dijalankan selama tahun 2022, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan tahun 2022, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya.
5. Menetapkan penggunaan laba bersih Perseroan tahun 2022 sebagai berikut:
   a. Sebagian digunakan untuk menutup kerugian Perseroan dalam tahun-tahun buku sebelumnya;
   b. Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan; dan
   c. Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya pada tahun 2022 tidak ada dividen yang dibagikan kepada Pemegang Saham Perseroan.

1. Approved the Company's Annual Report for 2022.
2. Ratified the Company's Annual Financial Statements for 2022, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 dated March 31, 2023, rendering unqualified opinion in all material respects.
3. Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory for 2022, as set out in the Company's Annual Report.
4. Granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during 2022, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for 2022, except for acts of fraud, embezzlement, and other criminal acts.
5. Appropriated the use of the Company's net profit for 2022 as follows:
   a. Part of it is used for covering the Company's losses in previous financial years;
   b. A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund; and
   c. The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of 2022 distributed to the Company's Shareholders.

Mata Acara 2
Agenda - Item 2

Memberikan wewenang kepada Dewan Komisaris Perseroan untuk:
1. Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, serta bagian lainnya dari Laporan Keuangan Perseroan tahun 2023; dan
2. Menetapkan besarnya honorarium bagi Akuntan Publik Independen serta persyaratan lainnya berkenaan dengan penunjukan tersebut.

Authorized the Company's Board of Commissioners to conduct the following actions:
1. Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for 2023; and
2. Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.

Mata Acara 3
Agenda - Item 3

Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi sesuai dengan ketentuan Pasal 10 ayat 3 dan Pasal 13 ayat 4 Anggaran Dasar Perseroan menyetujui untuk:
1. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi anggota Direksi Perseroan;
2. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan; dan
3. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium, dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.

Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations in accordance with the provisions of Article 10 Paragraph 3 and Article 13 Paragraph 4 of the Company's Articles of Association:
1. Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors;
2. Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and
3. Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.

Mata Acara 4
Agenda - Item 4

Mata acara rapat keempat hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan.
Item 4 of the meeting agenda was only a report, and thus, no resolution was adopted.

DEWAN KOMISARIS
Board of Commissioners

Dewan Komisaris merupakan organ tata kelola Bank yang memiliki tugas dan tanggung jawab untuk melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberikan nasihat kepada Direksi terkait pelaksanaan tugas dan tanggung jawab Direksi. Dewan Komisaris juga berperan aktif dalam memantau efektivitas penerapan tata kelola dalam kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi Bank.

The Board of Commissioners is the governance organ of the Bank which has the duties and responsibilities to carry out general and/or specific supervision in accordance with the Articles of Association and provide advice to the Board of Directors on the implementation of the Board of Directors' duties and responsibilities. The Board of Commissioners also plays an active role in monitoring the effectiveness of governance implementation in the Bank's business activities at all levels of the Bank's organization.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris melaksanakan tugas dan tanggung jawabnya berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris yang telah ditetapkan dan diperbarui pada 3 Januari 2023.

Board of Commissioners Charter

The Board of Commissioners carries out its duties and responsibilities based on Board of Commissioners' Charter, established and updated on January 3, 2023.

Jumlah, Komposisi, Kriteria, dan Independensi Dewan Komisaris

Jumlah

Dewan Komisaris wajib terdiri dari minimal 3 anggota dan maksimal tidak boleh melebihi jumlah anggota Direksi, dengan setidaknya 1 anggota berdomisili di Indonesia. Pada tahun 2024, Dewan Komisaris Perseroan terdiri dari 4 anggota, sedangkan Direksi berjumlah 5 anggota.

Komposisi

Pada tahun 2024, masa jabatan Dewan Komisaris Bank berakhir. Sebagai tindak lanjut, Bank mengangkat kembali anggota Dewan Komisaris dalam RUPS Tahunan yang diselenggarakan pada 29 Mei 2024. Adapun komposisi Dewan Komisaris Bank sebagai berikut:

Number, Composition, Criteria, and Independency of the Board of Commissioners

Number

The Board of Commissioners shall consist of at least 3 members and this number shall not exceed the maximum number of members of Board of Directors, with at least 1 member domiciled in Indonesia. In 2024, the Company's Board of Commissioners consisted of 4 members, while the Board of Directors consisted of 5 members.

Composition

In 2024, the term of office of the Bank's Board of Commissioners came to an end. As a follow-up, the Bank reappointed members of the Board of Commissioners in the Annual GMS held on May 29, 2024. The composition of the Bank's Board of Commissioners is as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Trisna Chandra	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).

Kriteria

Seluruh anggota Dewan Komisaris Perseroan telah memenuhi persyaratan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, serta dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test)* oleh Otoritas Jasa Keuangan. Sementara itu kriteria khusus yang harus dimiliki calon Dewan Komisaris Bank adalah:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
   a. Tidak pernah dinyatakan pailit;
   b. Tidak pernah menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
   c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
   d. Tidak pernah menjadi anggota Dewan Komisaris yang selama menjabat:
      - Pernah tidak menyelenggarakan RUPS Tahunan;
      - Pertanggungjawabannya sebagai anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris kepada RUPS; dan
      - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Bank.

Anggota Dewan Komisaris Bank dapat diangkat kembali karena masa jabatannya telah berakhir dengan memperhatikan ketentuan yang berlaku.

Independensi

Bank menjamin bahwa seluruh anggota Dewan Komisaris melaksanakan tugas dan tanggung jawabnya dengan penuh independensi. Dengan menjunjung tinggi prinsip profesionalisme, Dewan Komisaris berperan aktif dalam memberikan masukan strategis untuk mendorong pertumbuhan dan keberlanjutan Bank.

Criteria

All members of the Board of Commissioners have met the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and are declared passing the fit and proper test by the Financial Services Authority. Meanwhile, the specific criteria of candidates for the Bank's Board of Commissioners shall be:

1. Having good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within 5 years before the appointment and during the term of office:
   a. Never been declared bankrupt;
   b. Never become a member of Board of Commissioners who is found guilty of causing a company to be declared bankrupt;
   c. Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
   d. Never been a member of Board of Commissioners who during the term of office:
      - Has ever failed to convene an Annual GMS;
      - Has ever had his/her accountability as the member of Board of Commissioners rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Commissioners to the GMS; and
      - Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its annual report and/or financial statements to the Financial Services Authority.
4. Having a commitment to comply with the laws and regulations; and
5. Having knowledge and/or expertise in the field required by the Bank.

Members of the Bank's Board of Commissioners may be reappointed as their term of office ends by considering the applicable regulations.

Independency

The Bank guarantees that all members of the Board of Commissioners perform their duties and responsibilities with full independency. By upholding the principle of professionalism, the Board of Commissioners plays an active role in providing strategic input to encourage the growth and sustainability of the Bank.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Setiap calon anggota Dewan Komisaris harus terlebih dahulu dinyatakan lolos dalam uji kelayakan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Rincian mengenai pernyataan uji kelayakan dan kepatutan tersebut sebagai berikut:

Board of Commissioners' Fit and Proper Test

Every candidate for the Board of Commissioners shall first be declared passing the fit and proper test conducted by the Financial Services Authority in accordance with the provisions of Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Details on the fit and proper test statement are as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Sudarto	Komisaris Independen Independent Commissioner	Bank Indonesia	Lulus Passed	21 Agustus 2009 August 21, 2009
Trisna Chandra	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	31 Maret 2023 March 31, 2023

Sertifikasi Manajemen Risiko Dewan Komisaris

Dewan Komisaris Perseroan telah memenuhi persyaratan sertifikasi manajemen risiko sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009. Sertifikasi manajemen risiko memastikan standar kompetensi dan keahlian yang diperlukan dalam mendukung pengelolaan risiko secara optimal. Berikut informasi sertifikasi manajemen risiko yang dimiliki oleh Dewan Komisaris Perseroan:

Board of Commissioners' Risk Management Certification

The Company's Board of Commissioners has met the requirements for risk management certification in accordance with Bank Indonesia Regulation No. 11/19/PBI/2009. Risk management certification ensures the competency and expertise standards required to support an optimal risk management. The following is information on risk management certification held by the Company's Board of Commissioners:

Nama Name	Jabatan Position	Jenjang Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Jenjang 6 Level 6	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Sudarto	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	2 April 2027 April 2, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Trisna Chandra*	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute

Tugas dan Tanggung Jawab Dewan Komisaris

Berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris, tugas dan dan tanggung jawab Dewan Komisaris sebagai berikut:

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, memberi nasihat kepada Direksi, dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
2. Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;
3. Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
4. Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya;
5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern, auditor eksternal, pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas pemerintah lainnya;
6. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya:
   a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
   b. Keadaan yang membahayakan kelangsungan usaha Bank;
7. Membentuk komite-komite paling kurang:
   a. Komite Audit;
   b. Komite Pemantau Risiko; dan
   c. Komite Remunerasi dan Nominasi.
   Pengangkatan pihak independen anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
8. Memastikan bahwa Komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank;
9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
10. Memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank;
11. Menyetujui kebijakan umum bidang perkreditan, manajemen risiko, kepatuhan, operasional, sistem informasi manajemen, manajemen sumber daya manusia, *treasury*, pengadaan barang dan jasa, anti-pencucian uang dan pencegahan pendanaan terorisme (APU/PPT), serta kebijakan-kebijakan umum lainnya. Evaluasi kebijakan tersebut dilakukan sekurang-kurangnya 1 kali dalam 3 tahun atau frekuensi yang lebih tinggi dalam hal

Duties and Responsibilities of the Board of Commissioners

Based on the Board of Commissioners' Charter, the duties and responsibilities of the Board of Commissioners are as follows:

1. Supervising and being responsible for supervising management policies, management course in general, providing advice to the Board of Directors, and ensuring the implementation of GCG principles in every business activity of the Bank;
2. Carrying out supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS Resolutions, and other applicable legal provisions based on the principle of prudence;
3. Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
4. Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in the provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations;
5. Ensuring that the Board of Directors has followed up on the findings of Internal Audit Division, external auditors, the supervision results by Financial Services Authority and/or the supervision results by other government authorities;
6. Notifying the Financial Services Authority, no later than 7 working days after discovering:
   a. Violation of laws and regulations in the field of financial and banking; and
   b. Conditions that endanger the Bank's business continuity;
7. Establishing committees of at least:
   a. Audit Committee;
   b. Risk Monitoring Committee; and
   c. Remuneration and Nomination Committee.
   Independent members of the Committee are appointed by the Board of Directors based on the Board of Commissioners' meeting decisions;
8. Ensuring that the Committees formed can carry out their duties effectively, in accordance with the Bank's internal regulations and policies;
9. Having work guidelines and conduct that are binding for each member of the Board of Commissioners;
10. Understanding the types of Bank risks and ensuring that the Board of Directors has taken the necessary steps to control the Bank's risks;
11. Approving general policies on credit, risk management, compliance, operations, management information system, human resource management, treasury, procurement of goods and services, anti-money laundering and counter-terrorist financing (AML/CT), as well as other general policies. Evaluation of the policy is carried out at least once in 3 years or a higher frequency in the event that there are changes in

terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
12. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan sistem pengendalian intern dan strategi bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian intern;
13. Dewan Komisaris yang diwakili oleh Presiden Komisaris wajib menandatangani laporan pengangkatan dan penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari setelah tanggal pengangkatan dan penghentian;
14. Memastikan bahwa Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern termasuk informasi hasil audit yang bersifat rahasia yang disampaikan kepada Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;
15. Menyetujui Rencana Strategis (*Corporate Plan*) dan Rencana Bisnis Bank (RBB) yang telah disusun Direksi;

16. Melaksanakan pengawasan terhadap pelaksanaan RBB dan menyampaikan Laporan Pengawasan RBB setiap semester kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;
17. Melaksanakan pengawasan terhadap pelaksanaan Penyedia Jasa Pembayaran dan menyampaikan Laporan Pengawasan Penyedia Jasa Pembayaran setiap tahun ke Bank Indonesia paling lambat 4 bulan setelah tahun buku berakhir; dan
18. Menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut, maka alasannya harus diberikan secara tertulis.

Etika Kerja Dewan Komisaris

Etika kerja Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya sebagai berikut:
1. Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Dewan Komisaris wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
   a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;

factors thatsignificantly influence the Bank's business activities;
12. Approving and periodically reviewing internal control system policies and overall strategy of the Bank. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of internal control system implementation;
13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of the Internal Audit Division to the Financial Services Authority no later than 10 days after the appointment and termination date;
14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit result which are submitted to theFinancial Services Authority every semester no later than 1 month after the end of the report;
15. Approving the Strategic Plan (Corporate Plan) and Bank Business Plan (RBB) that have been prepared by the Board of Directors;
16. Supervising RBB implementation and submitting a Supervision Report of RBB every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;
17. Supervising the implementation of Payment Service Providers and submitting an annual Payment Service Provider Supervision Report to Bank Indonesia no later than 4 months after the end of the financial year; and

18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted to the Annual GMS. If a member does not sign the report, the reasons must be given in writing.

Board of Commissioners Work Ethics

The work ethics of the Board of Commissioners in performing its duties and responsibilities are as follows:
1. The Board of Commissioners is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's profit;
2. The Board of Commissioners is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Commissioners must disclose the following matters in GCG implementation report:
   a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;

b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan; dan

c. Remunerasi dan fasilitas lain yang diterima.

b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
c. Remuneration and other facilities received.

Komisaris Independen

Bank memiliki 2 Komisaris Independen atau 50% dari total 4 anggota Dewan Komisaris. Dengan demikian, Bank telah memenuhi ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mewajibkan Bank untuk memiliki Komisaris Independen minimal 50% dari total anggota Dewan Komisaris.

Independent Commissioner

The Bank has 2 Independent Commissioners or 50% of the total 4 members of the Board of Commissioners. Thus, the Bank has complied with the provisions of Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which requires the Bank to have Independent Commissioners of at least 50% of the total members of the Board of Commissioners.

Kriteria Komisaris Independen

Pengangkatan Komisaris Independen harus memenuhi persyaratan yang setara dengan pengangkatan Komisaris Non-Independen, ditambah dengan ketentuan khusus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014. Rincian persyaratan tambahan tersebut sebagai berikut:

Independent Commissioner Criteria

The appointment of Independent Commissioners shall meet the requirements equivalent to those of the appointment of Non-Independent Commissioners, with the additional specific provisions as stipulated in Financial Services Authority Regulation No. 33/POJK.04/2014. Details of the additional requirements are as follows:

Kriteria Komisaris Independen Independent Commissioner Criteria	Sudarto	Trisna Chandra
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya. **Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 months, except for reappointment as the Company's Independent Commissioner in the following period.**	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung pada Perseroan. **Has no shares, either directly or indirectly, in the Company.**	✓	✓
Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan. **Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Company.**	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan. **Has no business relationship, either directly or indirectly, related to the Company's business activities.**	✓	✓

Pernyataan Independensi Komisaris Independen

Setiap Komisaris Independen Bank telah menyampaikan Surat Pernyataan Independensi yang memenuhi ketentuan aspek independensi sebagaimana diatur dalam Pasal 25 ayat 1 Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Statement of Independency of Independent Commissioner

Every Independent Commissioner of the Bank has submitted a Statement of Independency that meets the provisions of independency aspect as stipulated in Article 25 paragraph 1 of Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Rapat Dewan Komisaris

Kebijakan rapat Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris. Berdasarkan hal tersebut, Dewan Komisaris wajib melaksanakan rapat internal minimal 1 kali dalam 2 bulan dan rapat bersama Direksi minimal 1 kali dalam 4 bulan. Pengambilan keputusan rapat Dewan Komisaris dilakukan berdasarkan musyawarah mufakat dan dalam hal tidak terdapat kesepakatan, keputusan diambil berdasarkan suara terbanyak.

Pada tahun 2024, kehadiran Dewan Komisaris dalam rapat diungkapkan sebagai berikut:

Board of Commissioners' Meeting

The Board of Commissioners' meeting policy is regulated in the Board of Commissioners' Charter. Based on this charter, the Board of Commissioners shall hold internal meetings at least once every 2 months and joint meetings with the Board of Directors at least once every 4 months. The decision of the Board of Commissioners' meeting is made by deliberation for consensus, and in the event that no agreement is reached, decision is made based on the majority vote.

In 2024, the Board of Commissioners' attendance at meetings was disclosed as follows:

Nama dan Jabatan Name and Position	Rapat Dewan Komisaris Board of Commissioners' Meeting			Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Marcello Theodore Taufik Presiden Komisaris President Commissioner	11	10	90,91	5	5	100,00	2	2	100,00
Lisawati Wakil Presiden Komisaris Vice President Commissioner	11	11	100,00	5	5	100,00	2	2	100,00
Sudarto Komisaris Independen Independent Commissioner	11	11	100,00	5	5	100,00	2	1	50,00
Trisna Chandra Komisaris Independen Independent Commissioner	11	11	100,00	5	5	100,00	2	2	100,00
Rata-rata Kehadiran (%) **Average Attendance (%)**			**97,73**			**100,00**			**87,50**

Pelaksanaan Tugas Dewan Komisaris

Pelaksanaan tugas Dewan Komisaris selama tahun 2024 diuraikan sebagai berikut:

1. Melakukan pengawasan terhadap realisasi RBB;
2. Mengevaluasi tindak lanjut atas temuan audit internal;
3. Mengevaluasi tindak lanjut hasil pemeriksaan dari Otoritas Jasa Keuangan;
4. Mengevaluasi laporan profil risiko;
5. Mengevaluasi laporan tingkat kesehatan Bank;
6. Mengevaluasi penerapan manajemen Risiko;
7. Mengevaluasi sistem pengendalian internal;
8. Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank; dan
9. Memberikan persetujuan atas hal-hal yang ditetapkan dalam Anggaran Dasar Bank.

Implementation of Board of Commissioners' Duties

The implementation of Board of Commissioners' duties throughout 2024 was described as follows:

1. Supervising the realization of RBB;
2. Evaluating the follow-up actions on internal audit findings;
3. Evaluating the follow-up of audit results from the Financial Services Authority;
4. Evaluating the risk profile report;
5. Evaluating the Bank's soundness level report;
6. Evaluating the implementation of Risk management;
7. Evaluating the internal control system;
8. Evaluating the implementation of the Bank's Compliance Function; and
9. Approving matters stipulated in the Bank's Articles of Association.

Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Selama tahun 2024, Dewan Komisaris aktif memberikan rekomendasi, melakukan evaluasi, dan menyetujui berbagai langkah strategis untuk mendukung peningkatan kinerja Perseroan, di antaranya:

1. Persetujuan perubahan struktur organisasi;
2. Evaluasi kinerja Satuan Kerja Audit Intern;
3. Evaluasi penerapan manajemen risiko;
4. Evaluasi atas kegiatan alih daya;
5. Evaluasi terhadap pelaksanaan fungsi kepatuhan Bank;
6. Evaluasi penggunaan jasa akuntan publik dan kantor akuntan publik yang melaksanakan *general audit* untuk tahun 2023;
7. Persetujuan perubahan keanggotaan komite-komite di bawah Dewan komisaris; dan
8. Persetujuan penunjukan akuntan publik dan kantor akuntan publik untuk pelaksanaan *general audit* tahun 2024.

Recommendation, Evaluation, and Approval of the Board of Commissioners

Throughout 2024, the Board of Commissioners actively provided recommendations, conducted evaluations, and approved various strategic steps to support the improvement of the Company's performance, including:

1. Approving changes to the organizational structure;
2. Evaluating the performance of Internal Audit Division;
3. Evaluating the implementation of risk management;
4. Evaluating outsourcing activities;
5. Evaluating the implementation of the Bank's compliance function;
6. Evaluating the use of services of public accountants and public accounting firms that conducted general audit for 2023;
7. Approving changes to the composition of committees under the Board of Commissioners; and
8. Approving the appointment of public accountants and public accounting firms to conduct general audit in 2024.

DIREKSI
Board of Directors

Direksi adalah bagian dari organ tata kelola yang memiliki wewenang dan tanggung jawab penuh dalam mengelola kegiatan usaha Bank sesuai dengan tujuan yang telah ditetapkan. Sebagai pihak yang mewakili Bank, baik di dalam maupun di luar pengadilan, Direksi melaksanakan tugasnya berdasarkan ketentuan yang tercantum dalam Anggaran Dasar Bank serta peraturan perundang-undangan yang berlaku.

The Board of Directors is part of the governance organ that has full authority and responsibility in managing the Bank's business activities in accordance with the objectives stated. As a party representing the Bank, both inside and outside the court, the Board of Directors performs its duties based on the provisions set out in the Bank's Articles of Association and applicable laws and regulations.

Pedoman dan Tata Tertib Kerja Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi mengacu pada pedoman dan tata tertib kerja Direksi yang disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Board of Directors Charter

In performing its duties and responsibilities, the Board of Directors refers to the Board of Directors Charter, which is prepared based on Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Jumlah, Komposisi, Kriteria, dan Independensi Direksi

Jumlah

Direksi Bank sekurang-kurangnya terdiri dari 3 orang dengan salah seorang anggota Direksi adalah Direktur Kepatuhan. Per 31 Desember 2024, Direksi Perseroan terdiri dari 5 orang anggota.

Number, Composition, Criteria, and Independency of the Board of Directors

Number

The Bank's Board of Directors shall consist of at least 3 members with one of them is the Compliance Director. As of December 31, 2024, the Company's Board of Directors consisted of 5 members.

Komposisi

Di tahun 2024, terjadi perubahan komposisi Direksi Perseroan, yang dirincikan sebagai berikut:

1. Periode 14 Maret 2023-8 Maret 2024

Berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023, Mahesh Ajit Ranade diangkat sebagai Wakil Presiden Direktur, efektif setelah lulus *fit and proper test* serta memperoleh IMTA/KITAS pada 11 September 2023. Dengan demikian, komposisi Direksi periode 11 September 2023–8 Maret 2024 berjumlah 6 orang, sebagaimana tercantum dalam tabel berikut:

Composition

In 2024, there were several changes to the composition of the Company's Board of Directors, detailed as follows:

1. Period of March 14, 2023-March 8, 2024

Based on the Extraordinary GMS resolutions dated March 14, 2023, Mahesh Ajit Ranade was appointed as Vice President Director, effective after passing the fit and proper test and obtaining IMTA/KITAS on September 11, 2023. Therefore, the Board of Directors for the period of September 11, 2023–March 8, 2024, consisted of 6 members, as set out in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Mahesh Ajit Ranade	Wakil Presiden Direktur Vice President Director	Akta Pernyataan keputusan Rapat No. 165 tanggal 26 Juli 2023 (2023-2024). Deed of Meeting Resolutions No. 165 dated July 26, 2023 (2023-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

2. Periode 8 Maret 2024 – 29 Mei 2024

Keputusan RUPS Luar Biasa tanggal 8 Maret 2024 menyetujui pengunduran diri Mahesh Ajit Ranade sebagai Wakil Presiden Direktur, sehingga komposisi Direksi sejak 8 Maret 2024-29 Mei 2024 berjumlah 5 orang. Detail komposisi dan dasar hukum penunjukkan tercantum dalam tabel berikut:

2. Period of March 8, 2024 – May 29, 2024

The Extraordinary GMS resolutions dated March 8, 2024, approved the resignation of Mahesh Ajit Ranade as Vice President Director, and thus, the Board of Directors from March 8, 2024-May 29, 2024, consisted of 5 members. Details of the composition and legal basis for the appointment are listed in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

3. Periode 29 Mei 2024 – sekarang

Berdasarkan keputusan RUPS Tahunan tanggal 29 Mei 2024, Setiawan Kumala diangkat sebagai Wakil Presiden Direktur, efektif setelah lulus *fit and proper test* dan efektif menjabat pada tanggal 28 Juni 2024. RUPS juga mengangkat Ibrahim sebagai Direktur, efektif setelah lulus fit and proper test dan efektif menjabat pada tanggal 1 Oktober 2024. Selain itu, RUPS memutuskan untuk tidak memperpanjang masa jabatan Agoes Roediyanto sebagai Direktur. Dengan demikian, komposisi Direksi periode 29 Mei 2024–sekarang berjumlah 5 orang, sebagaimana tercantum dalam tabel berikut:

3. Period of May 29, 2024 - present

Based on the Annual GMS resolutions dated May 29, 2024, Setiawan Kumala was appointed as Vice President Director, effective after passing the fit and proper test and effectively serving as of June 28, 2024. The GMS also appointed Ibrahim as Director, effective after passing the fit and proper test and effectively serving as of October 1, 2024. In addition, the GMS resolved not to extend Agoes Roediyanto's term of office as Director. Therefore, the Board of Directors for the period of May 29, 2024–present, consists of 5 members, as set out in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Setiawan Kumala	Wakil Presiden Direktur Vice President Director	Akta Pernyataan Keputusan Rapat No. 248 tanggal 28 Juni 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated June 28, 2024 (2024-2027).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Ibrahim	Direktur Director	Akta Pernyataan Keputusan Rapat No. 003 tanggal 1 Oktober 2024 (2024-2027). Deed of Meeting Resolutions No. 003 dated Oktober 1, 2024 (2024-2027).

Kriteria

Seluruh anggota Direksi Perseroan telah memenuhi persyaratan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, serta dinyatakan lulus *fit and proper test* oleh Otoritas Jasa Keuangan. Sementara itu kriteria khusus yang harus dimiliki calon Direksi Bank adalah:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
   a. Tidak pernah dinyatakan pailit;
   b. Tidak pernah menjadi anggota Direksi yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
   c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
   d. Tidak pernah menjadi anggota Direksi yang selama menjabat:
      - Pernah tidak menyelenggarakan RUPS Tahunan;
      - Pertanggungjawabannya sebagai anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi kepada RUPS; dan

Criteria

All members of the Board of Commissioners have met the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and are declared passing the fit and proper test by the Financial Services Authority. Meanwhile, the specific criteria of candidates for the Bank's Board of Directors shall be:

1. Having good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within 5 years before the appointment and during the term of office:
   a. Never been declared bankrupt;
   b. Never become a member of Board of Directors who is found guilty of causing a company to be declared bankrupt;
   c. Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
   d. Never been a member of Board of Directors who during the term of office:
      - Has ever failed to convene an Annual GMS;
      - Has ever had his/her accountability as the member of Board of Directors rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Directors to the GMS; and

- Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan;

4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Bank.

Anggota Direksi Bank dapat diangkat kembali karena masa jabatannya telah berakhir dengan memperhatikan ketentuan yang berlaku.

Independensi

Anggota Direksi Perseroan selalu memegang teguh prinsip independensi dalam menjalankan tugas dan tanggung jawabnya, dengan mengutamakan kepentingan Bank di atas kepentingan pribadi. Selain itu, Direksi memastikan bahwa pelaksanaan tugasnya tetap bebas dari pengaruh pihak manapun.

Penilaian Kemampuan dan Kepatutan Direksi

Setiap calon anggota Direksi harus terlebih dahulu dinyatakan lolos dalam uji kelayakan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Rincian mengenai pernyataan uji kelayakan dan kepatutan tersebut sebagai berikut:

- Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its annual report and/or financial statements to the Financial Services Authority;

4. Having a commitment to comply with the laws and regulations; and
5. Having knowledge and/or expertise in the field required by the Bank.

Members of the Bank's Board of Directors may be reappointed as their term of office ends by considering the applicable regulations.

Independency

Members of the Company's Board of Directors always uphold the principle of independency in performing their duties and responsibilities, by prioritizing the Bank's interests above their personal interests. In addition, the Board of Directors ensures that their duty implementation remains free from the influence of any party.

Board of Directors' Fit and Proper Test

Every candidate for the Board of Directors shall first be declared passing the fit and proper test conducted by the Financial Services Authority in accordance with the provisions of Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Details on the fit and proper test statement are as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Juni 2024 June 20, 2022
	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	10 Februari 2016 February 10, 2016
Mahesh Ajit Ranade**	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	12 Juli 2023 July 12, 2023
Suroso	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Agoes Roediyanto***	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Oktober 2022 October 20, 2022
Arif Wicaksono	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Ibrahim******	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	26 September 2024 September 26, 2024

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.
** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.
*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.
**** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Sertifikasi Manajemen Risiko Direksi

Sebagai bentuk kepatuhan terhadap Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, Perseroan mensyaratkan kepemilikan sertifikasi manajemen risiko sebagai standar kompetensi dan keahlian bagi Direksi. Informasi kepemilikan sertifikasi manajemen risiko oleh Direksi Perseroan sebagai berikut:

Board of Directors' Risk Management Certification

As a form of compliance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, the Company requires ownership of risk management certification as a standard of competency and expertise for the Board of Directors. Information on ownership of risk management certification by the Company's Board of Directors is as follows:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Lenny Sugihat	Presiden Direktur President Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Mahesh Ajit Ranade**	Wakil Presiden Direktur Vice President Director	Jenjang 6 Level 6	31 Maret 2025 March 31, 2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Agoes Roediyanto***	Direktur Director	Jenjang 7 Level 7	2 September 2022-2 September 2024 September 2, 2022-September 2, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Ibrahim****	Direktur Director	Jenjang 7 Level 7	15 Juli 2027 July 15, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of june 28, 2024, previously served as Commercial Director.
** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.
*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.
**** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Tugas dan Tanggung Jawab Direksi

Untuk meningkatkan efektivitas dan memastikan pengambilan keputusan yang akurat, Perseroan membagi tugas Direksi berdasarkan keahlian dan pengalaman masing-masing. Rincian pembagian tugas diatur dalam Surat Keputusan Direksi tanggal 24 Juni 2024, dengan detail sebagai berikut:

Duties and Responsibilities of the Board of Directors

To increase effectiveness and ensure accurate decision-making, the Company divides the Board of Directors' duties based on their respective expertise and experience. Details of the division of duties are stated in the Board of Directors' Decision Letter dated June 24, 2024, with the following details:

Lenny Sugihat Presiden Direktur President Director	
1. Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham, termasuk didalamnya penetapan strategi Bank; 2. Mengoordinasikan dan memonitor pencapaian RBB yang telah disetujui oleh Dewan Komisaris; 3. Mengoordinasikan dan memonitor pelaksanaan tugas dan pekerjaan anggota Direksi sesuai bidang tugas masing-masing; 4. Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian intern telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;	1. Performing all duties and responsibilities assigned by Shareholders, including the implementation of the Bank's strategy; 2. Coordinating and monitoring RBB achievements that have been approved by the Board of Commissioners; 3. Coordinating and monitoring the implementation of the duties and responsibilities of Board of Directors' members according to their respective duties; 4. Monitoring, directing, and ensuring that the supervisory and internal control functions and activities have been carried out in accordance with the applicable system, procedure, and regulation, including coordinating and monitoring the smooth running of operational activities, at head office and branch offices;

Lenny Sugihat

Presiden Direktur
President Director

5. Memonitor bahwa kegiatan operasional maupun non-operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku;
6. Memonitor dan meyakinkan seluruh kegiatan operasional Bank telah sesuai dengan peraturan atau ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat atau kantor cabang;
7. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern dan tindak lanjut temuan Satuan Kerja Audit Intern, antara lain:
   a. Audit atas pelaksanaan ketentuan intern dan ekstern pada kegiatan operasional Bank;
   b. Audit atas kegiatan perkreditan dan operasional Bank;
   c. Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; dan
   d. Pelaksanaan fungsi strategi *anti-fraud* dalam Bank, termasuk sistem pengendalian *fraud* yang meliputi: pencegahan; deteksi; investigasi, pelaporan dan sanksi; pemantauan, evaluasi dan tindak lanjut;
8. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Bagian Analisa Risiko Kredit dan Bagian *Legal & Remedial*, antara lain:
   a. Pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit;
   b. Memonitoring tingkat kolektibilitas kredit dan usaha penyehatan atau penyelesaian kredit bermasalah pada kantor pusat atau kantor cabang;
   c. Penyusunan strategi penyehatan atau penyelesaian kredit bermasalah;
9. Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *Management Information System* dan pelaporan terkait kredit baik internal maupun kepada pihak regulator;
10. Mengoordinasikan pelaksanaan tugas dan tanggung jawab penyelenggaraan fungsi Sekretaris Perusahaan, termasuk namun tidak terbatas pada semua kegiatan korespondensi (surat menyurat), hubungan masyarakat, kegiatan tanggung jawab sosial, persiapan atau pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, aksi korporasi, dan lainnya;
11. Menandatangani surat-surat berharga, data/dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada otoritas/ regulator, penunjukan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku;
12. Membina hubungan yang baik dengan otoritas/regulator, nasabah, calon nasabah, mitra bisnis dan instansi terkait untuk terciptanya hubungan yang harmonis; dan
13. Melaksanakan tugas-tugas lain yang diatur oleh Anggaran Dasar dan peraturan/ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur.

5. Monitoring that operational and non-operational activities in all work units have been carried out in accordance with the applicable strategies, policies, and procedures;
6. Monitoring and making sure that all Bank operational activities are in accordance with the regulations or provisions and procedures for operational transaction activities that have been established, including formulating policy lines regarding operational limit authority within the head office or branch offices; ;
7. Coordinating duty and responsibility implementation of the Internal Audit Division and following up on findings of the Internal Audit Division, including:
   a. Audit on internal and external regulations implementation on the Bank's operational activities;
   b. Audit of the Bank's credit and operational activities;
   c. Evaluation of risk awareness and risk identification capability by each unit; and
   d. Implementation of anti-fraud strategy function within the Bank, including fraud control system: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up;
8. Coordinating duty and responsibility implementation of Credit Risk Analysis Department and the Legal & Remedial Department, including:
   a. The credit analysis process has been carried out in accordance with the applicable regulations as a basis for considering credit decisions by the Credit Committee;
   b. Monitoring the level of credit collectibility and efforts to restructure or settle non-performing loans at head office or branch offices;
   c. Developing strategies for restructuring or settlement of non-performing loans;
9. Coordinating and monitoring credit administration activities to support the smooth running of credit process, in accordance with established policies, systems, and procedures, including but not limited to the implementation of Management Information System and reporting related to credit both internally and to regulators;
10. Coordinating duty and responsibility implementation of the Corporate Secretary function, including but not limited to all correspondence activities, public relations, social responsibility activities, preparation or implementation of the Annual GMS or Extraordinary GMS, public exposure, corporate actions, and others;
11. Signing securities, important Company data/documents, Board of Directors' decision letters, reports to authorities/regulators, appointment of powers of attorney and other letters/reports/data/documents in accordance with the applicable regulations;
12. Establishing good relationships with authorities/regulators, customers, prospective customers, business partners, and related agencies to create harmonious relationships; and
13. Performing other duties stipulated by the Articles of Association and applicable laws and regulations/provisions, as long as they are still within the scope of duties and functions of the President Director.

Setiawan Kumala*
Mahesh Ajit Ranade**

Wakil Presiden Direktur
Vice President Director

1. Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan *fee based income*;
2. Mengoordinasikan dan memonitor pelaksanaan tugas, wewenang, fungsi, dan tanggung jawab Direktur Konsumer, Bisnis Digital, dan Teknologi Informasi;
3. Merumuskan strategi kredit, pendanaan, dan *fee based income* yang efisien dan efektif, menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi tersebut;
4. Menyusun garis-garis kebijakan perkreditan, pendanaan, dan *fee based income* yang jelas, antara lain berupa:
   a. *Target Market;*
   b. *Account Management;*
   c. *Solicitation/Account Plan;*
   d. *Risk Asset Monitoring;*
   e. *Market Environment Analysis*; dan
   f. *Competitor Analysis;*

1. Designing and establishing policies related to the areas of credit, funding, and fee-based income;
2. Coordinating and monitoring the implementation of duties, authorities, functions, and responsibilities of the Consumer, Digital Business, and Information Technology Director;
3. Formulating efficient and effective credit, funding and fee-based income strategies, disseminating them to relevant officials/departments, as well as carrying out regular evaluations of the implementation of these strategies;
4. Developing clear credit, funding, and fee-based income policy lines, including:
   a. Target Market;
   b. Account Management;
   c. Solicitation/Account Plan;
   d. Risk Asset Monitoring;
   e. Market Environment Analysis; and
   f. Competitor Analysis;

Setiawan Kumala*
Mahesh Ajit Ranade**

Wakil Presiden Direktur
Vice President Director

5. Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan, dan *fee based income*, termasuk namun tidak terbatas pada monitoring kredit, pencapaian target pendanaan, dan *fee based income;*
6. Mengoordinasikan seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan *fee based income*, baik pada kantor pusat maupun kantor cabang;
7. Mengkoordinasikan penyelenggaraan kegiatan *wealth management,* termasuk *cross selling* kepada nasabah;
8. Menyusun Rencana Kerja dan Anggaran Tahunan (RKAT) kantor cabang agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta mengarahkan upaya-upaya perbaikan yang diperlukan;
9. Mengoordinasikan pelaksanaan proses rekrutmen pimpinan cabang/ cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen, dengan berkoordinasi bersama Direktur Operasional, Keuangan, dan *Treasury;*
10. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Divisi HRM, *Premises & Services*:
    a. Perumusan arah dan kebijakan serta pola pembinaan dan pengembangan sumber daya manusia guna menciptakan sumber daya manusia yang produktif secara kuantitas dan kualitas;
    b. Perumusan pola dan kebijakan penilaian karyawan (*performance appraisal*) yang menjamin keadilan (*fairness*) dalam sistem *reward & punishment;*
    c. Merancang dan mengevaluasi sistem perencanaan karyawan dan *carrier path*, termasuk pola rekrutmen, mutasi, promosi, demosi, serta kerja sama dengan mitra penyedia jasa sumber daya manusia untuk pemenuhan kebutuhan;
    d. Perumusan pola dan kebijakan remunerasi, pengelolaan administrasi sumber daya manusia, serta koordinasi dengan kantor aktuaria independen terkait perhitungan imbalan pascakerja tahunan; dan
    e. Mengoordinasikan dan memonitor kegiatan yang terkait dengan Bagian Manajemen Aktiva Tetap dan Logistik, antara lain:
        - Memastikan tersedianya sarana dan prasarana jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai kebijakan investasi dan bisnis Bank;
        - Mengelola barang cetakan dan alat tulis kantor untuk mendukung operasional, administrasi, dan pelayanan;
        - Melakukan kegiatan pengadaan, pemeliharaan, asuransi atas aktiva tetap/inventasis kantor, penyediaan sarana komunikasi, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran, serta mutasi inventaris milik Bank; dan
        - Melaksanakan penunjukan rekanan/vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank.
11. Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; dan
12. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar, sepanjang masih dalam ruang lingkup tugas dan fungsi Wakil Presiden Direktur.

5. Designing and establishing credit, funding, and fee-based income system and procedures, including but not limited to credit monitoring, achieving funding targets, and fee-based income;
6. Coordinating all Bank activities related to credit, funding, and fee-based income, both at head office and branch offices;
7. Coordinating the implementation of wealth management activities, including cross selling to customers;
8. Preparing Annual Work Plans and Budgets (RKAT) for branch offices to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as directing necessary improvement efforts;
9. Coordinating the implementation of recruitment process for branch/ sub-branch leaders, including but not limited to determining recruitment criteria/requirements, in coordination with the Operations, Finance, and Treasury Director;
10. Coordinating the implementation of duties and responsibilities of HRM, Premises & Services Division:
    a. Formulation of direction and policies as well as patterns of guidance and development of human resource to create productive human resources in terms of quantity and quality;
    b. Formulation of employee assessment patterns and policies (performance appraisal) that ensures fairness in the reward & punishment system;
    c. Designing and evaluating employee and carrier path planning systems, including the patterns of recruitment, transfer, promotion, demotion, as well as cooperation with human resource service provider partners to fulfill the needs;
    d. Formulating remuneration patterns and policies, managing human resource administration, and coordinating with independent actuarial offices regarding the calculation of annual post-employment benefits; and
    e. Coordinating and monitoring activities related to Fixed Asset Management and Logistics, including:
        - Ensuring the availability of office network facilities and infrastructure as part of the Bank's business development strategy, in accordance with the Bank's investment and business policies;
        - Managing printed materials and office stationery to support operations, administration, and services;
        - Carrying out procurement, maintenance, insurance activities for fixed assets/office inventory, provision of communication facilities, payment for purchases of fixed assets and inventory, capitalization limits, depreciation, deletion, numbering, and transfer of inventory belonging to the Bank; and
        - Implementing the appointment of partner/vendor appointment and evaluation process to support the Bank's operational activities.
11. Establishing good relationships with customers, prospective customers, business partners, and related agencies or officials; and
12. Carrying out other duties assigned by superiors and stipulated by the Articles of Association, as long as they are still within the scope of the Vice President Director's duties and function.

Setiawan Kumala*

Direktur Komersial
Commercial Director

1. Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan *fee-based income*;
2. Merumuskan strategi kredit, pendanaan, dan *fee-based income* yang efisien dan efektif, dan menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi dimaksud;
3. Menyusun garis-garis kebijakan perkreditan, pendanaan, dan *fee-based income* yang jelas antara lain berupa:
    a. *Target Market;*
    b. *Account Management;*
    c. *Solicitation/Account Plan;*
    d. *Risk Asset Monitoring;*
    e. *Market Environment Analysis*; dan
    f. *Competitor Analysis*;

1. Designing and establishing policies related to the areas of credit, funding, and fee-based income;
2. Formulating eficient and efective credit, funding and fee-based income strategies, and disseminating them to relevant oficials/ departments, as well as carrying out regular evaluations of the implementation of these strategies;
3. Developing clear credit, funding, and fee-based income policy lines, including:
    a. Target Market;
    b. Account Management;
    c. Solicitation/Account Plan;
    d. Risk Asset Monitoring;
    e. Market Environment Analysis; and
    f. Competitor Analysis;

Setiawan Kumala*

Direktur Komersial
Commercial Director

4. Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan dan *fee-based income*, termasuk namun tidak terbatas pada monitoring kredit, pencapaian target pendanaan dan *fee-based income*;
5. Melakukan koordinasi seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan *fee-based income*, baik pada kantor pusat maupun kantor cabang;
6. Memimpin dan mengarahkan kebijakan dan strategi bisnis digital sejalan dengan strategi bisnis Bank;
7. Memonitor kebijakan dan strategi serta pengelolaan bisnis digital agar sejalan dengan strategi bisnis Bank, serta memenuhi kaidah-kaidah manajemen risiko yang *prudent* dan dengan prinsip kehatian-hatian;
8. Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai dengan sasaran bisnis masing-masing serta memastikan mitigasi terhadap kinerja bisnis yang tidak sesuai dengan sasaran;
9. Merencanakan pengembangan produk Bank berdasarkan *feasibility study* yang mencakup *cost* dan *benefit analysis*;
10. Memastikan perencanaan strategis, mengembangkan dan mengelola mitra bisnis (*ecosystem partnership*) untuk fokus memberikan manfaat maksimal bagi kedua belah pihak;
11. Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan perusahaan;
12. Mengoordinasikan penyelenggaraan kegiatan *wealth management*, termasuk *cross selling* kepada nasabah;
13. Mengevaluasi tingkat daya saing produk dan layanan Bank terhadap produk dan jasa pesaing serta mencari peluang-peluang untuk pengembangannya;
14. Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; dan
15. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Komersial.

4. Designing and establishing credit, funding, and fee-based income system and procedures, including but not limited to credit monitoring, achieving funding targets, and fee-based income;
5. Coordinating all Bank activities related to credit, funding, and fee-based income, both at head office and branch offices;
6. Leading and directing digital business policies and strategies in line with the Bank's business strategy;
7. Monitoring policies and strategies as well as digital business management so that they are in line with the Bank's business strategy, and complying with prudent risk management principles and the principle of prudence;
8. Ensuring that performance of product, business development and marketing teams is in line with their respective business targets and ensuring mitigation of business performance that is not in line with targets;
9. Planning Bank product development based on a feasibility study that includes cost and benefit analysis;
10. Ensuring strategic planning, developing, and managing business partners (ecosystem partnership) to focus on providing maximum benefits for both parties;
11. Analyzing, negotiating, and finalizing partnership agreements in accordance with Company guidelines and policies;
12. Coordinating the implementation of wealth management activities, including cross selling to customers;
13. Evaluating competitiveness level of the Bank's products and services against competitors' products and services and looking for opportunities for development;
14. Establishing good relationships with customers, prospective customers, business partners, and related agencies or oficials; and
15. Carrying out other duties assigned by superiors and stipulated by the Articles of Association as long as they are still within the scope of the Commercial Director's duties and functions.

Suroso

Direktur Kepatuhan & Risiko
Risk & Compliance Director

1. Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan otoritas dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian;
2. Memantau dan memastikan pelaksanaan seluruh perjanjian dan komitmen yang dibuat oleh Bank dengan otoritas/instansi terkait;
3. Meyakini Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang bertentangan dengan peraturan otoritas dan peraturan lain yang berlaku;
4. Memiliki tanggung jawab atas penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur, dan produk/aktivitas baru yang diterapkan di Bank;
5. Memiliki tanggung jawab terhadap penerapan Prinsip Mengenal Nasabah (*Know Your Customer*), termasuk di antaranya penerapan penerapan anti pencucian uang dan pencegahan pendanaan terorisme (APU PPT) berdasarkan konsep *risk based approach* (RBA), pelaporan laporan transaksi keuangan mencurigakan (LTKM), laporan transaksi keuangan tunai (LTKT), transaksi keuangan transfer dana dari dan ke luar negeri (TKL) ke pusat pelaporan dan analisis transaksi keuangan (PPATK);
6. Meyakini penerapan GCG telah dijalankan dengan baik dan benar di Bank;
7. Memiliki tanggung jawab terhadap pelaksanaan/penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
8. Mengevaluasi kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan *contingency plan*;
9. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II dan BASEL III di Bank, termasuk penyediaan sumber daya manusia, sarana, dan prasarana penunjang;
10. Memiliki tanggung jawab terhadap penyusunan *risk profile* dan laporan kepatuhan Bank secara berkala dan melaporkan serta mempresentasikan ke otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyampaian tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);

1. Determining the necessary steps to ensure that the Bank has complied with all regulatory authorities and other applicable laws and regulations in the context of implementing the prudential principle;
2. Monitoring and ensuring the implementation of all agreements and commitments made by the Bank to the relevant authorities/ agencies;
3. Ensuring that the Bank's Board of Directors does not adopt policies and/ or make decisions that conflict with regulatory authorities and other applicable regulations;
4. Having responsibility for the preparation and testing of all forms of policies, systems, procedures, and new products/activities implemented at the Bank;
5. Having responsibility for the implementation of Know Your Customer Principle, including the implementation of AML & CFT based on the risk-based approach (RBA) concept, reporting of suspicious financial transaction reports (LTKM), reports of cash financial transactions (LTKT), financial transactions of transfer of funds from and to outside state (TKL) to the center for financial transaction reports and analysis (PPATK);
6. Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank;
7. Having responsibility for the Implementation/application of risk management at the Bank from the process of identifying, measuring, monitoring, and controlling risks;
8. Evaluating risk management policies and their changes including risk management strategies and contingency plans;
9. Coordinating the implementation of risk management in accordance with BASEL Accord II and BASEL III at the Bank, including the provision of human resources, and supporting facilities and infrastructure;
10. Having responsibility for preparing the Bank's risk profile and compliance reports on a regular basis and reporting and presenting them to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings;

Suroso

Direktur Kepatuhan & Risiko
Risk & Compliance Director

11. Memiliki tanggung jawab terhadap pelaksanaan fungsi keamanan siber (*cyber security*), termasuk namun tidak terbatas pada proses penilaian mandiri (*self-assessment*) tingkat kematangan (*maturity*) risiko siber (*cyber risk*);	11. Having responsibility for the implementation of cyber security function, including but not limited to self-assessment process for the maturity level of cyber risk;
12. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman internal *capital adequacy assessment process* (ICAAP) dan perhitungan kewajiban penyediaan modal minimum (KPMM) sesuai profil risiko (ICAAP) secara berkala (per semester);	12. Coordinating the calculation of capital requirements according to the risk profile, including but not limited to preparing the internal capital adequacy assessment process (ICAAP) guidelines and calculating the minimum capital adequacy ratio (CAR) according to the risk profile (ICAAP) periodically (per semester);
13. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang bertentangan dengan prosedur yang telah ditetapkan berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha, perkreditan, operasional yang berpotensi meningkatkan eksposur risiko yang ditetapkan (*risk appetite & risk tolerance*); dan	13. Providing recommendations on matters related to business decisions that conflict with established procedures based on risk profile analysis, including decisions to exceed business expansions, credits, operations that have the potential to increase the specified risk exposure (risk appetite & risk tolerance), and efective and inexpensive funding; and
14. Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur yang membawahi Fungsi Kepatuhan.	14. Performing other duties assigned by the President Director and stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director in Charge of Compliance Function.

Agoes Roediyanto***

Direktur Operasional & Jaringan
Network & Operation Director

1. Mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;	1. Coordinating and monitoring the smooth running of operational activities, both at head office and branch offices;
2. Merumuskan garis-garis kebijakan dan strategi kegiatan operasional;	2. Formulating policy lines and strategies for operational activities;
3. Menetapkan kerangka kerja manajemen operasi dan layanan, termasuk namun tidak terbatas pada kegiatan mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan/transaksi operasional dari seluruh kantor cabang yang meliputi pembukaan rekening, transfer, pengelolaan *password*, dan *safe deposit box*;	3. Establishing operational and service management frameworks, including but not limited to coordinating, directing, developing, and supervising all operational activities/transactions from all branch offices which include account opening, transfers, password management, and safe deposit boxes;
4. Memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan dan bertanggung jawab atas lancarnya pelaksanaan dari prosedur tersebut;	4. Ensuring compliance with rules/regulations and procedures for operational transaction activities that have been stipulated and being responsible for the smooth implementation of such procedures;
5. Memastikan ketersediaan infrastruktur dalam rangka menunjang kegiatan operasional yang aman, andal, dan memenuhi persyaratan fungsional dan teknis operasional;	5. Ensuring the availability of infrastructure to support safe and reliable operational activities and meeting functional requirements and technical operations;
6. Memastikan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah, standar kepatuhan dan deteksi dini;	6. Ensuring that operational services are carried out in accordance with service level standards and fulfilling the rules of data protection, customer protection, compliance standards, and early detection;
7. Penyusunan RKAT agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta upaya-upaya perbaikan yang diperlukan;	7. Preparing RKAT to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as necessary improvement efforts;
8. Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan transaksi devisa dari kantor cabang yang meliputi antara lain transfer dan perdagangan valuta asing;	8. Coordinating, directing, fostering, and supervising all foreign exchange transaction activities from branch offices which include transfers and foreign exchange tradings;
9. Merumuskan garis kebijakan mengenai wewenang limit transaksi keuangan di lingkungan kantor cabang;	9. Formulating policy lines regarding authority to limit financial transactions in branch offices;
10. Memonitor dan mengevaluasi laporan pengendalian biaya operasional, perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional;	10. Monitoring and evaluating reports on operational cost control, changes, and developments in work unit/branch income related to operational costs;
11. Mengoordinasikan pelaksanaan proses rekutmen pimpinan cabang/ cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen berkoordinasi dengan Direktur Komersial;	11. Coordinating the implementation of recruitment process for branch/ sub-branch leaders, including but not limited to determining recruitment criteria/requirements in coordination with the Commercial Director;
12. Memonitor dan mengevaluasi indikator keberhasilan (*key performance indicator*) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala;	12. Monitoring and evaluating the success indicators (key performance indicators) of operational units and branch offices that have been determined periodically;
13. Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *management information system* dan pelaporan terkait kredit baik internal maupun kepada pihak regulator;	13. Coordinating and monitoring credit administration activities to support the smooth running of credit process, in accordance with established policies, systems, and procedures, including but not limited to the implementation of management information systems and reporting related to credit both internally and to regulators;
14. Meningkatkan citra Bank sebagai Bank yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; dan	14. Improving the Bank's image as a Bank that provides services according to customer needs quickly, comfortably, and safely; and
15. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional & Jaringan.	15. Carrying out other duties assigned by superiors and stipulated by the Articles of Association as long as they are still within the scope of duties and functions of the Director of Operations & Networks.

Arif Wicaksono

Direktur Operasional, Keuangan & *Treasury*
Direktur Operasional, Keuangan & Treasury

1. Mengawasi pengelolaan likuiditas Bank terutama dalam memantau saldo Giro Wajib Minimum (GWM), baik Rupiah maupun Valuta Asing, termasuk saldo GWM Sekunder agar selalu terjaga kecukupannya;
2. Memiliki tanggung jawab atas keseimbangan likuiditas, baik Rupiah maupun Valuta Asing sehubungan dengan kegiatan pasar uang atau aktivitas hubungan bank koresponden;
3. Memiliki tanggung jawab terhadap pengelolaan dana (*Asset Liability Management*/ALM) yang efektif, efisien, dan menguntungkan, termasuk namun tidak terbatas pada pemeliharaan *primary reserve* dan *secondary reserve* serta optimalisasi penyediaan dana;
4. Menyusun garis-garis kebijakan pendanaan, baik Rupiah atau Valuta Asing dalam rangka:
   a. Pendanaan yang efektif dan murah;
   b. Keseimbangan likuiditas;
   c. Profitabilitas;
   d. *Pricing* produk dan jasa Bank; dan
   e. *Gapping*;
5. Memiliki tanggung jawab dan mengoordinasikan pengelolaan serta pengaturan pemberian dan permohonan *credit line* (*money market*) secara timbal balik (resiprokal) dengan bank koresponden;
6. Memiliki tanggung jawab atas penyusunan garis-garis kebijakan perusahaan di bidang administrasi keuangan dan *Management Information System*, memonitor dan mengevaluasi perkembangan pendapatan dan biaya operasional unit kerja;
7. Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan MIS dalam upaya menciptakan pelaksanaan *bank management* yang efektif, *reporting financial system* untuk memenuhi pelaporan pihak eksternal dan internal;
8. Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan;
9. Mengoordinasikan dan memonitor penyusunan *financial statement* (neraca dan rugi laba) yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik;
10. Merancang dan mengoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja dan memastikan MIS dilaksanakan sesuai dengan peraturan yang berlaku, termasuk namun tidak terbatas pada standar akuntansi, Bank Indonesia, Otoritas Jasa Keuangan, perpajakan dan otoritas lainnya seperti Lembaga Penjamin Simpanan (LPS) dan lain-lain;
11. Mengoordinasikan dan memonitor penyusunan RBB agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku;
12. Memonitor aktivitas audit keuangan yang dilakukan oleh kantor akuntan publik yang ditunjuk, termasuk memonitor penyediaan data/dokumen/informasi terkait pelaksanaan audit, memastikan pelaksanaan audit dilaksanakan secara tepat waktu dan penyampaian Laporan Keuangan Audit ke otoritas;
13. Merumuskan garis-garis kebijakan, strategi kegiatan operasional, wewenang limit transaksi keuangan, serta mengoordinasikan serta memonitor kelancaran kegiatan operasional baik kantor pusat maupun kantor cabang;
14. Meyakinkan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan, serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah/konsumen, standar kepatuhan, dan deteksi dini;
15. Memonitor dan mengevaluasi laporan pengendalian biaya operasional, serta perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional;
16. Memonitor dan mengevaluasi indikator keberhasilan (*key performance indicator*) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala;
17. Meningkatkan citra Bank sebagai lembaga yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; dan
18. Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional, Keuangan & *Treasury.*

1. Supervising the Bank's liquidity management, especially in monitoring the Primary Statutory Reserve Requirement (GWM) balance, both in Rupiah and Foreign Currency, including the balance of the Secondary GWM so that its adequacy is always maintained;
2. Having responsibility for the liquidity balance, both Rupiah and Foreign Currency in connection with money market activities or correspondent Bank relationship activities;
3. Having responsibility for efective, eficient, and profitable asset liability management (ALM), including but not limited to maintenance of primary reserves and secondary reserves as well as optimizing the provision of funds;
4. Drawing up policy lines on funding, both in Rupiah and Foreign Currency in the framework of:
   a. Efective and inexpensive funding;
   b. Liquidity balance;
   c. Profitability;
   d. Pricing of Bank products and services; and
   e. Gapping;
5. Having responsibility and coordinating the management and regulation of granting and requesting reciprocal credit lines (money market) with correspondent banks;
6. Having responsibility for the preparation of he Company's policy lines in the field of financial administration and Management Information System, monitoring and evaluating developments in division's income and operational costs;
7. Designing, establishing, and evaluating accounting and MIS system to create an efective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting;
8. Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures;
9. Coordinating and monitoring the preparation of financial statements (balance sheet and profit and loss) to be submitted to regulators as well as those published in print/electronic media;
10. Designing and coordinating financial management including financial reporting, performance management, and ensuring MIS is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, Financial Services Authority, taxation, and other authorities such as the Deposit Insurance Corporation (LPS) and others;
11. Coordinating and monitoring the preparation of RBB to comply with applicable regulations, policies, and procedures;
12. Monitoring financial audit activities carried out by the appointed public accounting firm, including monitoring the provision of data/documents/information related to the audit, ensuring that the audit is carried out in a timely manner and the Audit Financial Statements is submitted to the authorities; and
13. Formulating policy guidelines, operational activity strategies, financial transaction limit authority, and coordinating and monitoring the smooth running of operational activities at both head office and branch offices;
14. Ensuring that operational services are carried out in accordance with service level standards and fulfilling the rules of data protection, customer/consumer protection, compliance standards, and early detection;
15. Monitoring and evaluating reports on operational cost control, as well as changes and developments in division/branch income related to operational costs;
16. Monitoring and evaluating the success indicators (key performance indicators) of operational units and branch offices that have been determined periodically;
17. Improving the Bank's image as an institution that provides services according to customer needs quickly, comfortably, and safely; and
18. Carrying out other duties assigned by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance & Treasury.

Ibrahim****

Direktur Konsumer, Digital Bisnis dan TI
Consumer, Digital Business and IT Director

1. Mengoordinasikan seluruh kegiatan Bank yang berkaitan dengan kredit konsumer, pendanaan, dan *fee based income*, baik di kantor pusat maupun kantor cabang;
2. Memimpin dan mengarahkan kebijakan serta strategi bisnis digital yang selaras dengan strategi bisnis Bank;
3. Memonitor pelaksanaan kebijakan dan strategi bisnis digital agar sesuai dengan strategi Bank dan memenuhi prinsip kehatian-hatian serta manajemen risiko yang *prudent*;
4. Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai sasaran, serta melakukan mitigasi atas kinerja yang tidak tercapai;
5. Merencanakan pengembangan produk Bank berdasarkan *feasibility study* yang mencakup analisis biaya dan manfaat (*cost and benefit analysis);*
6. Memastikan perencanaan strategis serta pengembangan dan pengelolaan kemitraan bisnis (*ecosystem partnership*) untuk menciptakan manfaat maksimal bagi semua pihak;
7. Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan Bank;
8. Mengevaluasi daya saing produk dan layanan Bank terhadap kompetitor serta mencari peluang pengembangan lebih lanjut;
9. Memiliki tanggung jawab atas pengelolaan dan pengembangan teknologi informasi Bank agar sejalan dengan strategi bisnis Bank;
10. Mengoordinasikan pelaksanaan kebijakan dan strategi pengembangan teknologi informasi untuk mendukung operasional perbankan, termasuk namun tidak terbatas pada *core banking system*, *hardware*, *software,* dan aplikasi pendukung lainnya;
11. Memonitor dan memastikan ketersediaan:
    a. Arsitektur teknologi Bank untuk mendukung transformasi digital, termasuk aplikasi, infrastruktur, serta keamanan teknologi informasi dan siber sesuai kebutuhan bisnis dan regulasi; dan
    b. Tata kelola manajemen teknologi informasi sesuai peraturan dan standar keamanan teknologi;
12. Mengawasi dan memastikan tercapainya standar tingkat layanan dalam pengendalian, pemantauan, serta peningkatan lingkungan IT, termasuk pemecahan masalah, analisis akar masalah, usulan solusi, dan manajemen bisnis;
13. Memastikan perencanaan strategis serta pengembangan produk digital Bank dalam rangka memenuhi RBB jangka pendek maupun jangka panjang dengan tetap memperhatikan prinsip manajemen risiko dan regulasi yang berlaku;
14. Memastikan pengelolaan dan operasional *database* mendukung kelancaran operasional Bank;
15. Memastikan teknologi informasi memenuhi standar keamanan sesuai kebijakan Bank dan ketentuan regulator saat ini maupun yang akan datang, termasuk proses identifikasi dan mitigasi risiko;
16. Menetapkan kerangka kerja dukungan sistem operasi mencakup manajemen perubahan, ketersediaan, kapasitas, aset, dan konfigurasi di seluruh lingkungan Bank;
17. Mengoordinasikan pelaksanaan *self-asesessment* atas:
    - *Digital Maturity Assessment for Bank* (DMAB);
    - *IT Maturity Assessment;* dan
    - *Cyber Security Assessment*;

    Termasuk penyusunan dan pemantauan *roadmap/action plan* atas *gap* penilaian, serta pelaporan hasil penilaian kepada otoritas; dan
18. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan/atau dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Konsumer, Bisnis Digital, dan Teknologi Informasi.

1. Coordinating all Bank activities related to consumer credit, funding, and fee-based income, both at head office and branch offices;
2. Leading and directing digital business policies as well as strategies in line with the Bank's business strategy;
3. Monitoring the implementation of digital business policies and strategies so that they are in line with the Bank's strategy and complying with the principles of prudent and prudent risk management;
4. Ensuring that performance of product, business development, and marketing teams is on target, and mitigating any performance that is not achieved;
5. Planning Bank product development based on a feasibility study that includes cost and benefit analysis;
6. Ensuring strategic planning as well as development and management of business partnerships (ecosystem partnerships) to provide maximum benefits for all parties;
7. Analyzing, negotiating, and finalizing partnership agreements in accordance with Bank guidelines and policies;
8. Evaluating competitiveness of the Bank's products and services against competitors and looking for opportunities for further development;
9. Having the responsibility for the management and development of the Bank's information technology to be in line with the Bank's business strategy;
10. Coordinating the implementation of policies and development strategies of information technology to support banking operations, including but not limited to core banking systems, hardware, software, and other supporting applications;
11. Monitoring and ensuring the availability of:
    a. The Bank's technology architecture to support digital transformation, including applications, infrastructure, and information technology and cyber security according to business needs and regulations; and
    b. Information technology management governance according to regulations and technology security standards;
12. Supervising and ensuring the achievement of service level standards in controlling, monitoring, and improving IT environment, including troubleshooting, root cause analysis, solution proposals, and business management;
13. Ensuring strategic planning and development of the Bank's digital products to fulfill the short-term and long-term RBB by still paying attention to risk management principles and applicable regulations;
14. Ensuring the database management and operations support the smooth operation of the Bank;
15. Ensuring information technology meets security standards according to Bank policy as well as current and future regulatory requirements, including risk identification and mitigation process;
16. Establishing an operating system support framework including change management, availability, capacity, assets, and configuration throughout the Bank;
17. Coordinating the implementation of self-assessments for:
    - Digital Maturity Assessment for Bank (DMAB);
    - IT Maturity Assessment; and
    - Cyber Security Assessment;

    Including the preparation and monitoring of roadmap/action plan for assessment gaps, as well as reporting the assessment results to authorities; and
18. Carrying out other duties assigned by superiors and/or in the Articles of Association as long as they are still within the scope of duties and functions of the Consumer, Digital Business, and Information Technology Director.

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.
** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.
*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.
**** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Etika Kerja Direksi

Etika kerja Direksi dalam melaksanakan tugas dan tanggung jawabnya sebagai berikut:

1. Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Direksi wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
   a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
   b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lain dan/atau Pemegang Saham Pengendali Perseroan; dan
   c. Remunerasi dan fasilitas lain yang diterima.

Board of Directors Work Ethics

The work ethics of the Board of Directors in performing its duties and responsibilities are as follows:

1. The Board of Directors is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's gains;
2. The Board of Directors is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Directors must disclose the following matters in GCG implementation report:
   a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
   b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
   c. Remuneration and other facilities received.

Rapat Direksi

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi wajib melaksanakan rapat secara berkala. Rapat internal Direksi diselenggarakan paling sedikit 1 kali dalam setiap bulan, sedangkan rapat Direksi bersama Dewan Komisaris diselenggarakan paling sedikit 1 kali dalam 4 bulan. Sepanjang tahun 2024, Direksi telah melaksanakan rapat dengan tingkat kehadiran sebagai berikut:

Board of Directors' Meeting

In carrying out its duties and responsibilities, the Board of Directors shall hold regular meetings. Internal meetings of the Board of Directors are held at least once a month, while joint meetings of the Board of Directors and the Board of Commissioners are held at least once every 4 months. Throughout 2024, the Board of Directors held meetings with the following attendance level:

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Lenny Sugihat Presiden Direktur President Director	26	26	100,00	5	5	100,00	2	2	100,00
Setiawan Kumala* Wakil Presiden Direktur Vice President Director	26	26	100,00	5	5	100,00	2	2	100,00
Mahesh Ajit Ranade** Wakil Presiden Direktur Vice President Director	26	-	0,00	5	-	0,00	-	-	-
Suroso Direktur Director	26	26	100,00	5	5	100,00	2	2	100,00
Agoes Roediyanto*** Direktur Director	26	11	42,31	5	1	20,00	2	1	50,00

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Arif Wicaksono Direktur Director	26	26	100,00	5	5	100,00	2	2	100,00
Ibrahim**** Direktur Director	26	9	34,61	5	2	40,00	-	-	-
Rata-rata Kehadiran (%) **Average Attendance (%)**			**68,13**			**65,71**			**64,29**

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of JUne 28, 2024, previously served as Commercial Director.
** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.
*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.
**** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Pelaksanaan Tugas Direksi

Selama tahun 2024, Direksi menjalankan perannya dengan mengimplementasikan berbagai langkah strategis untuk mendukung pencapaian target dan keberlanjutan Perseroan, sebagaimana diungkapkan sebagai berikut:

1. Melaksanakan tugas kepengurusan Bank dengan menyusun rencana strategis dan rencana kerja tahunan yang disampaikan kepada Otoritas Jasa Keuangan. Rencana kerja tersebut telah mendapatkan persetujuan dari Dewan Komisaris dan dikomunikasikan kepada Pemegang Saham serta seluruh jenjang organisasi Bank;
2. Menyusun struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab, serta menetapkan surat keputusan pengangkatan;
3. Menyusun kebijakan dan strategi manajemen risiko serta bertanggung jawab atas pelaksanaannya;
4. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern, auditor eksternal, serta hasil pengawasan Otoritas Jasa Keuangan atau otoritas lainnya;
5. Menyusun kebijakan dan prosedur yang berlaku dalam menjalankan usaha Bank sesuai dengan ketentuan yang berlaku;
6. Memiliki tanggung jawab atas penerapan struktur pengendalian internal yang efektif dan manajemen risiko yang baik; dan
7. Mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.

Implementation of Board of Directors' Duties

Throughout 2024, the Board of Directors carried out its role by implementing various strategic steps to support the achievement of the Company's targets and sustainability, disclosed as follows:

1. Carrying out Bank management duties by compiling strategic plans and annual work plan which are submitted to the Financial Services Authority. The work plan has been approved by the Board of Commissioners and has been communicated to Shareholders and all organization levels in the Bank;
2. Creating an organizational structure of the Bank, complete with details of duties and responsibilities, as well determining the appointment letter;
3. Preparing risk management policies and strategies and being responsible for their implementation;
4. Following up on audit findings and recommendations from the Internal Audit Division, external auditors, and the supervision results by the Financial Services Authority or other authorities;
5. Developing policies and procedures that apply in running the Bank's business in accordance with the applicable regulations;
6. Being responsible for the implementation of effective internal control structure and good risk management; and
7. Being responsible for the implementation of duties to Shareholders through the GMS.

Rekomendasi, Evaluasi, dan Persetujuan Direksi

Pada tahun 2024, Direksi berupaya meningkatkan efektivitas pengelolaan Bank melalui berbagai inisiatif strategis dengan menyampaikan rekomendasi, melakukan evaluasi, dan memberikan persetujuan terkait hal-hal berikut:

Recommendation, Evaluation, and Approval of the Board of Directors

In 2024, the Board of Directors strove to improve the Bank's management effectiveness through various strategic initiatives by submitting recommendations, conducting evaluations, and providing approvals related to the following matters:

No.	Perihal	Subject
1.	Struktur Organisasi	Organizational Structure
2.	Pembidangan Tugas dan Pedoman Kerja	Division of Duties and Charter
3.	Direktur Pengganti	Substitute Director
4.	Batas Wewenang Memutus	Limits of Decision Authority
5.	Komite Pengadaan Barang dan Jasa	Goods and Services Procurement Committee
6.	Tim *Review* Kebijakan, Sistem, dan Prosedur	Review Team for Policy, System, and Procedure
7.	Wakil Agen Penjual Efek Reksa Dana	Mutual Funds Selling Agent Representative
8.	Parameter Nasabah Risiko	Risk Customer Parameters
9.	*Value Chain*	Value Chain
10.	ALCO	ALCO
11.	Pembidangan Tugas dan Pedoman Kerja Direksi	Division of Duties and Charter for Board of Directors
12.	Tim Pelaksana *Project Maturitas Digital*	Implementation Team of Digital Maturity Project
13.	Tanggung Jawab Sosial Lingkungan (TJSL)	Social and Environmental Responsibility (TJSL)
14.	Penunjukan Petugas ISO 270001	Appointment of ISO 270001 Officers
15.	Struktur dan Keangggotaan Teknologi Informasi	Information Technology Structure and Composition
16.	Pelaporan Kepemilikan Saham Dewan Komisaris – Direksi	Reporting of Share Ownership of Board of Commissioners – Board of Directors
17.	Kebijakan Perkreditan	Credit Policy
18.	Tarif dan Jam Layanan Transaksi	Transaction Service Rates and Hours

PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

Performance Assessment of the Board of Commissioners and Board of Directors

Untuk mengukur pencapaian target kinerja yang telah dilaksanakan oleh Dewan Komisaris dan Direksi, maka dilakukan penilaian terhadap kinerja Dewan Komisaris dan Direks, baik secara kolektif maupun individu. Berikut informasi mengenai prosedur penilaian, pihak yang bertanggung jawab, kriteria yang digunakan, serta hasil dari penilaian tersebut:

To measure the achievement of performance targets carried out by the Board of Commissioners and Board of Directors, the performances of the Board of Commissioners and Board of Directors are assessed, both collectively and individually. Information on the assessment procedures, assessor, criteria used, and assessment results are as follows:

Dewan Komisaris Board of Commissioners	Uraian Description	Direksi Board of Directors
Kinerja Dewan Komisaris dievaluasi oleh Pemegang Saham dalam RUPS berdasarkan Laporan Tugas Pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Dewan Komisaris juga melakukan penilaian sendiri (*self-assessment*) baik secara kolektif kolegial maupun individu yang dilakukan 2 kali dalam 1 tahun. Penilaian tersebut menjadi dasar pertimbangan dalam pemberian remunerasi Dewan komisaris. The performance of the Board of Commissioners is evaluated by the Shareholders at the GMS based on the Board of Commissioners' Supervisory Report in the Company's Annual Report. The Board of Commissioners also conducts self-assessment both collectively and individually, two times a year. Such assessment is the basic considerations in providing remuneration to the Board of Commissioners.	**Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja** **Procedures and Assessor of Performance Assessments**	Penilaian sendiri (*self-assessment*) Direksi dilakukan 2 kali dalam 1 tahun dan dinilai oleh Dewan Komisaris untuk disampaikan kepada Pemegang Saham berdasarkan hasil kinerja keseluruhan dari tugas dan kewajiban Direksi secara kolegial. Hal ini menjadi salah satu bahan pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi. Self-assessment of the Board of Directors is conducted 2 times in 1 year and is assessed by the Board of Commissioners to be submitted to Shareholders based on overall performance results of the Board of Directors' duties and obligations collegially. This matter is one of Shareholders' considerations to dismiss and/or reappoint members of the Board of Directors.
• Evaluasi kompetensi dan kapabilitas Dewan Komisaris; • Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris; • Efektivitas rapat Dewan Komisaris; dan • Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris. • Evaluation of the Board of Commissioners' competence and capabilities; • Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities; • Effectiveness of the Board of Commissioners' meetings; and • Effectiveness of the performance of Committees under the Board of Commissioners.	**Kriteria Penilaian Kinerja** **Performance Assessment Criteria**	• Efektivitas peran dan rapat Direksi; • Efektivitas penerapan GCG; • Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan • Efektivitas penerapan manajemen risiko dan pengendalian internal. • Effectiveness of the Board of Directors' roles and meetings; • Effectiveness of GCG implementation; • Effectiveness of the implementation of the Company's strategy and management; and • Effectiveness of risk management and internal control implementation.
Pada tahun 2024, Dewan Komisaris telah menjalankan program kerja dengan penuh tanggung jawab, sesuai dengan tugas, wewenang, dan kewajiban yang diamanatkan dalam kerangka peraturan perundang-undangan yang berlaku. Dalam melaksanakan fungsi pengawasan terhadap jalannya kegiatan Perseroan, Dewan Komisaris senantiasa memastikan kepatuhan terhadap prinsip GCG. Sebagai bentuk apresiasi dan pengakuan, RUPS menyampaikan penilaian positif atas kinerja Dewan Komisaris, menegaskan bahwa Dewan Komisaris telah melaksanakan tugas pengawasan dengan optimal demi mendukung keberlanjutan dan pertumbuhan Perseroan. In 2024, the Board of Commissioners carried out its work program with full responsibility, in line with the duties, authorities, and obligations mandated in the framework of applicable laws and regulations. In performing its supervisory function over the Company's activities, the Board of Commissioners constantly ensured its compliance with GCG principles. As a form of appreciation and recognition, the GMS conveyed a positive assessment of the Board of Commissioners' performance, confirming that the Board of Commissioners carried out its supervisory duties optimally in order to support the sustainability and growth of the Company.	**Hasil Penilaian Kinerja** **Performance Assessment Results**	Sepanjang tahun 2024, Direksi telah melaksanakan tugas dan tanggung jawabnya dengan integritas dan dedikasi tinggi, mengarahkan pengelolaan bisnis dan operasional Perseroan secara profesional. Dalam setiap pengambilan keputusan, Direksi senantiasa mempertimbangkan kepentingan terbaik Perseroan, sekaligus menjaga keseimbangan kebutuhan seluruh pemangku kepentingan. Throughout 2024, the Board of Directors performed its duties and responsibilities with high integrity and dedication, directing the Company's business management and operations professionally. In every decision-making, the Board of Directors constantly considered the best interests of the Company, while maintaining a balance between the needs of all stakeholders.

Kinerja Dewan Komisaris dan Direksi Bank juga dinilai melalui metode *self-assessment* GCG oleh Satuan Kerja Kepatuhan, sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum.

The performances of the Bank's Board of Commissioners and Board of Directors are also assessed through GCG self-assessment method by the Compliance Division, in accordance with the Financial Services Authority Regulation on the Implementation of Governance for Commercial Banks.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS, KOMITE DI BAWAH DIREKSI, DAN ORGAN PENDUKUNG DIREKSI

Performance Assessment of Committees Under the Board of Commissioners, Committees Under the Board of Directors, and Supporting Organs of the Board of Directors

Berikut informasi mengenai prosedur penilaian, pihak yang melaksanakan penilaian, kriteria yang digunakan, serta hasil penilaian terhadap Komite di Bawah Dewan Komisaris, Komite di Bawah Direksi, dan Organ Pendukung Direksi:

Information on the assessment procedures, assessors, criteria used, and assessment results of the Committees under the Board of Commissioners, Committees under the Board of Directors, and Supporting Organs of the Board of Directors are as follows:

Komite di Bawah Dewan Komisaris Committees Under the Board of Commissioners	Uraian Description	Komite di Bawah Direksi dan Organ Pendukung Direksi Committees Under the Board of Directors and Supporting Organs of the Board of Directors
Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku.	**Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja**	Prosedur penilaian kinerja Komite di bawah Direksi dan Organ Pendukung Direksi dilakukan oleh Direksi secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku.
Performance assessment procedures for Committees under the Board of Commissioners are carried out by the Board of Commissioners periodically, once a year at the end of each financial year.	**Procedures and Assessor of Performance Assessments**	Performance assessment procedures for Committees under the Board of Directors and Supporting Organs of the Board of Directors are carried out by the Board of Directors periodically, once a year at the end of each financial year.
• Pelaksanaan semua tugas dan tanggung jawab pekerjaan sesuai tata tertib kerja komite; • Pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris; dan • Pelaksanaan rapat komite dan tingkat kehadiran anggota komite.	**Kriteria Penilaian Kinerja**	• Laporan berkala yang disampaikan kepada Direksi; • Masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi; dan • Pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan RBB.
• Implementation of all duties and responsibilities according to the committee's work procedures; • Achievement of the work program that has been presented to the Board of Commissioners; and • Implementation of committee meetings and attendance level of committee members.	**Performance Assessment Criteria**	• Periodic reports submitted to the Board of Directors; • Input and recommendations on matters that fall within the scope of the Board of Directors' duties; and • Implementation of each duty and responsibility in line with the strategy and RBB.
Sepanjang tahun 2024, Dewan Komisaris mengapresiasi kinerja komite-komite di bawahnya yang telah melaksanakan tugas sesuai dengan pedoman kerja masing-masing. Komite-komite di bawah Dewan Komisaris berperan aktif dalam memberikan dukungan dan masukan strategis, sehingga memperkuat efektivitas pengawasan yang dilakukan Dewan Komisaris terhadap kegiatan operasional dan tata kelola Bank.	**Hasil Penilaian Kinerja**	Pada tahun 2024, Direksi Bank Ganesha memberikan apresiasi atas kinerja Komite di bawah Direksi serta Organ Pendukung Direksi yang telah menunjukkan efektivitas dalam menjalankan perannya. Dukungan yang diberikan oleh komite-komite tersebut secara konsisten membantu Direksi dalam mengelola tugas dan tanggung jawab sepanjang tahun buku, memastikan tercapainya tujuan strategis Bank dengan baik.
Throughout 2024, the Board of Commissioners appreciated the committees under it that performed their duties in accordance with their respective charter. The committees under the Board of Commissioners played their active roles in providing strategic support and input, thereby strengthening the effectiveness of the Board of Commissioners' supervision of the Bank's operational and governance activities.	**Performance Assessment Results**	In 2024, the Board of Directors at Bank Ganesha appreciated the Committees under the Board of Directors and the Supporting Organs of the Board of Directors that demonstrated the effectiveness in performing their roles. The supports provided by these committees consistently assisted the Board of Directors in managing its duties and responsibilities throughout the financial year, ensuring that the Bank's strategic objectives were achieved properly.

PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS DAN DIREKSI

Competency Development of the Board of Commissioners and Board of Directors

Kebijakan Pengembangan Kompetensi Dewan Komisaris dan Direksi

Untuk memastikan bahwa tugas dan tanggung jawab anggota Dewan Komisaris dan Direksi dilaksanakan dengan efektif, efisien, dan selaras dengan perkembangan bisnis terkini, Perseroan memiliki kebijakan mengenai pengembangan kompetensi. Anggota Dewan Komisaris dan Direksi diberikan kesempatan untuk meningkatkan kompetensi melalui berbagai program seperti pendidikan, pelatihan, sertifikasi, *training*, seminar, *workshop*, *e-learning*, dan lain-lain, sesuai dengan anggaran yang tersedia dan kebutuhan Perseroan.

Competency Development Policy for the Board of Commissioners and Board of Directors

To ensure that the duties and responsibilities of members of the Board of Commissioners and Board of Directors are carried out effectively, efficiently, and in line with the current business developments, the Company has the policy on competency development. Members of the Board of Commissioners and Board of Directors are given opportunities to improve their competency through various programs such as education, coaching, certification, training, seminars, workshops, e-learning, and others, in accordance with the available budget and the Company's needs.

Pelaksanaan Program Pengembangan Kompetensi

Selama tahun 2024, anggota Dewan Komisaris dan Direksi Perseroan secara aktif berpartisipasi dalam berbagai program pengembangan kompetensi berikut:

Implementation of the Competency Development Program

Throughout 2024, members of the Company's Board of Commissioners and Board of Directors actively participated in competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
	Dewan Komisaris **Board of Commissioners**		
Marcello Theodore Taufik Presiden Komisaris President Commissioner	*Training* Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification - Level 6	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification Alignment - Level 6	September	Bankers Association for Risk Management
Lisawati Wakil Presiden Komisaris Vice President Commissioner	*Training* Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Workshop Firm Wide Stress Testing Using Web and Mobile Apps Workshop of Firm Wide Stress Testing Using Web and Mobile Apps	April	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lisawati Wakil Presiden Komisaris Vice President Commissioner	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Mei May	Bankers Association for Risk Management
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
Sudarto Komisaris Independen Independent Commissioner	*Training* Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification - Level 6	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Mei May	Bankers Association for Risk Management
Trisna Chandra Komisaris Independen Independent Commissioner	*Training* Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 6 Recertification of Risk Management - Level 6	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification Alignment - Level 6	Mei May	Bankers Association for Risk Management
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Direksi Board of Directors		
Lenny Sugihat Presiden Direktur President Director	Webinar: Implementasi dan Dialog Peraturan Menteri Keuangan No. 168/2023 tentang Petunjuk Pelaksanaan Pemotongan Pajak atas Penghasilan sehubungan dengan Pekerjaan, Jasa, atau Kegiatan Pribadi Webinar: Implementation and Dialogue of the Regulation of the Minister of Finance No. 168/2023 on Guidelines for the Implementation of Tax Deductions on Income in Connection with Work, Services, or Personal Activities	Januari January	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association
	Workshop Business Process Mappin Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Webinar *Outlook* Ekonomi dan Keuangan di Tahun 2024 Webinar on Economic and Financial Outlook in 2024	Februari February	OJK Institute
	Seminar: Menangkap Peluang di Tengah Perlambatan Ekonomi Global Seminar: Seizing Opportunities Amidst the Global Economic Slowdown	Februari February	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Webinar Peluang dan Tantangan *Open Finance* di Indonesia Webinar on Opportunities and Challenges of Open Finance in Indonesia	April	OJK Institute
	Webinar Kolaborasi *Carbon-Related Policy* dan *Impact*-nya untuk Emiten Webinar on Collaboration of Carbon-Related Policy and its Impact on Issuers	Mei May	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association
	Sosialisasi *Key Performance Indicator* Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lenny Sugihat Presiden Direktur President Director	*Training* Pembekalan *Surveillance Visit* Sertifikasi Sistem Manajemen Keamanan Informasi Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
	Webinar Peran *Innovative Credit Scoring* (ICS) Dalam Meningkatkan Akses Pendanaan Webinar on the Role of Innovative Credit Scoring (ICS) in Increasing Access to Funding	Juni June	OJK Institute
	Peran Teknologi Digital Dalam Meningkatkan Praktek Akuntansi The Role of Digital Technology in Improving Accounting Practices	Juli July	OJK Institute
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi *Anti-Fraud*, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Webinar Penanganan Kejahatan Siber Termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang Webinar on Handling Cybercrime Including Online Gambling as a Predicate Crime of Money Laundering	Juli July	Otoritas Jasa Keuangan Financial Services Authority
	Webinar *Driving Corporate Performance Through Artificial Intelligence*	Juli July	OJK Institute
	Webinar Peraturan Otoritas Jasa Keuangan 5/2024: Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Webinar on Financial Services Authority Regulation 5/2024: Strengthening Banking Foundations Amidst Global Volatility	Juli July	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Webinar Arbitrator Talks: Implementasi dan Tantangan Penyelesaian Sengketa Alternatif melalui Arbitrase di Sektor Pasar Modal Webinar of Arbitrator Talks: Implementation and Challenges of Alternative Dispute Resolution through Arbitration in Capital Market Sector	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar Financial Crime di Industri Jasa Keuangan: Ancaman dan Strategi Perlindungan Konsumen Webinar on Financial Crime in Financial Services Industry: Threats and Strategies for Consumer Protection	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar: Strategi Negosiasi dan Penyusunan Klausul Arbitrase Terhadap Perjanjian Kredit Sindikasi Webinar: Negotiation Strategies and Arbitration Clause Drafting for Syndicated Credit Agreements	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar *Journey to LPS Research Fair II "Evidence Based Policy* Menuju Indonesia 2025" Webinar on Journey to LPS Research Fair II "Evidence Based Policy Towards Indonesia 2025"	September	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Webinar: Penyelesaian Sengketa Pembiayaan Berbasis *Enviromental, Social, Government* melalui Arbitrase Webinar: Settlement of Financing Disputes Based on Environmental, Social, Government through Arbitration	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha
	Webinar Kapita Selekta Hukum Tanah dan Hak Tanggungan di Bidang Perbankan Webinar on Selected Chapters on Land Law and Mortgage Rights in the Banking Sector	Oktober October	MAN & Co Mgt Training

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lenny Sugihat Presiden Direktur President Director	Webinar Aspek Perpajakan pada Bisnis Perbankan Webinar on Tax Aspects of Banking Business	Oktober October	MAN & Co Mgt Training
	Webinar Permasalahan Waris pada Perbankan Webinar on Inheritance Issues in Banking	Oktober October	MAN & Co Mgt Training
Setiawan Kumala* Wakil Presiden Direktur Vice President Director	*Workshop Business Process Mapping* Workshop of Business Process Mapping	Januari	PT Prima Karya Sarana Sejahtera
	Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Sosialisasi *Key Performance Indicator* Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi *Anti-Fraud*, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juni June	Internal Bank Ganesha
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Training Product 1st Great Eastern Life Indonesia Training of 1st Product of Great Eastern Life Indonesia	Juli July	Great Eastern Life Indonesia
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober	Internal Bank Ganesha
	Training Teamwork dan Komunikasi *Inter & Intra Departement* Training Teamwork and Inter & Intra Department Communication	Desember December	PT Lintas Dunia Travelindo
Suroso Direktur Director	*Indonesia Enterprise Risk Management Training*	Januari January	Economic Review
	Workshop Business Process Mapping Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Indonesia GCG Training	Februari February	Economic Review
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Webinar: Carbon-Related Policy dan *Impact*-nya untuk Emiten Webinar: Carbon-Related Policy and Its Impact on Issuers	Mei May	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Suroso Direktur Director	Sosialisasi *Key Performance Indicator* Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	Program Kehadiran Perangkat Asesmen Versi 2023 Presence Program of Assessment Tool Version 2023	Mei May	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Credit Growth Opportunities After the End of Credit Restructuring Policy	Mei May	OJK Institute
	Webinar Peluang dan Tantangan Pelindungan Data Pribadi dalam Transaksi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in Transactions in the Digital Era	Mei May	OJK Institute
	Seminar: *Data Protection Legal & Information System* Seminar: Data Protection Legal & Information System	Juni June	SW Indonesia dan Bursa Efek Indonesia SW Indonesia and Indonesia Stock Exchange
	Webinar Strategi Pemasaran Digital di Era Digital "Taktik dan Langkah Efektif Mencetak Profit Optimal" Webinar on Digital Marketing Strategy in the Digital Era "Effective Tactics and Steps to Create Optimal Profit"	Juni June	OJK Institute
	Webinar Navigating The Half-Year: Roadmap to Success Webinar of Navigating The Half-Year: Roadmap to Success	Juni June	OJK Institute
	Training Pembekalan *Surveillance Visit* Sertifikasi Sistem Manajemen Keamanan Informasi Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
	Webinar Peran *Innovative Credit Scoring* dalam Meningkatkan Akses Pendanaan Webinar on the Role of Innovative Credit Scoring in Increasing Access to Financing	Juni June	OJK Institute
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi *Anti-Fraud*, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	Webinar How to Mitigate Transition and Physical Risk in the Financial Sector Webinar of How to Mitigate Transition and Physical Risk in the Financial Sector	Juli July	OJK Institute
	Seminar: *Financial Strategy for Youth and Gen Z in Embracing Indonesia Emas 2045* Seminar: Financial Strategy for Youth and Gen Z in Embracing Indonesia Emas 2045	Juli July	Indonesia Banking School
	Webinar Peran Teknologi Digital dalam Meningkatkan Praktik Akuntansi Webinar on The Role of Digital Technology in Improving Accounting Practices	Juli July	OJK Institute
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Webinar: Penanganan Kejahatan Siber termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidanan Pencucian Uang Webinar: Handling Cybercrime including Online Gambling as a Predicate Crime of Money Laundering	Juli July	Otoritas Jasa Keuangan Financial Services Authority
	Webinar: Pengembangan dan Penguatan Ekosistem Keuangan Digital di Indonesia Webinar on Development and Strengthening of Digital Financial Ecosystem in Indonesia	Juli July	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Suroso Direktur Director	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Webinar Driving Corporate Performance through Artificial Intelligence Webinar on Driving Corporate Performance through Artificial Intelligence	Juli July	OJK Institute
	Seminar Peraturan Otoritas Jasa Keuangan 5/2024: Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Seminar on Financial Services Authority Regulation 5/2024: Strengthening the Foundation of Banking Amidst Global Volatility	Juli July	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Webinar Arbitrator Talks: Implementasi dan Tantangan Penyelesaian Sengketa Alternatif melalui Arbitrase di Sektor Pasar Modal Webinar of Arbitrator Talks: Implementation and Challenges of Alternative Dispute Resolution through Arbitration in Capital Market Sector	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar Strategi Implementasi *Market Conduct:* Membangun Kepercayaan dan Meningkatkan Kinerja Industri Jasa Keuangan Webinar on Market Conduct Implementation Strategy: Building Trust and Improving the Performance of Financial Services Industry	Agustus August	OJK Institute
	Webinar Urgensi Produk Halal untuk Ekonomi Indonesia Berkelanjutan: Regulasi, Edukasi, dan Kolaborasi Webinar on The Urgency of Halal Products for a Sustainable Indonesian Economy: Regulation, Education, and Collaboration	Agustus August	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	Webinar: *Financial Crime* di Industri Jasa Keuangan: Ancaman dan Strategi Perlindungan Konsumen Webinar: Financial Crime in Financial Services Industry: Threats and Strategies for Consumer Protection	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar How to Prevent Money Laundering and Terrorism Financing *Webinar of How to Prevent Money Laundering and Terrorism Financing*	September	OJK Institute
	Webinar: Strategi Negosiasi dan Penyusunan Klausul Arbitrase Terhadap Perjanjian Kredit Sindikasi Webinar: Negotiation Strategies and Arbitration Clause Drafting for Syndicated Credit Agreements	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar The Future of Data Analytics in the Financial Industry: Trends and Innovations Webinar of The Future of Data Analytics in the Financial Industry: Trends and Innovations	September	OJK Institute
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Webinar: Penyelesaian Sengketa Pembiayaan Berbasis *Enviromental, Social, Government* melalui Arbitrase Webinar: Settlement of Financing Disputes Based on Environmental, Social, Government through Arbitration	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Seminar Journey to LPS Research Fair Seminar of Journey to LPS Research Fair	September	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation
	Webinar Understanding the Climate Landscape for Financial Institutions Webinar on Understanding the Climate Landscape for Financial Institutions	September	OJK Institute
	Webinar Empowering Leadership: How Women Leaders Drive Company and Institutions Performance Webinar on Empowering Leadership: How Women Leaders Drive Company and Institutions Performance	Oktober October	OJK Institute
	Webinar Carbon Trading and Its Effect on Indonesia's Economy Webinar on Carbon Trading and Its Effect on Indonesia's Economy	Oktober October	OJK Institute
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Suroso Direktur Director	Webinar EV Insurance, International Best Practices for Innovation of New Energy Products and Services Webinar on EV Insurance, International Best Practices for Innovation of New Energy Products and Services	Oktober October	OJK Institute
	Training Refreshment Trade Based Money Laundering Training Refreshment of Trade Based Money Laundering	November	Andara Sarana
	Seminar: Rejuvenansi Kualitas Sumber Daya Manusia Sebagai Fondasi di Tengah Tantangan Bonus Demografi Seminar: Rejuvenation of Human Resource Quality as a Foundation in the Midst of Demographic Bonus Challenges	November	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	Webinar Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud Webinar on Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud	November	OJK Institute
	Seminar *Risk & Governance Summit 2024* Seminar of Risk & Governance Summit 2024	November	Otoritas Jasa Keuangan Financial Services Authority
	Training Teamwork dan Komunikasi *Inter & Intra Departement* Training Teamwork and Inter & Intra Department Communication	November - Desember November - December	Internal Bank Ganesha
	Webinar The Greenwashing Trap: How to Build Public Awareness Webinar on The Greenwashing Trap: How to Build Public Awareness	Desember December	OJK Institute
	Seminar Dampak Penerapan Undang-Undang Perlindungan Data Pribadi pada Industri Keuangan dalam Mengelola Data Konsumen dan Praktik GCG Seminar on the Impact of the Implementation of Personal Data Protection Law on the Financial Industry in Managing Consumer Data and GCG Practices	Desember December	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Webinar *Outlook* Ekonomi Indonesia 2025: Membangun Optimisme Ekonomi di Tengah Ketidakpastian Global dan Domestik Menuju Pertumbuhan Ekonomi 8% Webinar of Indonesian Economic Outlook 2025: Building Economic Optimism Amid Global and Domestic Uncertainty Towards 8% Economic Growth	Desember December	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Arif Wicaksono Direktur Director	*Workshop Business Process Mapping* Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	Refreshment Sertifikasi *Treasury - Level Advance* Refreshment of Treasury Certification - Level Advance	Februari February	Association Cambiste Internationale Financial Markets Association Indonesia
	Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Mei May	Bankers Association for Risk Management
	Sosialisasi *Key Performance Indicator* Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	Training Pembekalan *Surveillance Visit* Sertifikasi Sistem Manajemen Keamanan Informasi Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
	Seminar: *Mitigating Cyber Risk and Building a Trust* Seminar: Mitigating Cyber Risk and Building a Trust	Juni June	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Arif Wicaksono Direktur Director	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi *Anti-Fraud*, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Webinar Arbitrator Talks: Implementasi dan Tantangan Penyelesaian Sengketa Alternatif melalui Arbitrase di Sektor Pasar Modal Webinar of Arbitrator Talks: Implementation and Challenges of Alternative Dispute Resolution through Arbitration in Capital Market Sector	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Conference "Indonesia Finance Award" 2024 Conference of "Indonesia Finance Award" 2024	Agustus August	Economic Review
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Training Teamwork dan Komunikasi *Inter & Intra Departement* Training Teamwork and Inter & Intra Department Communication	Oktober October	Ombojourney
	Konferensi *Embracing The Future: Transformation, Governance, Risk Management and Sustainability* Conference of Embracing The Future: Transformation, Governance, Risk Management and Sustainability	November	Ikatan Akuntan Indonesia Institute of Indonesia Chartered Accountants
Ibrahim**** Direktur Director	*Refreshment* Sertifikasi Manajemen Risiko - Jenjang 5 Refreshment of Risk Management Certification - Level 5	Januari January	Maisa Edukasi Maisa Education
	Workshop Business Process Mapping Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	Resertifikasi Manajemen Risiko – Jenjang 5 Recertification of Risk Management - Level 5	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Sosialisasi *Key Performance Indicator* Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	Foundation Workshop (Learning Leadership Development Program)	Juni June	Yayasan Upaya Indonesia Damai Upaya Indonesia Damai Foundation
	Seminar: *Mitigating Cyber Risk and Building a Trust*	Juni June	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi *Anti-Fraud*, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	Training Deep Dive Workshop (Learning Leadership Development Program) Training of Deep Dive Workshop (Learning Leadership Development Program)	Juli July	Yayasan Upaya Indonesia Damai Upaya Indonesia Damai Foundation

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Ibrahim**** Direktur Director	Uji Sertifikasi Manajemen Risiko - Jenjang 7 Test of Risk Management Certification - Level 7	Juli July	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Final Workshop & Graduation (Learning Leadership Development Program)	September	Yayasan Upaya Indonesia Damai Upaya Indonesia Damai Foundation
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	November	Bankers Association for Risk Management
	Training Teamwork dan Komunikasi *Inter & Intra Departement* Training Teamwork and Inter & Intra Department Communication	November-Desember November-December	PT Lintas Dunia Travelindo

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.

**** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Program Orientasi bagi Dewan Komisaris dan Direksi Baru

Anggota baru Dewan Komisaris dan Direksi diwajibkan mengikuti program orientasi yang diselenggarakan oleh Sekretaris Perusahaan untuk memahami tugas, tanggung jawab, proses bisnis, dan sinergi dengan organ Perseroan lainnya. Materi yang disampaikan dalam program orientasi mencakup:

1. Informasi terkait Perseroan, seperti akta-akta, struktur organisasi, *Corporate Plan*, RBB dan Rencana Aksi Keuangan Berkelanjutan (RAKB), Laporan Tahunan dan Laporan Keberlanjutan, dan situs web Bank Ganesha; dan
2. Tugas dan tanggung jawab pembidangan dari masing-masing anggota baru.

Pada tahun 2024, program orientasi kepada Ibrahim selaku Direktur baru Bank dilaksanakan pada 1 Oktober 2024.

Orientation Program for New Board of Commissioners and Board of Directors

New members of the Board of Commissioners and Board of Directors are required to attend an orientation program held by Corporate Secretary in order to understand their duties, responsibilities, business processes, and synergies with other Company organs. The materials presented in the orientation program include:

1. Information related to the Company, such as deeds, organizational structure, Corporate Plan, RBB and Sustainable Finance Action Plan (RAKB), Annual Report and Sustainability Report, and the website of Bank Ganesha; and
2. The division of duties and responsibilities of each new member.

In 2024, the orientation program for Ibrahim as the new Director of the Bank was held on October 1, 2024.

KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

Composition Diversity Policy of the Board of Commissioners and Board of Directors

Penggantian dan/atau pengangkatan anggota Dewan Komisaris dan Direksi Bank mengedepankan komposisi secara profesional, independensi, kesesuaian kompetensi, dan memperhatikan keberagaman, yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi. Adapun informasi mengenai jumlah anggota Dewan Komisaris dan Direksi, termasuk komposisi gender dan pihak independen yang menjabat per 31 Desember 2024, dapat dilihat pada tabel berikut:

The replacement and/or appointment of members of the Bank's Board of Commissioners and Board of Directors prioritizes professional composition, independency, competency suitability, and attention to diversity, which are appropriately required in carrying out the duties and responsibilities of the Board of Commissioners and Board of Directors. Information on the total members of the Board of Commissioners and Board of Directors, including gender composition and independent parties serving as of December 31, 2024, can be seen in the following table:

Jabatan Position	Pria Male	Wanita Female	Jumlah Pihak Indepeden Total Independent Parties
Dewan Komisaris **Board of Commissioners**	3	1	2
Direksi **Board of Directors**	4	1	5

KEBIJAKAN PEMISAHAN *CHAIRMAN OF THE BOARD* DAN *CHIEF EXECUTIVE OFFICER*

Chairman of the Board and Chief Executive Officer Separation Policy

Untuk memastikan penerapan GCG dan mendukung keberlanjutan bisnis, Bank menerapkan kebijakan pemisahan peran antara *Chairman of the Board* (Komisaris Utama) dan *Chief Executive Officer* (CEO) (Direktur Utama). Melalui kebijakan pemisahan peran antara *Chairman of the Board* (Komisaris Utama) dan *Chief Executive Officer* (CEO) (Direktur Utama), Bank menegaskan perbedaan peran antara pengawasan dan pengelolaan operasional.

To ensure GCG implementation and support business sustainability, the Bank implements the policy on separating the roles of Chairman of the Board (President Commissioner) and Chief Executive Officer (CEO) (President Director). Through the policy of separating the roles of Chairman of the Board (President Commissioner) and Chief Executive Officer (CEO) (President Director), the Bank emphasizes the difference in roles between supervision and operational management.

Pemisahan peran Komisaris Utama dan Direktur Utama dirancang untuk memperjelas dan menegaskan batasan tanggung jawab antara fungsi pengawasan yang dijalankan oleh Komisaris Utama dan fungsi pengelolaan operasional yang menjadi tanggung jawab Direktur Utama. Dengan pendekatan tersebut, Bank memastikan adanya keseimbangan kekuasaan, transparansi, dan akuntabilitas dalam struktur organisasi, yang pada akhirnya mendukung terciptanya pengambilan keputusan yang lebih objektif dan berorientasi pada keberlanjutan jangka panjang.

The separation of roles of President Commissioner and President Director is designed to clarify and emphasize the boundaries of responsibility between the supervisory function carried out by President Commissioner and the operational management function which is the responsibility of President Director. With this approach, the Bank ensures a balance of power, transparency, and accountability in the organizational structure, which ultimately support the creation of a more objective decision-making oriented towards long-term sustainability.

NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Nomination and Remuneration for the Board of Commissioners and Board of Directors

Nominasi Dewan Komisaris dan Direksi

Kebijakan nominasi bagi Dewan Komisaris dan Direksi dirancang untuk memastikan keberlanjutan kepemimpinan di Perseroan, mendukung proses regenerasi yang terencana, serta menjaga kesinambungan bisnis dan pencapaian visi jangka panjang. Prosedur nominasi ini disusun secara sistematis untuk menjamin transparansi dan akuntabilitas dalam pemilihan calon anggota Dewan Komisaris dan Direksi. Berikut tahapan prosedur nominasi yang diterapkan Bank:

Nomination of the Board of Commissioners and Board of Directors

The nomination policy for the Board of Commissioners and Board of Directors is designed to ensure the continuity of leadership in the Company, support the planned regeneration process, and maintain business continuity as well as long-term vision achievement. This nomination procedure is systematically designed to ensure transparency and accountability in the selection of candidates for the Board of Commissioners and Board of Directors. The following are phases of nomination procedure implemented by the Bank:

1

Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria.

The Remuneration and Nomination Committee identifies candidates who meet the criteria.

2

Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham.

The Board of Commissioners, based on suggestions from the Remuneration and Nomination Committee, proposes candidates to the Shareholders.

3

Calon yang direkomendasikan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris setelah ditelaah kemudian diusulkan kepada Pemegang Saham untuk diangkat atau ditetapkan dalam RUPS.

Candidates recommended by the Remuneration and Nomination Committee to the Board of Commissioners, after reviewed, are then proposed to the Shareholders for appointment or confirmation at the GMS.

Remunerasi Dewan Komisaris dan Direksi

Kebijakan dan Prosedur Remunerasi

Bank telah menetapkan kebijakan remunerasi bagi Dewan Komisaris dan Direksi sesuai dengan Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Tata Kelola Pemberian Remunerasi Bank Umum. Komite Remunerasi dan Nominasi bertugas menyusun rekomendasi remunerasi yang diajukan kepada Dewan Komisaris dan selanjutnya disampaikan ke RUPS untuk memperoleh persetujuan akhir.

Remuneration for the Board of Commissioners and Board of Directors

Remuneration Policy and Procedure

The Bank established remuneration policy for the Board of Commissioners and Board of Directors in accordance with Financial Services Authority Regulation No. 45/POJK.02/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Governance in Providing Remuneration for Commercial Banks. The Remuneration and Nomination Committee is in charge of preparing remuneration recommendations submitted to the Board of Commissioners, which then submitted to the GMS to obtain final approval.

Jenis dan Indikator Penetapan Remunerasi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi Bank sebagai berikut:

1. Skala usaha;
2. Kompleksitas usaha;
3. *Peer group*;
4. Tingkat inflasi;
5. Kondisi dan kemampuan keuangan Bank; dan
6. Tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Sementara itu, Jenis-jenis remunerasi yang diterima oleh Dewan Komisaris dan Direksi Bank diuraikan sebagai berikut:

Types of Remuneration and Indicators for Determining Remuneration

The indicators for determining remuneration of the Bank's Board of Commissioners and Board of Directors are as follows:

1. Business scale;
2. Business complexity;
3. Peer group;
4. Inflation rate;
5. The condition and financial capability of the Bank; and
6. Not in contrary to the applicable laws and regulations.

Meanwhile, the types of remuneration received by the Bank's Board of Commissioners and Board of Directors are outlined as follows:

Jenis Remunerasi Type of Remuneration	Penjelasan Explanation
Remunerasi yang Bersifat Tetap	Remunerasi yang diberikan dalam bentuk tunai atau dalam bentuk lain yang tidak dikaitkan dengan kinerja dan risiko, seperti gaji pokok, tunjangan, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun.
Fixed Remuneration	Remuneration that is provided in cash or other forms is not according to performance and risk, such as basic salary, allowance, facilities, housing allowance, health benefits, education allowance, holiday allowance, and pension allowance.
Remunerasi yang Bersifat Variabel	Remunerasi yang dikaitkan dengan kinerja dan risiko, yang diberikan dalam bentuk tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. Pemberian remunerasi ini secara khusus mendorong *prudent risk taking* serta diberikan dengan memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha (risiko utama).
Variable Remuneration	Remuneration that is according to performance and risk, provided in cash and/or share or share-based instrument issued by the Bank. This provided remuneration specifically encourages prudent risk taking and considers the main risks that are most influential in business activities.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi Bank dirancang untuk mencakup seluruh karyawan, baik yang bertugas di kantor pusat maupun di kantor cabang. Bank berkomitmen memastikan bahwa kebijakan remunerasi diterapkan secara transparan, adil, dan proporsional agar setiap karyawan menerima imbal jasa yang layak dan kompetitif.

Scope of Remuneration Policy and Its Implementation

The Bank's remuneration policy is designed to cover all employees, both those working at the head office and at branch offices. The Bank is committed to ensuring that the remuneration policy is implemented transparently, fairly, and proportionally so that each employee receives a decent and competitive compensation.

Pelaksanaan Kaji Ulang dan Independensi Penerapan Kebijakan Remunerasi

Untuk menjamin objektivitas dalam pemberian remunerasi kepada seluruh karyawan, termasuk karyawan di unit kontrol, Bank Ganesha secara berkala mengevaluasi kebijakan remunerasi. Evaluasi ini didasarkan pada kinerja, risiko, kewajaran dibandingkan *peer group*, sasaran dan strategi jangka panjang Bank, pemenuhan cadangan sesuai peraturan, serta proyeksi pendapatan Bank di masa depan.

Implementation of Review and Independence in Applying Remuneration Policy

To ensure objectivity in providing remuneration to all employees, including employees in the control unit, Bank Ganesha periodically evaluates the remuneration policy. This evaluation is based on performance, risk, fairness compared to peer groups, the Bank's long-term objectives and strategies, fulfillment of reserves according to regulations, and projections of the Bank's future income.

Remunerasi Dikaitkan dengan Risiko

Kebijakan remunerasi Bank dirancang dengan berlandaskan prinsip kehati-hatian untuk mendorong *prudent risk taking* guna menjaga keberlanjutan usaha Bank. Dalam mengelola risiko yang terkait dengan remunerasi variabel, Bank memprioritaskan risiko utama yang paling berdampak pada kegiatan usaha, mengacu pada ketentuan regulator terkait penerapan manajemen risiko untuk bank umum.

Remuneration Linked to Risk

The Bank's remuneration policy is designed based on prudential principles to encourage prudent risk taking to maintain the Bank's business sustainability. In managing risks related to variable remuneration, the Bank prioritizes the main risks with the greatest impact on business activities, referring to regulatory provisions on risk management implementation for commercial banks.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Evaluasi kinerja yang menggunakan pendekatan *key performance indicator* (KPI) menjadi dasar pertimbangan Bank dalam menetapkan remunerasi Dewan Komisaris dan Direksi. Berdasarkan hasil KPI tersebut, Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang sesuai. Rekomendasi kemudian diteruskan oleh Dewan Komisaris kepada RUPS untuk persetujuan akhir. Di samping itu, Bank juga telah mengadopsi remunerasi berbasis risiko melalui identifikasi *material risk takers* (MRT).

Konsultan Eksternal terkait Kebijakan Remunerasi

Bank Ganesha tidak melibatkan konsultan eksternal dalam menyusun kebijakan remunerasi untuk Dewan Komisaris, Direksi, maupun karyawan.

Penetapan Material Risk Takers (MRT)

Penetapan *material risk takers* (MRT) di Bank Ganesha dilakukan menggunakan 2 pendekatan berikut:

1. Metode kualitatif, yakni sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama yang akan ditentukan berdasarkan evaluasi profil risiko Bank; dan
2. Metode kuantitatif, yakni melalui perbandingan penerimaan remunerasi yang bersifat variabel antara MRT dan non-MRT dengan tetap mempertimbangkan kinerja dan tingkat risiko jabatan, dengan tetap mengacu dalam ketentuan yang diatur dalam Pedoman Remunerasi HRD.

Penangguhan atau Penarikan Kembali Remunerasi

Bank memiliki hak untuk menunda pembayaran remunerasi variabel yang ditangguhkan (*malus*) atau menarik kembali remunerasi variabel yang telah dibayarkan (*clawback*) kepada pihak yang ditetapkan sebagai MRT, dengan syarat-syarat sebagai berikut:

1. Bank mengalami kerugian;
2. Terjadinya risiko yang berdampak negatif terhadap keuangan Bank;
3. Terjadinya *fraud*, pelanggaran hukum, perilaku tidak etis, dan/atau pemalsuan catatan oleh pihak yang menjadi MRT yang merugikan Bank; dan
4. Kondisi lainnya.

Struktur dan Besaran Remunerasi

Struktur remunerasi yang diberikan kepada Dewan Komisaris dan Direksi Bank yang ditetapkan oleh RUPS, mencakup:

1. Remunerasi, yaitu gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura; dan

Remuneration Adjustment Linked to Performance and Risk

Performance evaluation by using key performance indicator (KPI) approach serves as the basis for the Bank's considerations in determining the remuneration of the Board of Commissioners and Board of Directors. Based on the KPI results, the Remuneration and Nomination Committee provides recommendations to the Board of Commissioners regarding the appropriate remuneration amount. The recommendations are then forwarded by the Board of Commissioners to the GMS for final approval. Apart from that, the Bank also adopted risk-based remuneration through the identification of material risk takers (MRT).

External Consultant regarding Remuneration Policy

Bank Ganesha does not involve any external consultants in preparing remuneration policies for the Board of Commissioners, Board of Directors, or employees.

Determination of Material Risk Takers (MRT)

Determination of material risk takers (MRT) at Bank Ganesha is carried out using the following 2 approaches:

1. Qualitative method, that is according to the responsibility portion that influences the main risk profile, which will be determined based on the Bank's risk profile evaluation; and
2. Quantitative method, that is through comparing variable remuneration provided between MRT and non-MRT while still considering performance and position's risk, with reference to the provisions stipulated in HRD Remuneration Guidelines.

Deferred or Clawbacked Remuneration

The Bank has the right to postpone the payment of deferred variable remuneration (malus) or withdraw variable remuneration that has been paid (clawback) to parties designated as MRT, with the following conditions:

1. The Bank experiences material losses;
2. The occurrence of risks that negatively affect the Bank's finance;
3. The occurrence of fraud, legal violations, unethical conduct, and/or falsification of records by MRT parties which is detrimental to the Bank; and
4. Other conditions.

Remuneration Structure and Amount

The remuneration structure provided to the Bank's Board of Commissioners and Board of Directors as determined by the GMS includes:

1. Remuneration, namely salary, bonus, routine allowance, tantiem, and other non-natura facilities; and

2. Fasilitas lain, yaitu fasilitas yang diterima tidak dalam bentuk keuangan (natura), antara lain fasilitas perumahan, fasilitas kesehatan, dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

2. Other facilities, namely in-kind facilities, including housing facilities, health facilities, and other facilities, which may or may not be owned.

Berikut rincian remunerasi yang diterima oleh Dewan Komisaris dan Direksi Bank pada tahun 2024:

The following are details of the remuneration received by the Bank's Board of Commissioners and Board of Directors in 2024:

REMUNERASI DAN FASILITAS DEWAN KOMISARIS DAN DIREKSI
Remuneration and Facilities for Board of Commissioners and Board of Directors

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)	**4**	**12.210**	**5**	**26.763**
Fasilitas lain dalam bentuk natura perumahan, fasilitas kesehatan, dan sebagainya yang: Other facilities in the form of in-kind housing, health facilities, and so on, which:	-	-	-	-
a. Dapat dimiliki Can be owned	-	-	-	-
b. Tidak dapat dimiliki Cannot be owned	-	-	-	-
Total	**4**	**12.210**	**5**	**26.763**

KELOMPOK REMUNERASI DEWAN KOMISARIS DAN DIREKSI
Remuneration Group for Board of Commissioners and Board of Directors

Jumlah Remunerasi Total Remuneration	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors
Di atas Rp2 miliar **Above Rp2 billion**	4	4
Di atas Rp1 miliar sampai dengan Rp2 miliar **Above Rp1 billion up to Rp2 billion**	-	-
Di atas Rp500 juta sampai dengan Rp1 miliar **Above Rp500 million up to Rp1 billion**	-	-
Rp500 juta ke bawah **Rp500 million and below**	-	1

PERBANDINGAN RASIO GAJI TERTINGGI DAN TERENDAH
Comparison of the Highest and Lowest Salary Ratio

Rasio Gaji Tertinggi dan Terendah	Tahun 2024 Year 2024	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	**14,28:1**	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	**9,89:1**	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	**1,5:1**	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai tertinggi	**5,33:1**	Ratio of the highest salary of the Board of Directors and the highest salary of employees

JUMLAH NOMINAL PESANGON YANG DIBAYARKAN PER ORANG DALAM 1 TAHUN
Nominal Amount of Severance Paid per Person in 1 Year

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar 1	-	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	3	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	17	Below Rp500 million

TOTAL SAHAM DEWAN KOMISARIS DAN DIREKSI
Total Shares of Board of Commissioners and Board of Directors

Jabatan	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Option				Position
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period	
Direksi	8.817.300	-	-	-	-	Board of Directors
Dewan Komisaris	-	-	-	-	-	Board of Commissioners
Total	**8.817.300**	**-**	**-**	**-**	**-**	**Total**

INFORMASI KUANTITATIF
Quantitative Information

Jenis Remunerasi yang Bersifat Variabel Type of Variable Remuneration	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period			
	Sisa yang Masih Ditangguhkan Remaining Pending	Disebabkan Penyesuaian Eksplisit Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit Caused by Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in million Rupiah)	-	-	-	-
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and nominations in million Rupiah which is the conversion of the said shares)	-	-	-	-

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat akan Diberikan oleh Bank kepada Calon Direksi, Calon Dewan Komisaris, dan/atau Calon Pegawai Selama 1 Tahun Pertama Bekerja

Sepanjang tahun 2024, tidak ada penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat, sebab kebijakan pemberian remunerasi bersifat variabel diterapkan secara seragam tanpa memperhitungkan durasi masa kerja.

Number of Beneficiaries and Total Amount of Variable Remuneration Guaranteed Unconditionally to be Given by the Bank to Candidates for the Board of Directors, Candidates for the Board of Commissioners, and/or Candidates for Employees During the First 1 Year of Service

Throughout 2024, there were no remuneration beneficiaries that were guaranteed unconditionally, as the variable remuneration policy was applied uniformly without considering the duration of working period.

Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada tahun 2024, seluruh remunerasi yang diberikan kepada Dewan Komisaris dan Direksi telah dilaksanakan sesuai ketentuan, tanpa adanya penangguhan atau penarikan kembali.

Informasi Lain terkait Tata Kelola Remunerasi

Sepanjang tahun 2024, tidak ditemukan konflik internal di Perseroan yang melibatkan intervensi pemilik, perselisihan internal, atau isu yang muncul akibat kebijakan remunerasi di Bank.

Deferred or Withdrawn Remuneration

In 2024, all remuneration provided to the Board of Commissioners and Board of Directors was implemented in accordance with the provisions, without any deferral or withdrawal.

Information related to Remuneration Governance

Throughout 2024, there were no internal conflicts in the Company involving owner's intervention, internal disputes, or issues arising from the Bank's remuneration policy.

PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS DAN DIREKSI

Management of Conflicts of Interest for the Board of Commissioners and Board of Directors

Bank Ganesha memastikan bahwa anggota Dewan Komisaris dan Direksi wajib menghindari potensi benturan kepentingan sesuai Anggaran Dasar Bank. Bank juga memiliki Pedoman Benturan Kepentingan yang mengacu pada Peraturan Otoritas Jasa Keuangan, yang harus dipatuhi oleh setiap anggota Dewan Komisaris dan Direksi. Adapun hal yang dilakukan anggota Dewan Komisaris dan Direksi dalam menghadari benturan kepentingan sebagai berikut:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan anggota Komisaris dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan dan/atau pihak lainnya dalam rangka bisnis perusahaan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan yang dilakukan pada kondisi adanya benturan kepentingan.

Bank Ganesha ensures that members of the Board of Commissioners and Board of Directors must avoid potential conflicts of interest in accordance with the Bank's Articles of Association. The Bank also has Conflict of Interest Guideline with reference to the Financial Services Authority Regulation, which must be adhered to by every member of the Board of Commissioners and Board of Directors. Matters that members of the Board of Commissioners and Board of Directors carry out in dealing with conflicts of interest are as follows:

1. Prioritize the Company's interests and do not reduce the Company's finances in the event of a conflict of interest;
2. Avoid making decisions in situations and conditions where there is a conflict of interest;
3. Disclose family, financial, management, ownership relationships with members of the Board of Commissioners and/or members of the Board of Directors and/or Controlling Shareholders of the Company and/or other parties in the context of the Company's business; and
4. Make disclosure in terms of decision making made in conditions of a conflict of interest.

KOMITE DI BAWAH DEWAN KOMISARIS
Committees under the Board of Commissioners

Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dibantu dengan adanya Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Komite-Komite ini akan membantu pelaksanaan tugas Dewan Komisaris, mulai dari perumusan strategi, pemantauan serta pengawasan pelaksanaan strategi yang telah dirancang Bank, hingga evaluasi kinerja Bank.

The implementation of the Board of Commissioners' duties and responsibilities is assisted by the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee. These Committees will assist the implementation of the Board of Commissioners' duties, starting from formulating strategies, monitoring and supervising the implementation of strategies designed by the Bank, to evaluating the Bank's performance.

Komite Audit

Komite Audit dibentuk untuk mendukung Dewan Komisaris dalam pengawasan, memastikan pelaporan keuangan yang baik, mengevaluasi pengelolaan risiko, memastikan efektivitas pengendalian internal, dan menilai efisiensi pemeriksaan auditor internal serta eksternal.

Pedoman Kerja Komite Audit

Bank telah menyusun Piagam Komite Audit yang terakhir diperbarui pada 14 Agustus 2024. Piagam Komite Audit dirancang sebagai panduan bagi anggota Komite Audit dalam menjalankan tugas dan tanggung jawabnya dengan cara yang efisien, efektif, transparan, dan independen.

Komposisi dan Masa Jabatan Komite Audit

Berdasarkan Piagam Komite Audit, struktur keanggotaan Komite Audit Perseroan terdiri dari 1 ketua dan 2 anggota. Komisaris Independen Perseroan menjabat sebagai Ketua Komite Audit, sementara 2 anggota lainnya merupakan pihak independen yang memiliki keahlian di bidang keuangan, akuntansi, hukum, ataupun perbankan. Masa jabatan Komite Audit tidak boleh melebihi masa jabatan Dewan Komisaris dan hanya dapat diperpanjang untuk 1 periode berikutnya. Pada tahun 2024, terjadi perubahan dalam komposisi Komite Audit Perseroan yang dijelaskan sebagai berikut:

Audit Committee

Audit Committee is established to support the Board of Commissioners in supervising, ensuring good financial reporting, evaluating risk management, ensuring internal control effectiveness, and assessing audit efficiency by internal and external auditor.

Audit Committee Charter

The Bank prepared an Audit Committee Charter, which was last updated on August 14, 2024. The Audit Committee Charter was designed as a guide for Audit Committee members to carry out the duties and responsibilities in an efficient, effective, transparent, and independent manner.

Audit Committee's Composition and Term of Office

Based on the Audit Committee Charter, the membership structure of the Company's Audit Committee consists of 1 chairperson and 2 members. The Company's Independent Commissioner serves as Chairperson of Audit Committee, while the other 2 members act as independent parties who have expertise in finance, accounting, law, or banking. The term of office of the Audit Committee shall not exceed the term of office of the Board of Commissioners and can only be extended for 1 subsequent period. In 2024, there were several changes to the composition of the Company's Audit Committee, explained as follows:

1. PERIODE 10 MEI 2023-1 JULI 2024
Period of May 10, 2023-July 1, 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Trisna Chandra	Ketua Chairperson	Surat Keputusan Direksi No. 009/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-1 Juli 2024). Board of Directors' Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-July, 1 2024).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan Legal and banking sectors

2. PERIODE 1 JULI 2024-SEKARANG
Period of July 1, 2024-Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Trisna Chandra	Ketua Chairperson	Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024 (1 Juli 2024-sekarang). Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024 (July 1, 2024-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Arief Dhita Wibawa	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan perbankan Finance, risk management, and banking sectors
Sari Utami	Anggota Member		Pihak Independen Independent Party	Bidang perbankan Banking sector

Profil Komite Audit

Trisna Chandra
Ketua

Menjabat sebagai ketua Komite Audit periode 1 Juli 2024-sekarang berdasarkan Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Arief Dhita Wibawa
Anggota

Warga Negara Indonesia, lahir pada tahun 1967, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 1 Juli 2024-sekarang berdasarkan Surat Keputusan No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Budi Daya Pertanian dari Universitas Padjajaran, Bandung dan Magister bidang Manajemen Produksi dari Institut Teknologi Bandung. Memiliki pengalaman karier sebagai *Staff Marketing* PT Orix Indonesia Finance (1994-1995), Kepala Seksi Riset Industri dan *Appraisal* PT Bank Dagang Nasional Indonesia (1995-1997), Kepala Bagian Analisa dan Administrasi Kredit Perseroan (1997-2010), Kepala Bagian Manajemen Risiko Perseroan (2010-2018), Kelapa Bagian Manajemen Risiko PT Inti Dunia Sukses (2018-2023), dan Direktur Manajemen Risiko PT Indomarco Financial Services (2023-2024). Saat ini menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 1 Juli 2024).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 6 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada 29 Agustus 2024.

Audit Committee Profile

Trisna Chandra
Chairperson

Serves as Chairperson of Audit Committee for the period of July 1, 2024-present based on the Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024. Complete profile can be seen in the Company Profile

Arief Dhita Wibawa
Member

Indonesian citizen, born in 1967, domiciled in Jakarta Serves as member of Audit Committee for the period of July 1, 2024-present based on the Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Agricultural Cultivation from Padjajaran University, Bandung and a Master's degree in Production Management from Bandung Institute of Technology. Has career experience as Marketing Staff of PT Orix Indonesia Finance (1994-1995), Head of Industrial Research and Appraisal Section of PT Bank Dagang Nasional Indonesia (1995-1997), Head of Credit Analysis and Administration Division of the Company (1997-2010), Head of Risk Management Division of the Company (2010-2018), Head of Risk Management Division of PT Inti Dunia Sukses (2018-2023), and Risk Management Director of PT Indomarco Financial Services (2023-2024). Currently serving as member of the Company's Risk Monitoring Committee (since July 1, 2024).

He also has Banking Risk Management Certification Level 6 from Professional Certification Institute of Banking Professional Certification Institute as of August 29, 2024.

Sari Utami
Anggota

Warga Negara Indonesia, lahir pada tahun 1964, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 11 Juli 2024-sekarang berdasarkan Surat Keputusan No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana Sastra dari Universitas Indonesia dan Sarjana Statistik dari Universitas Terbuka. Memiliki pengalaman karier sebagai *Head of Sundries* Bank Summa (1990-1993), beberapa jabatan di Bank Ganesha, yakni sebagai *Head of OSD* Cabang Kelapa Gading (1993-1994), *Head of OSD* Cabang Utama (1994-1997), Kepala Kantor Kas Sunter (1997-2000), Manajer Operasional Cabang Kelapa Gading (2000-2007), *Caretaker Branch Manager* Cabang Mangga Dua (2007-2008), *Branch Manager* Cabang Pembantu Kramat Jati (2008-2010), Pejabat Penilai GCG (2010-2022), hingga terakhir sebagai Kepala Bagian *Anti-Money Laundering*/AML (2012-Mei 2024). Saat ini menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2004).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 6 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada 5 Agustus 2024.

Dede Suherman Sukandar*
Anggota

Warga Negara Indonesia, lahir pada tahun 1955, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-11 Juli 2024 berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Peternakan dari Universitas Padjadjaran dan *Master of Bussiness Administration* bidang Pemasaran dari St. Louis University, USA. Memiliki pengalaman karier sebagai Staf Kantor Cabang Pleihari Banjarmasin Bank Rakyat Indonesia (1983-1985), *Account Officer* Kantor Cabang Khusus Jakarta Bank Rakyat Indonesia (1990-1995), Kepala Bagian Pendanaan Kantor Pusat Bank Rakyat Indonesia (1995-1997), Kepala Bagian *Dealing Room Treasury* Kantor Pusat Bank Rakyat Indonesia (1997-2001), Direktur Kepatuhan Bank Interpacific Tbk (2001-2005), Kepala *Desk* Kepatuhan Kantor Pusat Bank Rakyat Indonesia (2005-2007), Kepala Divisi Bisnis Internasional Bank Rakyat Indonesia (2007-2009), Kepala Divisi *Treasury* Bank Rakyat Indonesia (2009-2010),

Sari Utami
Member

Indonesian citizen, born in 1964, domiciled in Jakarta. Serves as member of Audit Committee for the period of July 11, 2024-present based on the Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024. She has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

She holds a Bachelor of Literature degree from University of Indonesia and a Bachelor of Statistics from Open University. Has career experience as Head of Sundries of Bank Summa (1990-1993), several positions at Bank Ganesha, namely as Head of OSD Kelapa Gading Branch (1993-1994), Head of OSD Main Branch (1994-1997), Head of Sunter Cash Office (1997-2000), Operations Manager of Kelapa Gading Branch (2000-2007), Caretaker Branch Manager of Mangga Dua Branch (2007-2008), Branch Manager of Kramat Jati Sub-Branch (2008-2010), GCG Assessment Officer (2010-2022), and most recently as Head of Anti-Money Laundering/AML (2012-May 2024). Currently serving as member of the Company's Risk Monitoring Committee (since 2004).

She also has Banking Risk Management Certification Level 6 from Professional Certification Institute of Banking Professional Certification Institute as of August 5, 2024.

Dede Suherman Sukandar*
Anggota

Indonesian citizen, born in 1955, domiciled in Bogor. Serves as member of Audit Committee for the period of May 10, 2023-July 11, 2024, based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Animal Husbandry from Padjadjaran University and Master of Bussiness Administration in Marketing from St. Louis University, USA. Has career experience as Staff of Pleihari Banjarmasin Branch Office of Bank Rakyat Indonesia (1983-1985), Account Officer of Jakarta Special Branch Office of Bank Rakyat Indonesia (1990-1995), Head of Funding Section of Head Office of Bank Rakyat Indonesia (1995-1997), Head of Treasury Dealing Room Department of Head Office of Bank Rakyat Indonesia (1997-2001), Compliance Director of Bank Interpacific Tbk (2001-2005), Compliance Head Desk of Head Office of Bank Rakyat Indonesia (2005-2007), Head of International Business Division of Bank Rakyat Indonesia (2007-2009), Head of Treasury Division of Bank Rakyat Indonesia (2009-2010),

Direktur PT Puncak Lembah Hijau (2010-2012), dan Direktur Utama PT Puncak Lembah Hijau (2012-2020).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2015).

* Efektif tidak menjabat sejak 1 Juli 2024.

Pramu Hestiono Utama*
Anggota

Warga Negara Indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-11 Juli 2024 berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Hukum dari Universitas Jayabaya Jakarta (1987). Memiliki pengalaman karier di Bank Rakyat Indonesia sebagai *Supervisor* Operasional Kredit (1990-1995), *Credit Administration Officer* Kantor Cabang Tanjung Priok Jakarta (1995-1999), *Internal Controller* Kantor Cabang Jatinegara Jakarta (1999-2004), *Internal Controller* Kantor Cabang Kota Jakarta (2004-2006), Manajer Operasional Kantor Cabang Gatot Subroto Jakarta (2006-2007), Pemimpin Cabang Pembantu Cikarang Bekasi (2007-2009), Pemimpin Cabang Rantau Kalimantan Selatan (2009-2010), *Group Head* Hukum Kantor Wilayah Palembang (2010-2013), *Group Head* Hukum Kantor Wilayah Surabaya (2013), *Group Head* Hukum Operasional Divisi Hukum Kantor Pusat (2013-2017), dan Wakil Pemimpin Kantor Inspeksi Wilayah Denpasar (2017-2018).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2015).

* Efektif tidak menjabat sejak 1 Juli 2024.

Pernyataan Independensi Komite Audit

Bank memastikan anggota Komite Audit melaksanakan tugas secara profesional dan bebas dari benturan kepentingan. Seluruh anggota memenuhi persyaratan independensi, tanpa hubungan keuangan, kepengurusan, kepemilikan saham, keluarga, atau hubungan lain yang dapat memengaruhi objektivitas Komite Audit dalam menjalankan tugasnya.

Director of PT Puncak Lembah Hijau (2010-2012), and President Director of PT Puncak Lembah Hijau (2012-2020).

He also has Banking Risk Management Certification Level 3 from Banking Professional Certification Institute (2015).

* Effectively not serving since July 1, 2024.

Pramu Hestiono Utama*
Anggota

Indonesian citizen, born in 1962, domiciled in Jakarta. Serves as member of Audit Committee for the period of May 10, 2023-July 11, 2024, based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Law from Jayabaya University, Jakarta (1987). Have Has career experience in Bank Rakyat Indonesia as Credit Operations Supervisor (1990-1995), Credit Administration Officer of Tanjung Priok Jakarta Branch Office (1995-1999), Internal Controller of Jatinegara Jakarta Branch Office (1999-2004), Internal Controller of Jakarta Kota Branch Office (2004-2006), Operational Manager of Gatot Subroto Jakarta Branch Office (2006-2007), Head of Cikarang Bekasi Sub-branch Office (2007-2009), Head of Rantau South Kalimantan Branch (2009-2010), Group Head of Law of Palembang Regional Office (2010-2013), Group Head of Law of Surabaya Regional Office (2013), Group Head of Operational Law of Legal Division of Head Office (2013-2017), and Deputy Head of Denpasar Regional Inspection Office (2017-2018).

He also has Banking Risk Management Certification Level 1 from the Banking Professional Certification Institute (2015).

* Effectively not serving since July 1, 2024.

Audit Committee's Independency Statement

The Bank ensures that members of Audit Committee carry out their duties professionally and free from any conflicts of interest. All members meet the independency requirements, without financial, management, share ownership, family, or other relationships that may affect the objectivity of the Audit Committee in carrying out its duties.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit telah melakukan tindakan sebagaimana dimaksud dalam Pasal 10 Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit terkait dengan penyusunan dan penerbitan Laporan Keuangan Tahunan per 31 Desember 2024 dan Laporan Tahunan 2024. Dalam pelaksanaan tugas tersebut, Komite Audit telah melaksanakan pengkajian terhadap Laporan Keuangan, melakukan pembahasan dengan manajemen, serta berkomunikasi dengan akuntan publik yang ditunjuk untuk audit Laporan Keuangan Tahunan 2024. Sebagai bagian dari proses tersebut, Komite Audit telah menyelenggarakan rapat internal serta rapat dengan akuntan publik dan pihak terkait lainnya.

Dalam menjalankan fungsinya, Komite Audit bertindak secara independen, dan memiliki tugas dan tanggung jawab sebagai berikut.

1. Informasi dan Laporan Keuangan
   a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain Laporan Keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntansi yang berlaku.
   b. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan.
   c. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya dan/atau terjadinya ketidaksesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku.
2. Fungsi Audit Intern
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern, dan wajib memastikan bahwa laporan pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris disampaikan oleh Perseroan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah tanggal pemberhentian dan/atau pengangkatan Kepala Satuan Kerja Audit Intern.
   b. Memberikan rekomendasi kepada Dewan Komisaris mengenai penetapan Piagam Audit Intern. Komite Audit wajib memastikan bahwa Piagam Audit Intern dikaji paling sedikit sekali dalam 3 tahun;

Duties and Responsibilities of the Audit Committee

The Audit Committee has taken actions as referred to in Article 10 of Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guideline for Duty Implementation of Audit Committee related to the preparation and issuance of Annual Financial Statements as of December 31, 2024, and the 2024 Annual Report. In performing these duties, the Audit Committee reviewed the Financial Statements, held discussions with the management, and communicated with the publicaccountant appointed to audit the 2024 Annual Financial Statements. As part of such process, the Audit Committee held internal meetings and meetings with public accountants and other related parties.

In performing its functions, the Audit Committee acts independently and has the following duties and responsibilities.

1. Financial Information and Statements
   a. Review the financial information to be published by the Company to the public and/or authorities, including Financial Statements, projections, and other reports related to the Company's financial information, in accordance with applicable accounting standards.
   b. Review compliance with the laws and regulations related to the Company's activities.
   c. Provide an independent opinion in the event of a dissenting opinion between the management and the accountant regarding the services rendered and/or the occurrence of discrepancies in the audit implementation by the public accounting firm with the applicable auditing standards.
2. Internal Audit Function
   a. Provide recommendations to the Board of Commissioners regarding the appointment and/or dismissal of Head of Internal Audit Division, and shall ensure that the appointment and/or dismissal report of Head of Internal Audit Division signed by the President Director and President Commissioner is submitted by the Company to the Financial Services Authority no later than 10 working days after the dismissal and/or appointment date of Head of Internal Audit Division.
   b. Provide recommendations to the Board of Commissioners regarding the establishment of Internal Audit Charter. The Audit Committee must ensure that the Internal Audit Charter is reviewed at least once every 3 years;

c. Melakukan evaluasi dan pemantauan pelaksanaan fungsi audit intern:
   - Memastikan dan mengkaji efektivitas pelaksanaan audit intern Perseroan.
   - Mengevaluasi kinerja Satuan Kerja Audit Intern setiap triwulan.
   - Memastikan Satuan Kerja Audit Intern melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan.
   - Memastikan Satuan Kerja Audit Intern bekerja secara independen.
   - Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan dan penetapan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern.
   - Meninjau Laporan Hasil Audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengantisipasi kelemahan pengendalian intern, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Intern.
   - Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Satuan Kerja Audit Intern secara keseluruhan serta penghargaan kinerja.
   - Memastikan Satuan Kerja Audit Intern menjunjung tinggi independensi dalam pelaksanaan tugas.

d. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan penilai mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kegiatan Satuan Kerja Audit Intern.

e. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan disampaikan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja setelah ditemukan.

f. Komite Audit wajib memastikan bahwa laporan pelaksanaan pokok-pokok hasil audit intern yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit disampaikan kepada Otoritas Jasa Keuangan secara semesteran, paling lambat tanggal 31 Juli tahun berjalan untuk laporan semester kesatu dan tanggal 31 Januari tahun berikutnya untuk laporan semester kedua.

3. Fungsi Audit Ekstern
   a. Komite Audit memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan Perseroan dengan mempertimbangkan:
      - Independensi akuntan publik, kantor akuntan publik, dan orang dalam kantor akuntan publik.

c. Evaluate and monitor the implementation of internal audit function:
   - Ensure and review the effectiveness of implementation of the Company's internal audit.
   - Evaluate Internal Audit Division's performance every quarter.
   - Ensure that the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority.
   - Ensure that the Internal Audit Division works independently.
   - Provide recommendations to the Board of Commissioners regarding the preparation and determination of audit plan, scope, and budget of the Internal Audit Division.
   - Review Audit Result Report and ensure that the Board of Directors takes the necessary corrective actions quickly to anticipate internal control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by the Internal Audit Division.
   - Provide recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Division as a whole and performance awards.
   - Ensure that the Internal Audit Division upholds independency in carrying out its duties.

d. Provide recommendations to the Board of Commissioners regarding the appointment of independent quality assessor from external parties to review the Internal Audit Division's activities.

e. The Audit Committee must ensure that a special report regarding any internal audit findings predicted to jeopardize the Company's business continuity is submitted to the Financial Services Authority no later than 7 working days after being found.

f. The Audit Committee must ensure that the implementation report on the main results of internal audit, which is signed by the President Director and the Chairperson of Audit Committee, is submitted to the Financial Services Authority semi-annually, no later than July 31 of the current year for the first semester report and January 31 of the following year for the second semester report.

3. External Audit Function
   a. The Audit Committee provides recommendations to the Board of Commissioners regarding the appointment of public accountant and public accounting firm for the purpose of auditing the Company's annual historical financial information by considering:
      - Independency of public accountant, public accounting firm, and personnel in the public accounting firm.

- Ruang lingkup audit.
- Imbalan jasa audit.
- Keahlian dan pengalaman akuntan publik, kantor akuntan publik, dan tim audit kantor akuntan publik.
- Metodologi, teknik, dan sarana audit yang digunakan.
- Manfaat sudut pandang baru yang diperoleh melalui penggantian akuntan publik, kantor akuntan publik, dan orang dalam kantor akuntan publik.
- Potensi risiko atas penggunaan jasa audit oleh kantor akuntan publik yang sama secara berturut-turut untuk kurun waktu cukup panjang.
- Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan kantor akuntan publik pada periode sebelumnya, jika ada.

b. Komite Audit wajib memastikan bahwa laporan penunjukan akuntan publik disampaikan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah keputusan penunjukan dan harus disertai dokumen rekomendasi Komite Audit atas pertimbangan yang digunakan dalam memberikan rekomendasi.

c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, paling sedikit terhadap:
   - Kesesuaian pelaksanaan audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik telah sesuai dengan standar audit yang berlaku.
   - Kecukupan waktu pekerjaan lapangan.
   - Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
   - Rekomendasi perbaikan yang diberikan oleh akuntan publik dan/atau kantor akuntan publik.

d. Komite Audit wajib memastikan bahwa laporan evaluasi Komite Audit terhadap pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, dilaporkan ke Otoritas Keuangan secara berkala setiap tahun, paling lama 6 bulan setelah tahun buku berakhir;

4. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal (Satuan Kerja Audit Intern) dan melakukan pemantauan atas pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, kantor akuntan publik dan hasil pengawasan otoritas/regulator.
5. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan.

- Scope of audit.
- Audit service fees.
- Expertise and experience of public accountant, public accounting firm, and audit team of public accounting firm.
- Audit methodology, techniques, and facilities used.
- Benefit of a new perspective gained through the replacement of public accountant, public accounting firm, and personnel within public accounting firm.
- Potential risk of using audit services by the same public accounting firm consecutively for a sufficiently long period.
- Evaluation results of audit service implementation for annual historical financial information by public accountant and public accounting firm in the previous period, if any.

b. The Audit Committee must ensure that the report on the appointment of public accountant is submitted to the Financial Services Authority no later than 10 working days after the appointment decision and must be accompanied by the Audit Committee's recommendation documents for the considerations used in providing recommendations.

c. Evaluate the audit service implementation for annual historical financial information by public accountant and/or public accounting firm, at least on:
   - Conformity of audit implementation of annual historical financial information conducted by public accountant and/or public accounting firm with the applicable auditing standards.
   - Adequacy of fieldwork time.
   - Assessment of the scope of services provided and the adequacy of sampling.
   - Recommendations for improvement provided by the public accountant and/or public accounting firm.

d. The Audit Committee is required to ensure that the Audit Committee's evaluation report on the provision of audit services on annual historical financial information by public accountant and/or public accounting firm is reported to the Financial Authority periodically every year, no later than 6 months after the end of the financial year;

4. Review the planning and implementation of audits by internal auditor (Internal Audit Division) and monitor the follow-up actions taken by the Board of Directors on the findings of internal auditor, public accounting firm, and the supervision results by authorities/regulators.
5. Review complaints related to the Company's accounting and financial reporting processes.

6. Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi dengan Dewan Komisaris atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi dengan Dewan Komisaris. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang diusulkan oleh Komite Audit dan disetujui oleh Dewan Komisaris atas biaya Perseroan.
7. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan.
8. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.

Dalam menjalankan wewenangnya, Komite Audit tidak mengalami kendala atau pembatasan, sehingga dapat menjalankan tugasnya secara optimal. Namun, jika di masa mendatang terdapat kendala atau hambatan yang menghalangi pelaksanaan wewenangnya, Komite Audit akan segera melaporkannya kepada Dewan Komisaris dan berkoordinasi untuk mencari solusi yang tepat. Dengan demikian, Komite memastikan bahwa tugas dan tanggung jawabnya tetap dapat dijalankan secara efektif, sesuai dengan prinsip GCG.

Rapat Komite Audit

Rapat Komite Audit diadakan minimal 1 kali dalam 1 bulan dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite. Keputusan rapat dilakukan berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah mufakat, pengambilan keputusan dilakukan dengan suara terbanyak.

Pada tahun 2024, Komite Audit telah mengadakan rapat dengan rincian mengenai tingkat kehadiran masing-masing anggota Komite Audit dalam rapat sebagai berikut:

6. Conduct investigation into allegation of errors in the Board of Directors and Board of Commissioners' meeting decisions or irregularities in implementing the results of the Board of Directors and Board of Commissioners' meeting decisions. The investigation can be carried out by the Audit Committee or an independent party proposed by the Audit Committee and approved by the Board of Commissioners at the expense of the Company.
7. Reviewing and providing suggestions to the Board of Commissioners related to potential conflict of interest in the Company.
8. Maintain the confidentiality of the Company's documents, data, and information.

In exercising its authority, the Audit Committee did not experience any obstacles or restrictions, and therefore, it could perform its duties optimally. However, in the event of any obstacles or barriers in the future that hinder the implementation of its authority, the Audit Committee will immediately report it to the Board of Commissioners and coordinate to find the right solution. Thus, the Committee ensures that its duties and responsibilities can still be carried out effectively, in accordance with GCG principles.

Audit Committee Meeting

Audit Committee meetings are held at least once a month with an attendance quorum of at least 51% of the total committee members. Meeting decisions are made based on deliberation for consensus. In the event that consensus is not reached, decisions are made by majority vote.

In 2024, the Audit Committee held meetings with details regarding the attendance level of each Audit Committee member in the meeting are as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Trisna Chandra	Ketua Chairperson	14	14	100,00
Arief Dhita Wibawa*	Anggota Member	7	7	100,00
Sari Utami*	Anggota Member	7	7	100,00
Dede Suherman Sukandar**	Anggota Member	7	7	100,00
Pramu Hestiono Utama**	Anggota Member	7	7	100,00

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.
** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

Laporan Pelaksanaan Kerja Komite Audit

Sepanjang tahun 2024, Komite Audit secara aktif melaksanakan tugas dan tanggung jawabnya dalam mendukung implementasi GCG. Berbagai rekomendasi strategis telah disampaikan kepada manajemen, meliputi:

1. Evaluasi dan pemantauan kinerja Satuan Kerja Audit Intern setiap triwulan;
2. Evaluasi penggunaan jasa akuntan publik dan/atau kantor akuntan publik;
3. Rekomendasi penunjukan kantor akuntan publik untuk pelaksanaan *general audit*; dan
4. Evaluasi atas kinerja dan laporan keuangan.

Pengembangan Kompetensi Komite Audit

Selama tahun 2024, Komite Audit mengikuti program pengembangan kompetensi sebagai berikut:

Report on the Implementation of Audit Committee's Work

Throughout 2024, the Audit Committee actively carried out its duties and responsibilities in supporting GCG implementation. Various strategic recommendations were submitted to the management, including:

1. Evaluation and monitoring of the performance of Internal Audit Division every quarter;
2. Evaluation of the use of services of public accountant and/or public accounting firm;
3. Recommendations for the appointment of public accounting firm for general audit; and
4. Evaluation of performance and financial statements.

Competency Development of the Audit Committee

Throughout 2024, the Audit Committee attended competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Trisna Chandra Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Arief Dhita Wibawa* Anggota Member	*Certification in Audit Committee Pcactices*	Agustus August	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
Sari Utami* Anggota Member	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
	Certification in Audit Committee Pracactices	Oktober October	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
Dede Suherman Sukandar** Anggota Member	-	-	-
Pramu Hestiono Utama** Anggota Member	-	-	-

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.
** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi merupakan komite yang mendukung Dewan Komisaris dalam mengkaji dan memberikan rekomendasi terkait dengan fungsi pengawasan terhadap implementasi kebijakan remunerasi dan nominasi bagi Direksi dan Dewan Komisaris.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is a committee that assists the Board of Commissioners in reviewing and providing recommendations on supervisory function of the implementation of remuneration and nomination policies for the Board of Directors and Board of Commissioners.

Pedoman Kerja Komite Remunerasi dan Nominasi

Bank memiliki Pedoman Kerja Komite Nominasi dan Remunerasi yang terakhir diperbarui diperbarui pada 14 Agustus 2024 untuk mengatur uraian tugas dan tanggung jawab, keanggotaan, prosedur kerja, dan rapat mengenai pelaksanaan kegiatan Komite Remunerasi dan Nominasi.

Remuneration and Nomination Committee Charter

The Bank has Nomination and Remuneration Committee Charter, which was last updated on August 14, 2024, to stipulate the descriptions of duties and responsibilities, membership, working procedures, and meetings regarding the implementation of Remuneration and Nomination Committee's activities.

Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Berdasarkan Pedoman Kerja, Komite Remunerasi dan Nominasi terdiri dari minimal 3 anggota, termasuk ketua dari Komisaris Independen, anggota Dewan Komisaris, pihak independen, dan Pejabat Eksekutif dari Divisi Sumber Daya Manusia. Masa jabatan Komite Remunerasi dan Nominasi maksimal mengikuti masa jabatan Dewan Komisaris dan dapat diperpanjang untuk 1 periode. Pada tahun 2024, tidak terjadi perubahan dalam komposisi Komite Remunerasi dan Nominasi Perseroan yang ditunjukkan sebagai berikut:

Composition and Term of Office of the Remuneration and Nomination Committee

Based on the Charter, the Remuneration and Nomination Committee shall consist of at least 3 members, including the chairperson of Independent Commissioner, member of Board of Commissioners, independent party, and Executive Officer from Human Resources Division. The term of office of Remuneration and Nomination Committee shall not exceed the term of office of the Board of Commissioners and can be extended for 1 period. In 2024, there were no changes to the composition of the Company's Remuneration and Nomination Committee as shown below:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023 (16 Oktober 2023-sekarang). Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023 (October 16, 2023-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Shirley	Anggota Member		Kepala Divisi Head of Division	Bidang keuangan dan perbankan Finance and banking sectors

Profil Komite Remunerasi dan Nominasi

Sudarto
Ketua

Menjabat sebagai ketua Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Marcello Theodore Taufik
Anggota

Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Remuneration and Nomination Committee Profile

Sudarto
Chairperson

Serves as Chairperson of Remuneration and Nomination Committee for the period of October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Marcello Theodore Taufik
Member

Serves as member of Remuneration and Nomination Committee for the period October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Shirley
Anggota

Warga Negara Indonesia, lahir pada tahun 1971, berdomisili di Jakarta. Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana Akuntansi dari California State University at Hayward (1993). Memiliki pengalaman karier sebagai *Credit Analyst Officer* Citibank Consumer Banking (1994-1997), *Head of Credit Approval Unit* PT Bank Papan Sejahtera (1997-1999), *Research Analyst* PT Bahana Securities (1999-2000), *Sales & Marketing* PT Bahana Securities (2000-2002), Komisaris PT Lumbung Mineral Sentosa (2009-2016), dan *General Manager of Finance & Administration* PT Sumber Utama Kristindo (2017-2023). Saat ini, beliau menjabat sebagai Kepala Divisi *HRM*, *Premises & Services* Perseroan (sejak 2023).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 5 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada tahun 2024-2027.

Pernyataan Independensi Komite Remunerasi dan Nominasi

Bank menjamin seluruh anggota Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawab secara profesional serta berupaya menghindari benturan kepentingan. Hal tersebut dibuktikan anggota Komite Remunerasi dan Nominasi tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bertugas mendukung Dewan Komisaris dalam pengawasan hal-hal berikut:

1. Terkait dengan Fungsi Nominasi:
   a. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi;
      - Calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS;

Shirley
Member

Indonesian citizen, born in 1971 domiciled in Jakarta. Serves as member of Remuneration and Nomination Committee for the period October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

Earned a Bachelor's degree in Accounting from California State University at Hayward (1993). Has career experience as Credit Analyst Officer at Citibank Consumer Banking (1994-1997), Head of Credit Approval Unit at PT Bank Papan Sejahtera (1997-1999), Research Analyst at PT Bahana Securities (1999-2000), Sales & Marketing at PT Bahana Securities (2000 -2002), Commissioner at PT Lumbung Mineral Sentosa (2009-2016), and General Manager of Finance & Administration at PT Sumber Utama Kristindo (2017-2023). Currently, he serves as the Head of HRM, Premises & Services Division of the Company (since 2023).

He also has Banking Risk Management Certification Level 5 from Professional Certification Institute of Banking Professional Certification Institute in 2024-2027.

Statement of Independency of the Remuneration and Nomination Committee

The Bank guarantees that all members of the Remuneration and Nomination Committee carry out their duties and responsibilities professionally and strive to avoid conflicts of interest. This is proven by the fact that members of the Remuneration and Nomination Committee have no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee is in charge of supporting the Board of Commissioners in supervising the following matters:

1. Related to the Nomination Function:
   a. Evaluate and provide recommendations to the Board of Commissioners regarding:
      - System and procedures for selecting and/or replacing members of the Board of Commissioners and Board of Directors;
      - Candidate member of the Board of Commissioners and/or Board of Directors to be submitted to the GMS;

- Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko;
- Kebijakan evaluasi kinerja bagi anggota Dewan Komisaris dan/atau anggota Direksi;

b. Menyusun kebijakan dan kriteria dalam mengidentifikasi calon Dewan Komisaris dan/atau anggota Direksi, mengkaji ulang dan menyetujui nominasi dengan penilaian integritas, kompetensi, dan reputasi keuangan;
c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan komisaris dan/atau anggota Direksi;

d. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Dewan Komisaris dan/atau anggota Direksi;

2. Terkait dengan Fungsi Remunerasi:
   a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai:
      - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
      - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi;
   b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian remunerasi yang diterima masing-masing anggota Dewan Komisaris dan/atau anggota Direksi;
   c. Melaksanakan prosedur remunerasi bagi anggota Dewan Komisaris dan/atau Direksi yaitu sebagai berikut:
      - Menyusun struktur remunerasi berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
      - Menyusun kebijakan atas struktur remunerasi; dan
      - Menyusun besaran atas struktur remunerasi.

Rapat Komite Remunerasi dan Nominasi

Berdasarkan Pedoman Kerja Komite Remunerasi dan Nominasi, rapat komite dapat dilakukan minimal 3 kali setahun dengan dihadiri oleh mayoritas anggota komite.

Rincian terkait tingkat kehadiran masing-masing anggota Komite Remunerasi dan Nominasi dalam rapat di tahun 2024 sebagai berikut:

- Candidate for independent party who will become member of the Audit Committee and Risk Monitoring Committee;
- Performance evaluation policy for members of the Board of Commissioners and/or members of the Board of Directors;

b. Develop policies and criteria for identifying candidates for the Board of Commissioners and/or members of the Board of Directors, review and approve nominations with an assessment of integrity, competence, and financial reputation;
c. Assist the Board of Commissioners in evaluating the performance of members of the Board of Commissioners and/or members of the Board of Directors;
d. Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Commissioners and/or members of the Board of Directors;

2. Related to the Remuneration Function:
   a. Provide recommendations and evaluations to the Board of Commissioners regarding:
      - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
      - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors;
   b. Assist the Board of Commissioners in assessing the conformity of performance and remuneration received by each member of the Board of Commissioners and/or the Board of Directors;
   c. Carry out remuneration procedures for members of the Board of Commissioners and/or Board of Directors, as follows:
      - Develop a remuneration structure in the form of fixed and/or variable salaries, honorarium, incentives, and/or allowances;
      - Formulate policies on the remuneration structure; and
      - Arrange the amount of the remuneration structure.

Remuneration and Nomination Committee's Meeting

Based on the Remuneration and Nomination Committee Charter, the committee meetings can be held at least 3 times a year with and attended by the majority of committee members.

Details on the attendance level of each Remuneration and Nomination Committee member at meetings in 2024 are as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	5	5	100,00
Marcello Theodore Taufik	Anggota Member	5	5	100,00
Shirley	Anggota Member	5	5	100,00

Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi

Sepanjang tahun 2024, Komite Remunerasi dan Nominasi aktif menjalankan perannya dengan memberikan berbagai rekomendasi strategis untuk mendukung kinerja dan tata kelola perusahaan. Rekomendasi tersebut mencakup beberapa aspek penting yang menjadi fokus utama Komite dalam mendukung tugas Dewan Komisaris, yaitu:

1. Memberikan rekomendasi atas pencalonan anggota Direksi;
2. Memberikan rekomendasi terkait keanggotaan Komite di bawah Dewan Komisaris; dan
3. Membuat anggaran untuk penyesuaian gaji tahunan serta bonus bagi Direksi dan Dewan Komisaris tahun 2024.

Report on the Implementation of Remuneration and Nomination Committee's Work

Throughout 2024, the Remuneration and Nomination Committee actively carried out its role by providing various strategic recommendations to support the company's performance and governance. The recommendations covered several important aspects that were the Committee's main focus in supporting the Board of Commissioners' duties, namely:

1. Providing recommendations on the nomination of members of the Board of Directors;
2. Providing recommendations regarding the composition of the Committee under the Board of Commissioners; and
3. Creating budget for adjusting annual salaries and bonuses for the Board of Directors and Board of Commissioners in 2024.

Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Untuk mendukung tugasnya, Komite Remunerasi dan Nominasi mengikuti berbagai program pengembangan kompetensi berikut:

Competency Development of the Remuneration and Nomination Committee

To support its duties, the Remuneration and Nomination Committee attends competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sudarto Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Marcello Theodore Taufik Anggota Member			
Shirley Anggota Member	*Training* Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara
	Peluang dan Tantangan Pelindungan Data Pribadi dalam Transaksi di Era Digital Opportunities and Challenges of Personal Data Protection in Transactions in the Digital Era	Mei May	OJK Institue
	Training Aspek Perpajakan pada Bisnis Perbankan Training on Tax Aspect in Banking Business	Oktober October	MAN & Co Manajemen & Training
	Training Audit Intern pada Bisnis Bank Internal Audit Training in Banking Business	November	MAN & Co Manajemen & Training

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite yang berperan sebagai pendukung Dewan Komisaris dalam memastikan pelaksanaan manajemen risiko yang efektif sehingga pengelolaan risiko Bank berjalan sesuai regulasi.

Pedoman Kerja Komite Pemantau Risiko

Bank telah memiliki Pedoman Komite Pemantau Risiko yang diperbarui tanggal 14 Agustus 2024. Pedoman tersebut berperan sebagai acuan dalam melaksanakan tugas, tanggung jawab, dan wewenang bagi Komite Pemantau Risiko.

Komposisi dan Masa Jabatan Komite Pemantau Risiko

Komite Pemantau Risiko terdiri dari minimal 3 anggota, dengan ketua dari Komisaris Independen. Anggota Komite Pemantau Risiko terdiri dari Komisaris Independen dan pihak independen yang harus mencakup setidaknya 51% dari total anggota. Pengangkatan dan pemberhentian anggota dilakukan oleh Direksi berdasarkan keputusan Dewan Komisaris dan dilaporkan dalam RUPS.

Masa jabatan anggota Komite Pemantau Risiko mengikuti masa kerja Dewan Komisaris sesuai keputusan RUPS. Untuk anggota non-Komisioner, masa jabatan tidak melebihi Dewan Komisaris, dengan tetap memungkinkan pemberhentian oleh Dewan Komisaris.

Pada tahun 2024, terdapat perubahan dalam susunan Komite Pemantau Risiko Perseroan yang dijabarkan sebagai berikut:

Risk Monitoring Committee

Risk Monitoring Committee is a committee that acts as the back up of the Board of Commissioners in ensuring the effective implementation of risk management so that the Bank's risk management runs according to regulations.

Risk Monitoring Committee Charter

The Bank has Risk Monitoring Committee Charter, updated on August 14, 2024. The charter serves as a reference in performing duties, responsibilities, and authorities for the Risk Monitoring Committee.

Composition and Term of Office of the Risk Monitoring Committee

The Risk Monitoring Committee shall consist of at least 3 members, with the chairman being an Independent Commissioner. Members of the Risk Monitoring Committee consist of Independent Commissioners and independent parties who must cover at least 51% of the total members. The appointment and dismissal of members are carried out by the Board of Directors based on the Board of Commissioners' decision and reported in the GMS.

The term of office of Risk Monitoring Committee members follows the term of office of the Board of Commissioners according to the GMS resolution. For non-Commissioner members, their term of office shall not exceed those of the Board of Commissioners, while still allowing dismissal by the Board of Commissioners.

In 2024, there were several changes to the composition of the Company's Risk Monitoring Committee, outlined as follows:

1. PERIODE 10 MEI 2023-1 JULI 2024

Period of May 10, 2023-July 1, 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 010/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-1 Juli 2024). Board of Directors' Decision Letter No. 010/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-July 1, 2024).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang Perbankan Finance sector
Trisna Chandra	Anggota Member		Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang keuangan dan perbankan Finance and banking sectors

2. PERIODE 1 JULI 2024-SEKARANG
Period of July 1, 2024-Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 054/ SKDIR/VII/2024 tanggal 1 Juli 2024 (1 Juli 2024-sekarang). Board of Directors' Decision Letter No. 054/ SKDIR/VII/2024 dated July 1, 2024 (July 1, 2024-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang Perbankan Finance sector
Trisna Chandra	Anggota Member		Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Arief Dhita Wibawa	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan perbankan Finance, risk management, and banking sectors
Sari Utami	Anggota Member		Pihak Independen Independent Party	Bidang perbankan Finance sector

Profil Komite Pemantau Risiko

Profil lengkap mengenai ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris tercantum pada bab Profil Perusahaan, bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Sementara itu, profil lengkap Arief Dhita Wibawa dan Sari Utami dapat ditemukan pada sub bab Komite Audit dalam pembahasan yang telah disampaikan sebelumnya.

Pernyataan Independensi Komite Pemantau Risiko

Bank menjamin bahwa seluruh anggota Komite Pemantau Risiko telah memenuhi kriteria independensi, yaitu tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga tidak memengaruhi kemampuan untuk bertindak secara independen.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko memiliki tugas dan tanggung jawab yang dijelaskan sebagai berikut:

1. Melakukan pemantauan kebijakan dan pelaksanaan manajemen risiko; dan
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Rapat Komite Pemantau Risiko

Sesuai Pedoman Kerja Komite Pemantau Risiko, rapat Komite Pemantau Risiko diadakan minimal sekali setiap bulan dengan dengan kehadiran kuorum 51% anggota.

Risk Monitoring Committee's Profile

Complete profile of the chairperson and members of the Risk Monitoring Committee who serve as Commissioners is set out in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report. Meanwhile, the complete profiles of Arief Dhita Wibawa and Sari Utami can be seen in the Audit Committee sub-chapter in the discussion previously presented.

Statement of Independency of the Risk Monitoring Committee

The Bank guarantees that all members of the Risk Monitoring Committee have met the independency criteria, namely having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationships with the Bank, so as not to affect the ability to act independently.

Risk Monitoring Committee's Duties and Responsibilities

The Risk Monitoring Committee has duties and responsibilities that are explained as follows:

1. Monitor policies and implementation of risk management; and
2. Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management Division.

Risk Monitoring Committee's Meeting

in accordance with the Risk Monitoring Committee Charter, the Risk Monitoring Committee meetings are held at least once a month with an attendance quorum of 51% of the members.

Rincian terkait tingkat kehadiran rapat oleh masing-masing anggota Komite Pemantau Risiko dijelaskan sebagai berikut:

Details on the meeting attendance of each Risk Monitoring Committee member are explained as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	12	12	100,00
Marcello Theodore Taufik	Anggota Member	12	10	83,33
Lisawati	Anggota Member	12	12	100,00
Trisna Chandra	Anggota Member	12	12	100,00
Arief Dhita Wibawa*	Anggota Member	6	6	100,00
Sari Utami*	Anggota Member	6	6	100,00
Dede Suherman Sukandar**	Anggota Member	6	6	100,00
Pramu Hestiono Utama**	Anggota Member	6	6	100,00

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.
** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Pada tahun 2024, Komite Pemantau Risiko aktif menjalankan perannya dan memberikan sejumlah rekomendasi, yang duraikan sebagai berikut:

1. Melakukan evaluasi dan pemantauan secara berkala terhadap profil risiko, tingkat kesehatan, dan kepatuhan Bank;
2. Memberikan masukan kepada Dewan Komisaris terkait pengendalian risiko di bidang pengelolaan aset dan liabilitas, likuiditas, perkreditan, serta operasional;
3. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaannya dalam kegiatan operasional Bank;
4. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko;
5. Menyampaikan rekomendasi atau masukan kepada Dewan Komisaris atas hal-hal yang perlu menjadi perhatian dan dibahas dengan Direksi, agar Direksi menindaklanjuti hasil evaluasi manajemen risiko oleh komite;
6. Melakukan analisis dan evaluasi terhadap hasil stress test atas risiko kredit, risiko pasar, dan risiko likuiditas;
7. Menyusun rencana kerja dan kegiatan Komite Pemantau Risiko tahun 2025; dan
8. Melakukan kajian terhadap pedoman dan tata tertib Komite Pemantau Risiko.

Report on the Implementation of Risk Monitoring Committee's Work

In 2024, the Risk Monitoring Committee actively carried out its role and provided a number of recommendations, outlined as follows:

1. Periodically evaluating and monitoring the Bank's risk profile, soundness level, and compliance;
2. Providing recommendations to the Board of Commissioners regarding risk control in asset and liability management, liquidity, credit, and operations;
3. Evaluating the suitability between risk management policies and their implementation in the Bank's operational activities;
4. Monitoring and evaluating duties implementation of the Risk Management Committee and Risk Management Division;
5. Submitting recommendations or input to the Board of Commissioners on matters requiring attention and discussed with the Board of Directors, so that the Board of Directors follows up on the results of risk management evaluation by the committee;
6. Conducting analysis and evaluation of the results of stress test on credit risk, market risk, and liquidity risk;
7. Preparing the work plan and activities of Risk Monitoring Committee in 2025; and
8. Reviewing the guidelines and charter of the Risk Monitoring Committee.

Pengembangan Kompetensi Komite Pemantau Risiko

Untuk mendukung tugasnya, Komite Pemantau Risiko mengikuti berbagai program pengembangan kompetensi berikut:

Competency Development of the Risk Monitoring Committee

To support its duties, the Risk Monitoring Committee attends competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sudarto Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Marcello Theodore Taufik Anggota Member			
Lisawati Anggota Member			
Trisna Chandra Anggota Member			
Arief Dhita Wibawa* Anggota Member	*Certification in Audit Committee Pcactices*	Agustus August	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
Sari Utami* Anggota Member	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
	Certification in Audit Committee Pracactices	Oktober October	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
Dede Suherman Sukandar** Anggota Member	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Komite Audit. Education and/or training can be seen in the Audit Committee's Competency Development section.		
Pramu Hestiono Utama** Anggota Member			

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.
** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

KOMITE DI BAWAH DIREKSI
Committees Under the Board of Directors

Pelaksanaan tugas dan tanggung jawab Direksi dibantu dengan adanya Komite *Asset and Liabilities Management*, Komite Kebijakan Kredit, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Restrukturisasi, serta Komite Pengadaan Barang dan Jasa. Komite-Komite ini akan membantu pelaksanaan tugas Direksi, mulai dari perumusan strategi, pelaksanaan strategi yang telah dirancang Bank, hingga evaluasi kinerja Bank.

The implementation of Board of Directors' duties and responsibilities is assisted by the Asset and Liabilities Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Risk Management Committee, Restructuring Committee, and the Goods and Services Procurement Committee. These Committees will assist the implementation of the Board of Directors' duties, starting from formulating strategies, implementing strategies designed by the Bank, to evaluating the Bank's performance.

Komite *Asset and Liabilities Management*

Assets and Liabilities Management (ALCO) merupakan komite pendukung Direksi yang bertugas menganalisis, mengevaluasi, dan menetapkan kebijakan serta strategi untuk pengelolaan aset dan kewajiban Bank secara terpadu.

Asset and Liabilities Management Committee

Assets and Liabilities Management (ALCO) is a supporting committee of the Board of Directors that is in charge of analyzing, evaluating, and determining policies and strategies for the integrated management of the Bank's assets and liabilities.

Pedoman Kerja ALCO

ALCO berpedoman pada ketentuan yang ditetapkan oleh Peraturan Otoritas Jasa Keuangan dalam melaksanakan tugas dan tanggung jawabnya.

ALCO Charter

ALCO is guided by the provisions stipulated by the Financial Services Authority Regulation in performing its duties and responsibilities.

Struktur dan Keanggotaan ALCO

Berdasarkan Surat Keputusan Direksi No. 068/SKDIR/VII/2024 tanggal 15 Juli 2024 mengenai Komite ALCO PT Bank Ganesha Tbk, struktur dan keanggotaan ALCO sebagai berikut:

Structure and Composition of ALCO

Based on the Board of Directors' Decision Letter No. 068/SKDIR/VII/2024 dated July 15, 2024, on the ALCO Committee of PT Bank Ganesha Tbk, the structure and composition of ALCO are as follows:

Susunan Structure	Diisi oleh	Held by
Ketua **Chairperson**	Presiden Direktur (Merangkap Anggota Tetap dengan Hak Suara).	President Director (Concurrently as Permanent Member with Voting Rights).
Ketua Pengganti 1 **Substitute Chairperson 1**	Wakil Presiden Direktur (Merangkap Anggota Tetap dengan Hak Suara).	Vice President Director (Concurrently as Permanent Member with Voting Rights).
Ketua Pengganti II **Substitute Chairperson II**	Direktur *Operation, Finance & Treasury* (Merangkap Anggota Tetap dengan Hak Suara).	Operation, Finance & Treasury Director (Concurrently as Permanent Member with Voting Rights).
Sekretaris **Secretary**	Kepala Divisi Treasury.	Head of Treasury Division.
Anggota Tetap dengan Hak suara **Permanent Member with Voting Rights**	• Direktur *Consumer, Digital Business & IT;* • Kepala Divisi *Finance* & MIS; • Kepala Divisi *Commercial Business*; • Kepala Divisi *Consumer Business*; • Kepala Divisi *Digital Business & Funding*; • Kepala Bagian *Credit Risk Analysis*; • Kepala Bagian *Wealth Management*; • Kepala Bagian *Assets Liabilities Management*; dan • Kepala Bagian FI & *Trade Finance*.	• Consumer, Digital Business & IT Director; • Head of Finance & MIS Division; • Head of Commercial Business Division; • Head of Consumer Business Division; • Head of Digital Business & Funding Division; • Head of Credit Risk Analysis; • Head of Wealth Management; • Head of Assets Liabilities Management; and • Head of FI & Trade Finance.

Susunan Structure	Diisi oleh	Held by
Anggota Tetap Tanpa Hak Suara **Permanent Member Without Voting Rights**	• Direktur Compliance & Risk; • Kepala Divisi Risk Management & System Procedure; • Kepala Saatuan Kerja Audit Intern; dan • Kepala Bagian Corporate Secretary.	• Compliance & Risk Director; • Head of Risk Management & System Procedure Division; • Head of Internal Audit Division; and • Head of Corporate Secretary.
Anggota Tambahan **Additional Members**	Perwakilan pimpinan cabang/bagian di kantor pusat diluar anggota tetap dapat sewaktu-waktu diikutsertakan sesuai dengan kebutuhan.	Representatives of branch/department leaders at the head office other than permanent members may be included at any time as needed.

Pernyataan Independensi ALCO

Bank memastikan bahwa seluruh anggota ALCO melaksanakan tugas dan tanggung jawabnya secara independen, profesional, dan berintegritas, dengan mengutamakan kepentingan Bank tanpa dipengaruhi oleh pihak manapun.

Tugas dan Tanggung Jawab ALCO

Tugas dan tanggung jawab ALCO antara lain:

1. Membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat secara menyeluruh yang meliputi analisa dan perumusan kebijakan dan strategi, pengambilan keputusan dan pengawasan dalam pengelolaan risiko likuiditas, risiko suku bunga, risiko pasar, dan permodalan sejalan dengan strategi usaha dan ketentuan otoritas;
2. Memberikan masukan dan rekomendasi strategi pengelolaan *assets and liabilities* yang optimal kepada Direksi untuk dapat putusan dalam rapat ALCO;
3. Mengawasi agar kebijakan *assets and liabilities management* diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan atau kendala dalam penerapan kebijakan yang sudah diputuskan;
4. Memberikan rekomendasi kepada Direksi apabila diperlukan perubahan atau penyesuaian kebijakan *assets and liabilities management*;
5. Memantau dan mengevaluasi:
   a. Pelaksanaan pengelolaan likuiditas;
   b. Pengendalian rekening Nostro;
   c. *Gap* pada produk *assets dan liabilities* Bank;
   d. Pengelolaan posisi devisa neto (PDN) dan kajian data neraca serta rekening administratif;
   e. Pelaksanaan pemberian suku bunga Kredit dan dana pihak ketiga;
   f. Pelaksanaan pengelolaan komposisi kredit dan dana pihak ketiga;

Statement of Independency of ALCO

The Bank ensures that all members of ALCO perform their duties and responsibilities independently, professionally, and with integrity, by prioritizing the Bank's interests without being influenced by any party.

Duties and Responsibilities of ALCO

The duties and responsibilities of ALCO include:

1. Assist the Board of Directors' duty implementation in maintaining a strong overall balance sheet structure which includes analysis and formulation of policies and strategies, decision making and supervision in managing liquidity risk, interest rate risk, market risk, and capital in line with business strategy and authority regulations;
2. Provide input and recommendations for optimal assets and liabilities management strategies to the Board of Directors to obtain decisions at ALCO meetings;
3. Supervise so that assets and liabilities management policies are implemented consequently and consistently, and formulate solutions in case of any obstacles or hindrances in implementing the predetermined policies;
4. Provide recommendations to the Board of Directors in case any changes or adjustments are needed to assets and liabilities management policies;
5. Monitor and evaluate:
   a. Implementation of liquidity management;
   b. Control of Nostro accounts;
   c. Gap in Bank assets and liabilities products;
   d. Management of net foreign exchange position (PDN) and review of data on balance sheets and administrative accounts;
   e. Provision of lending interest rates and third party funds;
   f. Management of the composition of loans and third party funds;

6. Meninjau atau mengkaji ulang kebijakan *assets and liabilities management* yang telah ditetapkan agar disesuaikan dengan perkembangan bisnis Bank;
7. Meninjau kembali struktur neraca dan mengkaji ulang pengelolaan risiko eksposur (portofolio) *assets and liabilities* Bank;
8. Meninjau dan mengkaji prakiraan keadaan ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valuta asing;
9. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank; *assets and liabilities gap; foreign exchange risk*; dan *earning & investment management*;
10. Menetapkan dan mengkaji ulang suku bunga pinjaman dan pendanaan, termasuk suku bunga dasar kredit (SBDK) dan rekening antar kantor (RAK);
11. Meninjau kembali kinerja dan posisi *assets and liabilities* Bank guna mengevaluasi dampak keputusan rapat ALCO;
12. Mengelola dan mengevaluasi risiko suku bunga dan strategi *asset and liabilities management* untuk memastikan bahwa hasil telah konsisten dengan tujuan pengelolaan risiko suku bunga;
13. Mengkaji ulang penetapan harga (*pricing*) *assets and liabilities* untuk menghasilkan pendapatan optimal dalam penanaman dana dengan biaya dana yang efisien, serta memelihara struktur *assets and liabilities*;
14. Melakukan analisa kualitas aktiva produktif Bank termasuk cadangan penyisihan yang telah terbentuk untuk tujuan perlindungan terhadap kerugian yang mungkin terjadi di masa yang akan datang;
15. Mengelola likuiditas Bank, dengan menjaga sumber-sumber likuiditas yang digunakan, termasuk struktur biaya bunga maupun biaya lainnya;
16. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan* Bank;
17. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang memengaruhi strategi dan kebijakan *assets and liabilities management*;
18. Ketua ALCO bertanggung jawab memimpin pengambilan keputusan rapat;
19. Sekretaris ALCO bertanggung jawab mengoordinasikan materi rapat, menyelenggarakan rapat, memandu jalannya rapat, dan menyusun notulen rapat;
20. Kepala Divisi *Treasury & Financial Institution* bertanggung jawab memberikan presentasi kondisi suku bunga dan nilai tukar saat ini dan prediksi kondisi pasar yang akan datang sebagai bahan pertimbangan dalam mengambil keputusan rapat;
21. Kepala Divisi *Conventional Credit* bertanggung jawab memberikan presentasi kondisi pencapaian target termasuk target *pipeline*, kendala yang dihadapi, suku bunga bank-bank pesaing, dan hal-hal lain yang berkaitan;

6. Study or review the established assets and liabilities management policies, so that they are adjusted to the Bank's business developments;
7. Review the balance sheet structure and review the management of risk exposure (portfolio) of the Bank's assets and liabilities;
8. Review and study forecasts of macroeconomic conditions, market interest rates, foreign exchange rates, funding, loans, and foreign exchange positions;
9. Establish instructions and directions regarding the management and control of: Bank liquidity; assets and liabilities gap; foreign exchange risk; and earnings & investment management;
10. Set and review loan and funding interest rates, including prime lending rate (SBDK) and inter-office accounts (RAK);
11. Review the performance and position of the Bank's assets and liabilities to evaluate the impact of ALCO meeting decisions;
12. Manage and evaluate interest rate risk and asset and liabilities management strategies to ensure that results are consistent with interest rate risk management objectives;
13. Review pricing assets and liabilities to generate optimal income in investing funds with efficient funding costs, as well as maintain assets and liabilities structure;
14. Analyze the quality of the Bank's earning assets, including the established allowance for protection against losses that may occur in the future;
15. Manage the Bank's liquidity, by maintaining the liquidity sources used, including the structure of interest costs and other costs;
16. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and Corporate Plan;
17. Deliver information regarding regulatory provisions and regulations that affect assets and liabilities management strategies and policies;
18. The Chairperson of ALCO is accountable for leading meeting decision making;
19. The ALCO Secretary is responsible for coordinating meeting materials, organizing meetings, guiding the proceedings, and compiling meeting minutes;
20. The Head of the Treasury & Financial Institution Division is responsible for providing a presentation on the current conditions of interest rates, exchange rates, and predictions of future market conditions as material for consideration in making meeting decisions;
21. The Head of the Conventional Credit Division is responsible for providing a presentation on the conditions for achieving targets including pipeline targets, obstacles faced, interest rates of competing banks, and other related matters;

22. Kepala *Divisi Finance* & MIS bertanggung jawab memberikan presentasi kondisi finansial Bank termasuk perbandingan antara target RBB dengan posisi periode laporan, dan hal-hal lain yang berkaitan; dan

23. Anggota ALCO bertanggung jawab memberi masukan sesuai bidang masing-masing sebagai tambahan informasi dalam pengambilan keputusan rapat.

Rapat ALCO

Sesuai Surat Keputusan Direksi tentang *Asset and Liability Committee* No. 037/SKDIR/X/2023, rapat ALCO diadakan minimal sekali per bulan dengan kuorum 4 Direktur, Sekretaris ALCO, Kepala *Divisi Finance* & MIS, dan 2 Kepala Divisi dari Struktur Direktur *Commercial*. Selama tahun 2024, ALCO telah mengadakan rapat sebanyak 12 kali dengan tingkat kehadiran rata-rata mencapai 100,00%. Agenda yang dibahas dalam rapat ALCO meliputi pengelolaan aset dan liabilitas, serta seluruh rasio yang harus dipenuhi.

Laporan Pelaksanaan Kerja ALCO

Selama tahun 2024, ALCO berhasil menjalankan tugas dan tanggung jawabnya yang tertuang di dalam Notulen ALCO dan Internal Memo mengenai perubahan suku bunga.

Pengembangan Kompetensi ALCO

Sepanjang tahun 2024, anggota ALCO Bank Ganesha turut berpartisipasi dalam berbagai pelatihan dan pengembangan kompetensi, khususnya di bidang *treasury*, manajemen risiko, dan strategi pengelolaan aset dan liabilitas. Keikutsertaan ini bertujuan untuk memperkuat pemahaman dan kapabilitas anggota ALCO dalam menghadapi dinamika pasar keuangan, serta mendukung pengambilan keputusan yang tepat dalam menjaga stabilitas likuiditas dan permodalan Bank.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan komite yang mendukung Direksi dalam merumuskan dan mengawasi kebijakan, memantau portofolio kredit, serta memberikan rekomendasi perbaikan di bidang perkreditan.

Pedoman Kerja Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan menjalankan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang merujuk pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

22. The Head of the Finance & MIS Division is responsible for providing a presentation of the Bank's financial condition including a comparison between RBB target and the position for the reporting period, and other related matters; and
23. ALCO members are responsible for providing input according to their respective fields as additional information in meeting decision making.

ALCO Meeting

In accordance with the Board of Directors' Decision Letter on Asset and Liability Committee No. 037/SKDIR/X/2023, ALCO meetings are held at least once a month with an attendance quorum of 4 Board of Directors, ALCO Secretary, Head of Finance & MIS Division, and 2 Division Heads of Commercial Director Structure. Throughout 2024, ALCO held 12 meetings with an average attendance level of 100.00%. The agenda discussed in ALCO meeting included asset and liability management, as well as all ratios that must be met.

Report on the Implementation of ALCO's Work

Throughout 2024, ALCO managed to perform its duties and responsibilities as stated in the ALCO Minutes and Internal Memo regarding changes in interest rates.

Competency Development of ALCO

Throughout 2024, members of ALCO at Bank Ganesha participated in various training and competency development, particularly in treasury, risk management, and asset and liability management strategies. This participation aimed at strengthening the understanding and capabilities of ALCO members in dealing with financial market dynamics, as well as supporting appropriate decision-making in maintaining the stability of the Bank's liquidity and capital.

Credit Policy Committee

Credit Policy Committee is a committee that supports the Board of Directors in formulating and supervising policies, monitoring credit portfolios, and providing recommendations for improvement in credit sector.

Credit Policy Committee Charter

The Credit Policy Committee carries out its duties and responsibilities based on the charter that refers to Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligation for Compilation and Implementation of Bank Credit or Financing Policies for Commercial Banks.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi No. 111/SKDIR/XII/2024 tanggal 30 Desember 2024, struktur dan keanggotaan Komite Kebijakan Perkreditan sebagai berikut:

Structure and Composition of the Credit Policy Committee

Based on the Board of Directors' Decision Letter No. 111/SKDIR/XII/2024 dated December 30, 2024, the structure and composition of the Credit Policy Committee are as follows:

Susunan Structure	Diisi oleh	Held by
Ketua **Chairperson**	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently as Member).
Sekretaris **Secretary**	Kepala Bagian Sistem dan Prosedur.	Head of Systems and Procedures Department.
Anggota **Members**	• Wakil Presiden Direktur; • Direktur *Consumer, Digital Business & IT*; • Direktur *Operation, Finance & Treasury*; • Direktur *Compliance & Risk*; • Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur; • Kepala Divisi *Commercial Business*; • Kepala Divisi *Consumer Business*; • Kepala Satuan Kerja Audit Intern; • Kepala Satuan Kerja *Compliance* & AML CFT; • Kepala Bagian *Credit Risk Analysis*; • Kepala Bagian *Legal & Remedial*; dan • Kepala Bagian Admin Kredit.	• Vice President Director; • Consumer, Digital Business & IT Director; • Operation, Finance & Treasury Director; • Compliance & Risk Director; • Head of Risk Management & System & Procedure Division; • Head of Commercial Business Division; • Head of Consumer Business Division; • Head of Internal Audit Division; • Head of Compliance & AML CFT Division; • Head of Credit Risk Analysis; • Head of Legal & Remedial; and • Head of Credit Admin Department.
Sekretaris **Secretary**	Kepala Bagian Sistem dan Prosedur.	Head of Systems and Procedures Department.

Pernyataan Independensi Komite Kebijakan Perkreditan

Perseroan memastikan independensi seluruh anggota Komite Kebijakan Perkreditan dalam menjalankan tugasnya. Anggota komite senantiasa bertindak profesional dan berintegritas, mengutamakan kepentingan Perseroan tanpa pengaruh atau intervensi dari pihak manapun.

Statement of Independency of Credit Policy Committee

The Company ensures the independency of all members of the Credit Policy Committee in performing their duties. Committee members always act professionally and with integrity, by prioritizing the interests of the Company without influence or intervention from any party.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Tugas dan tanggung jawab Komite Kebijakan Perkreditan diuraikan sebagai berikut:

1. Memberikan masukkan kepada Direksi dalam rangka menyusun kebijakan perkreditan;
2. Mengawasi dan memantau pelaksanaan kebijakan perkreditan yang telah ditetapkan agar diterapkan dengan sebaik-baiknya; dan
3. Memberikan saran dan langkah-langkah perbaikan atas kebijakan perkreditan.

Duties and Responsibilities of the Credit Policy Committee

Duties and responsibilities of the Credit Policy Committee are described as follows:

1. Providing input to the Board of Directors in order to formulate credit policies;
2. Supervising and monitoring the implementation of predetermined credit policies so that they are implemented as well as possible; and
3. Providing suggestions and measures to improve credit policies.

Rapat Komite Kebijakan Perkreditan

Surat Keputusan Direksi No. 111/SKDIR/XII/2024 mengatur kebijakan rapat Komite Kebijakan Perkreditan. Rapat diselenggarakan setidaknya 1 kali dalam setahun dengan kuorum kehadiran minimal 50% dari jumlah anggota, termasuk kehadiran sekurang-kurangnya 3 orang Direktur sebagai anngota Komite Kebijakan Perkreditan Bank Ganesha.

Credit Policy Committee's Meeting

Board of Directors' Decision Letter No. 111/SKDIR/XII/2024 stipulates the policy of the Credit Policy Committee meeting. Meetings are held at least once a year with an attendance quorum of at least 50% of the total members, including the presence of at least 3 Directors as members of Bank Ganesha's Credit Policy Committee.

Pada tahun 2024, Komite Kebijakan Perkreditan telah melaksanakan 2 kali rapat dengan tingkat kehadiran rata-rata 100,00%. Adapun agenda yang dibahas dalam rapat tersebut meliputi:

1. *Review* atas *Draft* Kebijakan Perkreditan Bank Ganesha (KPBG) dan Pedoman Pelaksanaan Perkreditan (PPK), yang diselenggarakan pada Maret 2024; serta
2. Sosialisasi KPBG dan PPK kepada seluruh unit kerja yang terkait dengan proses pelaksanaan kredit di Bank Ganesha, yang dilaksanakan pada bulan Oktober 2024.

Laporan Pelaksanaan Kerja Komite Kebijakan Perkreditan

Sepanjang tahun 2024, Komite Kebijakan Perkreditan telah merealisasikan tugas dan tanggung jawabnya, antara lain:

1. Menyetujui revisi terhadap Kebijakan Perkreditan dan Pedoman Pelaksanaan Perkreditan Bank; dan
2. Menyetujui revisi atas batas wewenang pemutus kredit yang disesuaikan dengan perubahan struktur organisasi Bank, dengan tetap memperhatikan prinsip kehati-hatian.

Pengembangan Kompetensi Komite Kebijakan Perkreditan

Sepanjang tahun 2024, anggota Komite Kebijakan Perkreditan telah mengikuti berbagai kegiatan pelatihan dan pengembangan kompetensi yang diselenggarakan oleh lembaga eksternal. Materi yang diikuti mencakup kebijakan karbon, restrukturisasi kredit, manajemen risiko, penyelesaian sengketa berbasis ESG, hingga topik hukum perbankan seperti arbitrase dan permasalahan waris. Keikutsertaan ini bertujuan untuk memperkuat kapasitas anggota dalam menetapkan kebijakan kredit yang prudent dan adaptif terhadap dinamika regulasi serta tantangan sektor keuangan.

Komite Kredit

Komite Kredit merupakan komite yang bertugas mendukung Direksi dalam menetapkan kebijakan kredit serta memastikan setiap keputusan kredit diambil sesuai dengan kewenangan dan pedoman yang berlaku. Komite Kredit juga berperan dalam evaluasi kredit untuk menjaga kualitas portofolio kredit Bank.

Pedoman Kerja Komite Kredit

Komite Kredit melaksanakan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang disusun sesuai dengan ketentuan dan standar yang ditetapkan oleh Otoritas Jasa Keuangan.

In 2024, the Credit Policy Committee held 2 meetings with an average attendance level of 100.00%. The agenda discussed in the meeting included:

1. Review of the Draft of Bank Ganesha Credit Policy (KPBG) and Credit Implementation Guidelines (PPK), which was held in March 2024; and
2. Dissemination of KPBG and PPK to all divisions related to credit implementation process at Bank Ganesha, which was held in October 2024.

Report on the Implementation of Credit Committee's Work

Throughout 2024, the Credit Policy Committee realized its duties and responsibilities, including:

1. Approving the revision of Credit Policy and Bank Credit Implementation Guidelines; and
2. Approving the revision of credit decision authority limits adjusted to changes in the Bank's organizational structure, while still considering the principle of prudence.

Competency Development of the Credit Committee

Throughout 2024, members of Credit Policy Committee attended various training and competency development activities organized by external institutions. The materials covered included carbon policy, loan restructuring, risk management, ESG-based dispute resolution, to banking law topics such as arbitration and inheritance issues. This participation aimed at strengthening members' capacity in determining prudent and adaptive loan policies to regulatory dynamics and challenges in financial sector.

Credit Committee

Credit Committee is a committee in charge of supporting the Board of Directors in determining credit policies and ensuring that every credit decision is made in accordance with the applicable authorities and guidelines. The Credit Committee also plays a role in credit evaluation to maintain the quality of the Bank's credit portfolio.

Credit Committee Charter

The Credit Committee performs its duties and responsibilities based on the charter prepared in accordance with the provisions and standards set by the Financial Services Authority.

Struktur dan Keanggotaan Komite Kredit

Berdasarkan Surat Keputusan Direksi No. 098/SKDIR/X/2024 tanggal 10 Oktober 2024, struktur dan keanggotaan Komite Kredit diuraikan sebagai berikut:

Structure and Composition of the Credit Committee

Based on the Board of Directors' Decision Letter No. 098/SKDIR/X/2024 dated October 10, 2024, the structure and composition of the Credit Committee are outlined as follows:

Susunan Structure	Diisi oleh	Held by
Ketua **Chairperson**	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member)
Sekretaris **Secretary**	• Wakil Presiden Direktur; • Kepala Divisi Bisnis Komersial; dan • Kepala Bagian Analisa Risiko Kredit.	• Vice President Director; • Head of Commercial Business Division; and • Head of Credit Risk Analysis.

Keterangan / Description:
Apabila Kepala Divisi Bisnis Komersial berhalangan, maka posisinya akan digantikan oleh 2 Kepala Bagian, yaitu Kepala Bagian *Commercial & SME Lending* dan Kepala Bagian *Corporate Lending*. Sementara itu, apabila Kepala Bagian Analisa Risiko Kredit berhalangan, maka dapat digantikan oleh staf pada Bagian Analisa Risiko Kredit yang ditunjuk.
In the event that the Head of Commercial Business Division is unable to attend, such position will be replaced by 2 Heads of Departments, namely Head of Commercial & SME Lending and Head of Corporate Lending. Meanwhile, in the event that the Head of Credit Risk Analysis is unable to attend, he can be replaced by staff in the designated Credit Risk Analysis.

Pernyataan Independensi Komite Kredit

Perseroan menjamin independensi seluruh anggota Komite Kredit dalam melaksanakan tugas dan tanggung jawabnya. Setiap anggota bertindak secara profesional, mengutamakan kepentingan Perseroan, dan bebas dari intervensi pihak manapun.

Statement of Independency of Credit Committee

The Company guarantees the independency of all members of the Credit Committee in performing their duties and responsibilities. Each member acts professionally, prioritizes the interests of the Company, and is free from intervention from any party.

Tugas dan Tanggung Jawab Komite Kredit

Komite Kredit menjalankan berbagai tugas dan tanggung jawab utama yang mendukung pengelolaan kebijakan kredit, antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan saksama.

Duties and Responsibilities of the Credit Committee

The Credit Committee carries out various main duties and responsibilities that support the credit policy management, including:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

Rapat Komite Kredit

Komite Kredit tidak memiliki kebijakan khusus mengenai rapat komite. Semua keputusan terkait kredit dapat diambil melalui mekanisme rapat atau sirkuler.

Credit Committee's Meeting

The Credit Committee does not have any specific policy on committee meetings. All decisions related to credit can be made through meeting or circular mechanism.

Laporan Pelaksanaan Kerja Komite Kredit

Sepanjang tahun 2024, Komite Kredit telah melaksanakan tugas dan tanggung jawabnya, antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugas pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan saksama.

Report on the Implementation of Credit Committee's Work

Throughout 2024, the Credit Committee carried out its duties and responsibilities, including:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out the duties of providing credit decisions professionally, honestly, objectively, carefully, and thoroughly

Pengembangan Kompetensi Komite Kredit

Sepanjang tahun 2024, anggota Komite Kredit telah mengikuti sejumlah pelatihan dan webinar yang diselenggarakan oleh lembaga eksternal. Materi yang diikuti mencakup berbagai topik seperti penyusunan klausul arbitrase pada kredit sindikasi, penyelesaian pembiayaan berbasis ESG, hingga pelatihan terkait inovasi kredit *scoring* dan manajemen risiko. Partisipasi ini merupakan bagian dari komitmen Bank dalam memperkuat kapabilitas Komite Kredit dalam menyesuaikan diri terhadap dinamika risiko kredit, kebijakan pembiayaan berkelanjutan, serta penyelesaian sengketa yang relevan dengan praktik industri perbankan.

Competency Development of the Credit Committee

Throughout 2024, members of Credit Committee attended a number of training and webinars organized by external institutions. The materials covered included various topics such as drafting arbitration clauses in syndicated loans, ESG-based financing settlement, to training related to credit scoring innovation and risk management. This participation is part of the Bank's commitment to strengthening Credit Committee's capabilities in adapting to credit risk dynamics, sustainable financing policies, and dispute resolution relevant to banking industry practices.

Komite Pengarah Teknologi Informasi

Dalam mendukung penyelenggaraan teknologi informasi yang optimal, Komite Pengarah Teknologi Informasi dibentuk untuk membantu Dewan Komisaris dan Direksi dalam mengawasi kegiatan terkait teknologi informasi, sehingga dapat memberikan nilai tambah bagi bisnis dan operasional Bank.

Pedoman Kerja Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi melaksanakan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang dirancang sesuai dengan regulasi, termasuk Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Manajemen Risiko dalam Penggunaan Teknologi Informasi.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Berdasarkan Surat Keputusan Direksi No. 074/SKDIR/VIII/2024 tanggal 12 Agustus 2024, struktur dan keanggotaan Komite Pengarah Teknologi Informasi sebagai berikut:

Information Technology Steering Committee

In supporting the optimal implementation of information technology, the Information Technology Steering Committee was established to assist the Board of Commissioners and Board of Directors in supervising activities related to information technology, so as to provide added value to the Bank's business and operations.

Information Technology Steering Committee's Charter

The Information Technology Steering Committee carries out its duties and responsibilities based on the charter designed in accordance with regulations, including Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks and Financial Services Authority Circular No. 21/SEOJK.03/2017 on Risk Management in the Use of Information Technology.

Structure and Composition of the Information Technology Steering Committee

Based on the Board of Directors' Decision Letter Direksi No. 074/SKDIR/VIII/2024 dated August 12, 2024, the structure and composition of the Information Technology Steering Committee are as follows:

Susunan Structure	Diisi oleh	Held by
Ketua **Chairperson**	Direktur Consumer, Digital Business & IT (Merangkap Anggota).	Director of Consumer, Digital Business & IT (Concurrently as Member).
Sekretaris **Secretary**	Kepala Divisi TI (Merangkap Anggota).	Head of IT Division (Concurrently Member).
Anggota Tetap **Permanent Member**	• Direktur *Compliance & Risk*; • Direktur *Operation, Finance & Treasury*; • Kepala Divisi *Commercial Business*; • Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur; • Kepala Divisi *Operation*; • Kepala Satuan Kerja *Compliance* & AML CFT; • Kepala Divisi *Consumer Business*;	• Compliance & Risk Director; • Operation, Finance & Treasury Director; • Head of Commercial Business Division; • Head of Risk Management & System & Procedure Division; • Head of Operation Division; • Head of Compliance & AML CFT Division; • Head of Consumer Business Division;

Susunan Structure	Diisi oleh	Held by
	• Kepala Divisi *Digital Business & Funding*; • Kepala Divisi *HRM, Premises & Services*; • Kepala Divisi *Finance, Accounting & MIS*; • Kepala Bagian IT *Core Development*; • Kepala Bagian IT *Operation & Support*; • Kepala Bagian IT *Governance & Planning*; • Kepala Bagian *Digital App Development*; dan • Kepala Bagian IT *Security*.	• Head of Digital Business & Funding Division; • Head of HRM, Premises & Services Division; • Head of Finance, Accounting & MIS Division; • Head of IT Core Development Department; • Head of IT Operation & Support Department; • Head of IT Governance & Planning Department; • Head of Digital App Development; and • Head of IT Security.
Anggota Tidak Tetap **Non-Permanent Member**	• Kepala Divisi *Treasury*; • Kepala Satuan Kerja Audit Intern; • Kepala Bagian *Wealth Management*; • Kepala Bagian FI & *Trade Finance*; • Kepala Bagian SQM & *Call Center*; • Kepala Bagian *Corporate Secretary*; • Kepala Bagian *Credit Risk Analysis*; • Kepala Bagian *Credit Administration*; • Kepala Bagian *Legal & Remedial*; dan • Pimpinan Kantor Cabang.	• Head of Treasury Division; • Head of Internal Audit Division; • Head of Wealth Management; • Head of FI & Trade Finance; • Head of SQM & Call Center; • Head of Corporate Secretary; • Head of Credit Risk Analysis; • Head of Credit Administration; • Head of Legal & Remedial; and • Branch Office Manager.
Undangan **Notice**	Perwakilan Pengguna IT	IT User Representative

Pernyataan Independensi Komite Pengarah Teknologi Informasi

Perseroan memastikan bahwa seluruh anggota Komite Pengarah Teknologi Informasi menjalankan tugasnya secara independen dan profesional. Setiap anggota bertindak dengan integritas tinggi, mengutamakan kepentingan Perseroan, dan bebas dari pengaruh atau tekanan pihak eksternal.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi bertugas memberikan rekomendasi strategis kepada Direksi, khususnya terkait pengelolaan dan penerapan teknologi informasi yang di uraikan sebagai berikut:

1. Rencana strategis TI yang sejalan dengan rencana korporasi Bank;
2. Kebijakan, standar, dan prosedur TI;
3. Kesesuaian antara rencana pengembangan TI dan rencana strategis TI;
4. Kesesuaian antara pelaksanaan pengembangan TI dan rencana pengembangan TI;
5. Evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;
6. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
7. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu; dan
8. Kecukupan dan alokasi sumber daya terkait TI yang dimiliki Bank.

Statement of Independency of the Information Technology Steering Committee

The Company ensures that all members of the Information Technology Steering Committee carry out their duties independently and professionally. Each member acts with high integrity, prioritizes the interests of the Company, and is free from any external influence or pressure.

Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee is in charge of providing strategic recommendations to the Board of Directors, particularly regarding the management and implementation of information technology, described as follows:

1. IT strategic plan that is in line with the Bank's corporate plan;
2. IT policies, standards, and procedures;
3. Conformity between IT development plans and IT strategic plans;
4. Conformity between the IT implementation development and the IT development plan;
5. Evaluation of IT cost effectiveness towards achieving planned benefits;
6. Monitoring of IT performance and efforts to improve IT performance;
7. Efforts to resolve various IT-related issues that cannot be resolved by IT users and providers effectively, efficiently, and in a timely manner; and
8. The policy on adequacy and allocation of IT-related resources owned by the Bank.

Rapat Komite Pengarah Teknologi Informasi

Rapat Komite Pengarah Teknologi Informasi diselenggarakan sesuai dengan ketentuan dalam Surat Keputusan Direksi No. 074/SKDIR/VIII/2024. Rapat diadakan minimal 2 kali setahun dengan kehadiran kuorum minimal 51% dari total anggota komite.

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah melaksanakan 2 kali rapat dengan tingkat kehadiran rata-rata 100,00%.

Laporan Pelaksanaan Kerja Komite Pengarah Teknologi Informasi

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah menjalankan perannya secara optimal dengan melaksanakan berbagai tugas dan tanggung jawab yang diuraikan sebagai berikut:

1. Evaluasi dan review atas Rencana Strategis Teknologi Informasi 2023–2024;
2. Pembaruan dan realisasi Laporan Rencana Pengembangan Teknologi Informasi (LRPTI) untuk periode Oktober dan Desember 2024, mencakup status, realisasi biaya, evaluasi, dan review;
3. Pembahasan Rencana Strategis IT dan LRPTI 2025;
4. *Progress improvement Digital Maturity Assessment for Bank* (DMAB);
5. Operasional TI dan penerapan keamanan siber (*cyber security* IT);
6. Penyesuaian kebijakan dan standar operasional prosedur di bidang IT;
7. Perkembangan laporan IT; dan
8. *Rundown System End of Year* 2024.

Pengembangan Kompetensi Komite Pengarah Teknologi Informasi

Sepanjang tahun 2024, anggota Komite Pengarah Teknologi Informasi telah mengikuti berbagai program pelatihan dan *workshop* yang relevan dengan perkembangan teknologi dan keamanan informasi. Kegiatan ini mencakup topik-topik seperti *Cyber Security, Data Protection, Infrastructure Modernization*, dan pengelolaan risiko teknologi informasi. Selain itu, pelatihan juga mencakup aspek strategis seperti *Scrum Mastery, Problem Solving*, serta implementasi dan pelaporan terkait *Single Customer View*. Partisipasi aktif dalam pelatihan ini merupakan bagian dari upaya peningkatan kapabilitas Komite dalam mendukung transformasi digital dan penguatan sistem teknologi informasi Bank secara berkelanjutan.

Information Technology Steering Committee's Meeting

The Information Technology Steering Committee's meetings are held in accordance with the provisions of Board of Directors' Decision Letter No. 074/SKDIR/VIII/2024. Meetings are held at least 2 times in a year with an attendance quorum of at least 51% of the total committee members.

Throughout 2024, the Information Technology Steering Committee held 2 meetings with an average attendance level of 100.00%.

Report on the Implementation of Information Technology Steering Committee's Work

Throughout 2024, the Information Technology Steering Committee carried out its role optimally by performing various duties and responsibilities described as follows:

1. Evaluation and review of the 2023–2024 Information Technology Strategic Plan;
2. Update and realization of the Information Technology Development Plan Report (LRPTI) for the period of October and December 2024, including status, cost realization, evaluation, and review;
3. Discussion of the 2025 IT Strategic Plan and LRPTI;
4. Progress improvement of Digital Maturity Assessment for Bank (DMAB);
5. IT operations and implementation of cyber security (cyber security IT);
6. Adjustment of policies and standard operating procedures in IT;
7. Development of IT reports; and
8. Rundown System for End of Year 2024.

Competency Development of the Information Technology Steering Committee

Throughout 2024, members of Information Technology Steering Committee attended various training programs and workshops relevant to developments in technology and information security. These activities covered topics such as Cyber Security, Data Protection, Infrastructure Modernization, and information technology risk management. Furthermore, the training also covered strategic aspects such as Scrum Mastery, Problem Solving, and implementation and reporting related to Single Customer View. Active participation in this training was part of an effort to improve the Committee's capabilities in supporting digital transformation and strengthening the Bank's information technology system in a sustainable manner.

Komite Manajemen Risiko

Pembentukan Komite Manajemen Risiko dilakukan untuk memastikan kerangka kerja manajemen risiko mampu memberikan perlindungan yang memadai terhadap berbagai risiko yang dihadapi Bank serta bertanggung jawab dalam merumuskan kebijakan, strategi, pedoman penerapan manajemen risiko, mengawasi dan mengarahkan perbaikan dalam implementasinya.

Pedoman Kerja Komite Manajemen Risiko

Dalam menjalankan tugasnya, Komite Manajemen Risiko berdasarkan pada pedoman kerja yang disusun sesuai dengan ketentuan Otoritas Jasa Keuangan, termasuk Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 mengenai Penerapan Manajemen Risiko Bagi Bank Umum.

Struktur dan Keanggotaan Komite Manajemen Risiko

Struktur dan keanggotaan Komite Manajemen Risiko ditetapkan melalui Surat Keputusan Direksi No. 003/SKDIR/I/2019 tanggal 28 Januari 2019, dengan struktur dan keanggotaan diuraikan sebagai berikut:

Risk Management Committee

The Risk Management Committee is established to ensure that the risk management framework is able to provide adequate protection against various risks faced by the Bank and is responsible for formulating policies, strategies, guidelines for implementing risk management, supervising and directing improvements in its implementation.

Risk Management Committee Charter

In carrying out its duties, the Risk Management Committee is guided by the charter prepared according to the provisions of the Financial Services Authority, including Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks.

Structure and Composition of the Risk Management Committee

Structure and composition of the Risk Management Committee are determined through Board of Directors' Decision Letter No. 003/SKDIR/I/2019 dated January 28, 2019, with the structure and composition outlined as follows:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Direktur yang Membawahi Fungsi Kepatuhan.	Director in Charge of Compliance Function.
Sekretaris **Secretary**	Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur.	Head of Risk Management & System and Procedure Division.
Anggota Tetap **Permanent Member**	Direksi.	Board of Director.
Anggota Tidak Tetap **Non-Permanent Member**	• Kepala Divisi; dan • Kepala Bagian yang Berkepentingan Diundang.	• Head of Divisions; and • Head of Relevant Departments are Invited.

Pernyataan Independensi Komite Manajemen Risiko

Tugas yang dijalankan oleh Komite Manajemen Risiko bersifat independen tanpa tekanan atau pengaruh dari pihak manapun. Prinsip profesionalisme dan kepentingan terbaik bagi Bank senantiasa dikedepankan dalam setiap pengambilan keputusan.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Tugas dan tanggung jawab Komite Manajemen Risiko, di antaranya:

1. Memberikan masukkan kepada Direksi dalam rangka penyusunan, pengembangan, dan implementasi kebijakan manajemen risiko yang efektif untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko;

Statement of Independency of the Risk Management Committee

The duties carried out by the Risk Management Committee are independent without pressure or influence from any party. The principles of professionalism and the best interests of the Ba nk are always prioritized in every decision-making process.

Duties and Responsibilities of the Risk Management Committee

The duties and responsibilities of the Risk Management Committee include:

1. Providing recommendations to the Board of Directors in the preparation, development, and implementation of effective risk management policies to identify, measure, monitor, and control risks;

2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya untuk mengendalikan dan mengelola semua risiko yang dihadapi Bank; dan
3. Melakukan evaluasi dan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

Rapat Komite Manajemen Risiko

Sepanjang tahun 2024, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat Komite Manajemen Risiko membahas mengenai hasil penilaian profil risiko triwulan IV tahun 2023, profil risiko triwulan I tahun 2024, profil risiko triwulan II tahun 2024, dan profil risiko triwulan III/2024.

Laporan Pelaksanaan Kerja Komite Manajemen Risiko

Realisasi tugas dan tanggung jawab Komite Manajemen Risiko di tahun 2024 diungkapkan sebagai berikut:

1. Menyetujui penilaian profil risiko triwulan I, II, III, dan IV tahun 2024;
2. Menyetujui penilaian tingkat kesehatan bank;
3. Menyetujui penilaian *internal capital adequacy assessment process*;
4. Menetapkan *risk appetite* dan *risk tolerance* tahun 2025; dan
5. Sosialisasi budaya risiko kepada seluruh tingkat organisasi.

Pengembangan Kompetensi Komite Manajemen Risiko

Sepanjang tahun 2024, anggota Komite Manajemen Risiko secara aktif mengikuti berbagai pelatihan dan kegiatan pengembangan kompetensi yang berkaitan dengan manajemen risiko dan tata kelola. Kegiatan tersebut mencakup pelatihan sertifikasi manajemen risiko, pelatihan mitigasi risiko siber, serta konferensi nasional terkait penguatan sistem manajemen risiko dan *governance*. Partisipasi ini bertujuan untuk memperkuat kapasitas Komite dalam menjalankan fungsi pengawasan dan pengendalian risiko, serta memastikan bahwa penerapan manajemen risiko di Bank berjalan efektif dan selaras dengan regulasi yang berlaku.

Komite Restrukturisasi

Komite Restrukturisasi merupakan komite yang dibentuk untuk membantu Direksi dalam mengevaluasi dan memberikan keputusan terkait permohonan restrukturisasi atau penyelesaian kredit, dengan tetap mengacu pada batasan kewenangan yang telah ditetapkan.

2. Conducting supervision so that the risk management policies are implemented optimally to control and manage all risks faced by the Bank; and
3. Periodically evaluating and reviewing risk management policies and providing suggestions if changes are necessary.

Risk Management Committee's Meeting

Throughout 2024, the Risk Management Committee held 4 meetings with an average meeting attendance rate of 100.00%. The agenda of the Risk Management Committee meeting was to discuss the results of risk profile assessment for quarter IV 2023, risk profile for quarter I 2024, risk profile for quarter II 2024, and risk profile for quarter III/2024.

Report on the Implementation of Risk Management Committee's Work

The realization of duties and responsibilities of the Risk Management Committee in 2024 was disclosed as follows:

1. Approving risk profile assessment for quarter I, II, III, and IV of 2024;
2. Approving the assessment of the bank's soundness rating;
3. Approving the assessment of internal capital adequacy assessment process;
4. Determining the risk appetite and risk tolerance for 2025; and
5. Dissemination of the risk culture to all levels of the organization.

Competency Development of the Risk Management Committee

Throughout 2024, members of the Risk Management Committee actively attended various training and competency development activities related to risk management and governance. These activities included risk management certification training, cyber risk mitigation training, and national conferences related to strengthening risk management and governance systems. This participation aimed at strengthening the Committee's capacity in carrying out its risk monitoring and control functions, as well as ensuring that the risk management implementation at the Bank was effective and in line with the applicable regulations.

Restructuring Committee

Restructuring Committee is a committee established to assist the Board of Directors in evaluating and making decisions regarding requests for credit restructuring or settlement, while still referring to the established limits of authority.

Pedoman Kerja Komite Restrukturisasi

Pelaksanaan tugas dan tanggung jawab Komite Restrukturisasi mengikuti pedoman kerja yang berlandaskan pada Peraturan Otoritas Jasa Keuangan.

Restructuring Committee Charter

The implementation of the Restructuring Committee's duties and responsibilities follows the charter based on the Financial Services Authority Regulation.

Struktur dan Keanggotaan Komite Restrukturisasi

Struktur dan keanggotaan Komite Restrukturisasi ditetapkan melalui Surat Keputusan Direksi No. 098/SKDIR/X/2024 tanggal 10 Oktober 2024, yang diuraikan sebagai berikut:

Structure and Composition of the Restructuring Committee

The structure and composition of the Restructuring Committee determined through the Board of Directors' Decision Letter No. 098/SKDIR/X/2024 dated October 10, 2023, are outlined as follows:

Susunan Structure	Diisi oleh	Held by
Ketua **Chairperson**	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
Anggota **Members**	• Wakil Presiden Direktur; • Kepala Bagian Legal dan Remedial; dan • Kepala Bagian Analisa Risiko Kredit.	• Vice President Director; • Head of Legal and Remedial Department; and • Head of Credit Risk Analysis Department.

Pernyataan Independensi Komite Restrukturisasi

Bank memastikan bahwa seluruh anggota Komite Restrukturisasi bertindak dengan penuh independensi dalam melaksanakan tugas dan tanggung jawabnya. Setiap anggota komite selalu berpegang pada prinsip profesionalisme dan mengutamakan kepentingan Perseroan, tanpa dipengaruhi oleh intervensi pihak mana pun.

Statement of Independency of the Restructuring Committee

The Bank ensures that all members of the Restructuring Committee act with full independency in performing their duties and responsibilities. Each committee member always upholds the principle of professionalism and prioritizes the interests of the Company, without being influenced by any intervention from any party.

Tugas dan Tanggung Jawab Komite Restrukturisasi

Informasi tugas dan tanggung jawab Komite Restrukturisasi sebagai berikut:

1. Memberikan persetujuan atau penolakan usulan restrukturisasi/penyelesaian kredit sesuai dengan batas wewenang;
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyelesaian kredit secara profesional, jujur, objektif, cermat, dan saksama;
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan atau usulan terkait untuk memberikan persetujuan yang hanya bersifat formalitas; dan
4. Mendahulukan kepentingan Perseroan di atas kepentingan pribadi atau keluarga, maupun pihak lainnya.

Duties and Responsibilities of the Restructuring Committee

Information on duties and responsibilities of the Restructuring Committee is as follows:

1. Providing approval or rejection of credit restructuring/settlement proposals in accordance with the limits of authority;
2. Carrying out duties in making credit restructuring/settlement decisions professionally, honestly, objectively, carefully, and thoroughly;
3. Refusing requests and/or influence from parties who have an interest in related requests or proposals to give approval that is only a formality; and
4. Prioritizing the Company's interests above personal or family interests, as well as of other parties.

Rapat Komite Restrukturisasi

Komite Restrukturisasi tidak memiliki kebijakan khusus mengenai rapat komite. Setiap keputusan mengenai restrukturisasi diambil secara sirkuler dengan persetujuan 100,00% dari anggota komite.

Restructuring Committee Meeting

The Restructuring Committee does not have any specific policy on committee meetings. Every decision regarding restructuring is made circularly with 100.00% approval of the committee members.

Laporan Pelaksanaan Kerja Komite Restrukturisasi

Sepanjang tahun 2024, Komite Restrukturisasi telah menjalankan tugas dan tanggung jawabnya dengan memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, serta penjualan aset yang diambil alih.

Report on the Implementation of Restructuring Committee's Work

Throughout 2024, the Restructuring Committee carried out its duties and responsibilities by providing approval for proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

Pengembangan Kompetensi Komite Restrukturisasi

Selama tahun 2024, Komite Restrukturisasi tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

Competency Development of the Restructuring Committee

Throughout 2024, the Restructuring Committee did not attend any competency development activities held by external parties. However, the Committee carried out independent competency development through books and/or digital information.

Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa merupakan komite yang dibentuk untuk mendukung Direksi dalam mengelola, memastikan efektivitas, dan mengawasi pelaksanaan pengadaan barang dan jasa sesuai kebijakan dan prosedur Perseroan.

Goods and Services Procurement Committee

The Goods and Services Procurement Committee is a committee established to support the Board of Directors in managing, ensuring the effectiveness, and supervising the implementation of goods and services procurement in accordance with the policies and procedures at the Company.

Pedoman Kerja Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa melaksanakan tugasnya berdasarkan pedoman kerja yang disusun sesuai dengan Peraturan Otoritas Jasa Keuangan.

Goods and Services Procurement Committee Charter

The Goods and Services Procurement Committee carries out its duties based on the charter prepared in accordance with the Financial Services Authority Regulation.

Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Susunan dan anggota Komite Pengadaan Barang dan Jasa ditetapkan melalui Surat Keputusan Direksi No. 102/SKDIR/X/2024 tanggal 30 Oktober 2024 dengan rincian sebagai berikut:

Structure and Composition of the Goods and Services Procurement Committee

The structure and members of the Goods and Services Procurement Committee are determined through the Board of Directors' Decision Letter No. 102/SKDIR/X/2024 dated October 30, 2024, with the following details:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Wakil Presiden Direktur	Vice President Director
Sekretaris **Secretary**	Kepala Divisi *HRM, Premises & Services*	Head of HRM, Premises & Service Division
Anggota **Member**	• Presiden Direktur; • Direktur *Consumer, Digital Business* & IT; • Direktur *Compliance & Risk*; • Direktur *Operation, Finance & Treasury*; dan • Kepala Divisi *Finance & Accounting*.	• President Director; • Consumer, Digital Business & IT Director; • Compliance & Risk Director; • Operation, Finance & Treasury Director; and • Head of Finance & Accounting Division.

Pernyataan Independensi Komite Pengadaan Barang dan Jasa

Dalam memastikan kinerja yang optimal, Perseroan menjamin independensi seluruh anggota Komite Pengadaan Barang dan Jasa dalam melaksanakan tugas dan tanggung jawabnya. Seluruh anggota selalu menjalankan perannya secara profesional dengan mengutamakan kepentingan Perseroan tanpa dipengaruhi oleh intervensi dari pihak luar.

Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Tugas dan tanggung jawab Komite Pengadaan Barang dan Jasa sebagai berikut:

1. Memiliki tanggung jawab atas pengadaan dan penjualan barang dan jasa yang dilakukan;
2. Memiliki tanggung jawab atas spesifikasi dan mutu barang yang dibeli;
3. Memastikan setiap pengadaan barang dan jasa mengacu pada anggaran yang telah ditetapkan;
4. Melakukan negosiasi harga untuk memperoleh harga yang optimal; dan
5. Melaksanakan pengadaan dan penjualan sesuai ketentuan.

Rapat Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2024, Komite Pengadaan Barang dan Jasa telah melaksanakan rapat sebanyak 3 kali dengan tingkat kehadiran rata-rata 100,00%. Agenda rapat tersebut mencakup pembahasan terkait pengadaan *sales force* melalui pihak *outsource* serta kerja sama dengan pihak *headhunter* dan penyedia jasa *assesment*.

Laporan Pelaksanaan Kerja Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2024, Komite Pengadaan Barang dan Jasa telah melaksanakan berbagai tugas dan tanggung jawabnya, antara lain:

1. Notulen rapat tanggal 25 Januari 2024 terkait kerja sama dengan pihak *headhunter* dan penyedia jasa *assesment*;
2. Notulen rapat tanggal 25 Januari 2024 terkait pengadaan *sales force* melalui perusahaan *outsource*; dan
3. Notulen rapat tanggal 28 Januari 2024 terkait lanjutan pembahasan pengadaan *sales force* melalui perusahaan *outsource*.

Statement of Independency of the Goods and Services Procurement Committee

In ensuring an optimal performance, the Company guarantees the independency of all members of the Goods and Services Procurement Committee in performing their duties and responsibilities. All members always carry out their roles professionally by prioritizing the interests of the Company without being influenced by any intervention from any external parties.

Duties and Responsibilities of the Goods and Services Procurement Committee

The duties and responsibilities of the Goods and Services Procurement Committee are as follows:

1. Having responsibility for procurement and sale of goods and services;
2. Having responsibility for specifications and quality of purchased goods;
3. Ensuring that every procurement of goods and services refers to the established budget;
4. Negotiating prices to obtain optimal price; and
5. Carrying out procurement and sale according to provisions.

Goods and Services Procurement Committee Meeting

Throughout 2024, the Goods and Services Procurement Committee held 3 meetings with an average meeting attendance rate of 100.00%. The meeting agenda included discussions related to procurement of sales force through outsourcing parties and cooperation with headhunters and assessment service providers.

Report on the Implementation of the Goods and Services Procurement Committee's Work

Throughout 2024, the Goods and Services Procurement Committee carried out various duties and responsibilities, including:

1. Minutes of the meeting dated January 25, 2024, regarding cooperation with headhunters and assessment service providers;
2. Minutes of the meeting dated January 25, 2024, regarding the procurement of sales force through outsourcing companies; and
3. Minutes of the meeting dated January 28, 2024, regarding the continuation of discussion on the procurement of sales force through outsourcing companies.

Pengembangan Kompetensi Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2024, anggota Komite Pengadaan Barang dan Jasa telah mengikuti berbagai program pengembangan kompetensi yang relevan dengan peran dan tanggung jawabnya. Program tersebut mencakup pelatihan dan seminar di bidang manajemen risiko, strategi kepatuhan, pengadaan, serta aspek hukum dan perpajakan yang berkaitan dengan proses pengadaan barang dan jasa. Kegiatan ini diikuti secara aktif sebagai bagian dari komitmen penguatan tata kelola dan peningkatan kapabilitas anggota komite dalam mendukung kelancaran operasional serta pengambilan keputusan strategis yang lebih baik.

Competency Development of the Goods and Services Procurement Committee

Throughout 2024, members of Goods and Services Procurement Committee attended various competency development programs relevant to their roles and responsibilities. Such programs included training and seminars in risk management, compliance strategies, procurement, as well as legal and tax aspects related to the goods and services procurement process. These activities were actively attended as part of the commitment to strengthening governance and improving the capabilities of committee members in supporting the smooth operations and better strategic decision-making.

ORGAN PENDUKUNG DIREKSI
Board of Directors' Supporting Organs

Dalam melaksanakan tanggung dan jawabnya, Direksi didukung oleh berbagai unit kerja, termasuk Sekretaris Perusahaan dan Satuan Kerja Audit Intern yang berkontribusi melalui pemberian saran dan rekomendasi strategis untuk mendukung kebijakan dan keputusan yang diambil.

In carrying out its responsibilities, the Board of Directors is supported by various divisions, including Corporate Secretary and Internal Audit Division, which give contribution by providing strategic advice and recommendations to support the policies adopted and decisions made.

Sekretaris Perusahaan

Bank senantiasa membangun dan memelihara komunikasi yang baik dengan Pemegang Saham, regulator, dan pemangku kepentingan lainnya. Dalam hal ini, Bank telah memiliki Sekretaris Perusahaan yang memiliki peranan penting dalam memastikan kelancaran komunikasi yang baik antara Bank dengan para pemangku kepentingan serta memastikan terselenggaranya penyampaian informasi secara tepat waktu dan akurat kepada seluruh pemangku kepentingan.

Corporate Secretary

The Bank constantly establishes and maintains good communication with Shareholders, regulators, and other stakeholders. As such, the Bank has a Corporate Secretary with important role in ensuring smooth and good communication between the Bank and its stakeholders, as well as ensuring the submission of information in a timely and accurate manner to all stakeholders.

Pedoman Kerja Sekretaris Perusahaan

Pelaksanaan tugas dan tanggung jawab Sekretaris Perusahaan berdasarkan panduan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan.

Corporate Secretary Charter

The implementation of Corporate Secretary's duties and responsibilities is based on the guidelines stipulated in the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary.

Struktur Organisasi Sekretaris Perusahaan

Sekretaris Perusahaan merupakan bagian dari struktur organisasi yang berada langsung di bawah Direksi, dengan tanggung jawab pelaksanaan tugas yang dilaporkan langsung kepada Presiden Direktur. Pada tahun 2024, posisi Sekretaris Perusahaan dijabat oleh Febrina K Savitri, sesuai dengan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

Corporate Secretary's Organizational Structure

Corporate Secretary is part of the organizational structure that is directly under the Board of Directors, with the responsibility for its duty implementation directly reported to the President Director. In 2024, the position of Corporate Secretary was held by Febrina K Savitri, in accordance with the Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.

Profil Sekretaris Perusahaan

Profile of Corporate Secretary



Febrina Kenya Savitri

Sekretaris Perusahaan
Corporate Secretary

Warga Negara Indonesia, lahir pada tahun 1973, berdomisili di Jakarta. Menjabat sebagai Sekretaris Perusahaan periode 2017-sekarang berdasarkan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

Meraih gelar Sarjana Manajemen Informatika dari Universitas Gunadarma. Sebelumnya beliau pernah menjabat sebagai *Account Officer* di Bank Artha Graha (1999-2007), *Branch Manager* Bank MNC International (2007-2016), dan *Branch Manager* Bank Ganesha (2016-2017). Saat ini, beliau tidak memiliki rangkap jabatan di perusahaan lainnya. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagai berikut:

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan masukkan kepada Dewan Komisaris dan Direksi dalam rangka mematuhi ketentuan peraturan perundangan-undangan di bidang pasar modal;
3. Membantu Dewan Komisaris dan Direksi dalam pelaksanaan GCG yang meliputi:
   a. Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada situs web Perseroan;

Indonesian citizen, born in 1973, domiciled in Jakarta. Serves as Company Secretary for the 2017-present period based on Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.

Obtained Bachelor degree in Informatics Management from Gunadarma University. Previously, she served as Account Officer at Bank Artha Graha (1999-2007), Branch Manager at Bank MNC International (2007-2016), and Branch Manager at Bank Ganesha (2016-2017). Currently, she has no concurrent positions in other companies. She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

Duties and Responsibilities of the Corporate Secretary

The Corporate Secretary has duties and responsibilities as follows:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;
3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:
   a. Information disclosure to the public, including the availability of information on the Company's website;

b. Penyampaian laporan kepada regulator secara tepat waktu;
c. Penyelenggaraan dan dokumentasi RUPS; dan
d. Penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan atau rapat Direksi;
4. Menjadi penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;
5. Mengoordinasikan penyusunan, penerbitan, dan pendistribusian laporan tahunan dan laporan keberlanjutan Perseroan;
6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran, sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;
7. Melaksanakan kegiatan tanggung jawab sosial perusahaan sesuai dengan sasaran yang telah direncanakan; dan
8. Menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.

b. Timely submission of reports to regulators;
c. Organizing and documenting the GMS; and
d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;
4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, publication, and distribution of the Company's annual report;
6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;
7. Carrying out social responsibility activities in accordance with the planned goals; and
8. Maintaining confidentiality, except in complying with the applicable laws and regulations.

Laporan Pelaksanaan Kerja Sekretaris Perusahaan

Selama tahun 2024, Sekretaris Perusahaan telah menjalankan berbagai kegiatan penting sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, antara lain:

Report on the Implementation of Corporate Secretary's Work

Throughout 2024, the Corporate Secretary carried out various important activities as part of its duties and responsibilities' implementation, including:

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2024 Implementation of in 2024
Aktivitas Bank Sebagai Perusahaan Terbuka **Bank Activities as a Public Company**	
Melaksanakan RUPS, memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka **Conducting GMS, in accordance with the provisions of Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies**	**Pelaksanaan RUPS Luar Biasa:** Dilaksanakan pada tanggal 8 Maret 2024 dengan mata acara: Persetujuan pengubahan susunan pengurus Perseroan. **Pelaksanaan RUPS Tahunan Tahun 2023:** Dilaksanakan pada tanggal 29 Mei 2024 dengan mata acara: 1. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 dan penetapan penggunaan laba bersih Perseroan tahun buku 2023; 2. Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2024; 3. Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan dan penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan 4. Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II). **Implementation of Extraordinary GMS:** Held on March 8, 2024, with the agenda - item: Approval of changes to the composition of the Company's management. **Implementation of the 2023 Annual GMS:** Held on May 29, 2024, with the agenda - item: 1. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2023, and to appropriate the use of the Company's net profit for the 2023 financial year; 2. To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2024 financial year; 3. To appoint members of the Company's Board of Directors and Board of Commissioners and determine duties, authorities, amount of salary, and other benefits for members of the Board of Directors, and determine the honorarium and other benefits for members of the Board of Commissioners; and 4. To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights II (PMHMETD II).

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2024 Implementation of in 2024
Penyelenggaraan Paparan Publik **Organizing Public Expose**	Bank tidak menyelenggarakan paparan publik secara langsung, melainkan menyampaikan materi paparan publik bersamaan dengan Laporan Keuangan Bank. Adapun agenda yang disampaikan dalam materi tersebut meliputi: 1. Sekilas mengenai Bank Ganesha; 2. Penyampaian kinerja keuangan; dan 3. Informasi terkait kebijakan manajemen. The Bank did not organize a public expose directly, but rather delivered public expose material together with the Bank's Financial Statements. The agenda presented in the material included: 1. A brief overview of Bank Ganesha; 2. Submission of financial performance; and 3. Information related to management policies.
Penyusunan Laporan Tahunan dan Laporan Keberlanjutan Tahun 2023 **Preparing the 2023 Annual Report and Sustainability Report**	Mengoordinasikan penyusunan, penerbitan, dan pendistribusian Laporan Tahunan dan Laporan Keberlanjutan Bank. Coordinating the preparation, publication, and distribution of the Bank's Annual Report and Sustainability Report.
Menjadi Penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan Pemangku Kepentingan Lainnya **Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and Other Stakeholders**	1. Melakukan pelaporan secara berkala dan non berkala kepada Otoritas Jasa Keuangan Pengawasan dan Pasar Modal, Bursa Efek Indonesia, dan Lembaga Penjamin Simpanan, baik melalui surat (*hardcopy*) maupun situs web/*online* (*softcopy*); dan 2. Menyiapkan proses *fit and proper* bagi calon Komisaris Independen dan calon Wakil Direktur Utama, dan hal lainnya yang terkait. 1. Conducting periodic and non-periodic reporting to the Financial Services Authority of Capital Market Supervision, Indonesia Stock Exchange, and the Deposit Insurance Corporation, both by correspondence (hardcopy) and website/online (softcopy); and 2. Preparing the fit and proper process for candidates of Independent Commissioner and candidates for Vice President Director, and other related matters.
Aktivitas Komunikasi Korporasi **Corporate Communication Activities**	
Media Relation	Membina hubungan baik dengan media untuk memperoleh dukungan atas aktivitas yang memerlukan publikasi, seperti RUPS, laporan keuangan, penghargaan, peluncuran produk baru, dan lainnya. Establishing good relations with the media to obtain support for activities requiring publication, such as GMS, financial statements, awards, new product launches, and others.
Publikasi **Publication**	Menyiapkan materi publikasi atau siaran pers terkait kegiatan Bank, baik melalui media, situs web Bank, maupun media sosial. Preparing publication materials or press releases related to the Bank's activities, including through media, the Bank's website, and social media.
Media Monitoring	Memantau pemberitaan di media yang berkaitan dengan Bank Ganesha atau isu-isu penting lainnya seputar perbankan. Monitoring media coverage related to Bank Ganesha or other important issues related to banking.
Koordinasi Kegiatan Internal Perusahaan **Coordination of Internal Company Activities**	Melakukan koordinasi dengan unit kerja yang terkait guna mendukung pelaksanaan kegiatan internal. Coordinating with relevant divisions to support the implementation of internal activities.
Pengelolaan Situs Web Perusahaan **Company Website Management**	Memastikan konten situs web selalu sesuai dengan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Ensuring that website content is always in accordance with Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies.
Pendistribusian Informasi atau Dokumen Perusahaan **Distributing Company Information or Documents**	1. Mendistribusikan informasi atau dokumen perusahaan yang dibutuhkan dalam bentuk *softcopy* kepada seluruh internal Bank; dan 2. Menyampaikan informasi terkait *corporate*, sosialisasi, kampanye kepada internal Bank melalui *e-mail blast.* 1. Distributing required company information or documents in softcopy form to all internal Bank; and 2. Conveying information related to corporate, dissemination, campaigns to internal Bank via e-mail blast.

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2024 Implementation of in 2024
Aktivitas Kesekretariatan **Secretarial Activities**	
Melakukan Koordinasi untuk Pelaksanaan Rapat Direksi bersama Dewan Komisaris **Coordinating the Implementation of Board of Directors Meetings with the Board of Commissioners**	1. Sepanjang tahun 2024, telah dilaksanakan rapat Direksi sebanyak 26 kali yang seluruhnya didokumentasikan dalam Notulen Rapat; dan 2. Sepanjang tahun 2024, juga telah dilaksanakan rapat Direksi bersama Dewan Komisaris sebanyak 5 kali, dan seluruhnya didokumentasikan dalam Notulen Rapat. 1. Throughout 2024, a total of 26 meetings of Board of Directors were held, all of which were documented in the Minutes of Meeting; and 2. Throughout 2024, a total of 5 meetings of Board of Directors with Board of Commissioners were also held, all of which were documented in the Minutes of Meeting.
Lain-lain **Others**	Melakukan *review* dan pemantauan terhadap *reminder* pelaporan rutin melalui sistem. Reviewing and monitoring routine reporting reminders through the system.
Aktivitas Lainnya **Other Activities**	
Penyelenggaraan Kegiatan Tanggung Jawab Sosial Perusahaan **Organizing Corporate Social Responsibility Activities**	1. Pemberian sumbangan sembako kepada fakir miskin dalam rangka bulan Ramadan 1445 H sebesar Rp30.000.000,- pada 1 April 2024; 2. Pembagian bingkisan berupa paket sembako kepada pegawai *outsourcing* dalam rangka Idulfitri 1445 H sebesar Rp12.750.000,- pada April 2024; 3. Donasi untuk pembelian karpet Masjid Taman Firdaus sebesar Rp5.000.000,- pada 16 Oktober 2024; dan 4. Pemberian tali kasih dan pemeriksaan kesehatan bagi Gen 1 sebesar Rp25.000.000,- pada 14 November 2024. 1. Provision of staple food donations to the needy in the month of Ramadan 1445 H amounting to Rp30,000,000 on April 1, 2024; 2. Distribution of staple food packages to outsourcing employees in the context of Eid al-Fitr 1445 H amounting to Rp12,750,000 in April 2024; 3. Donation for the purchase of carpets for Taman Firdaus Mosque amounting to Rp5,000,000 on October 16, 2024; and 4. Provision of a token of affection and health check for Gen 1 amounting to Rp25,000,000 on November 14, 2024.
Penyelenggaraan Kegiatan Literasi dan Edukasi Keuangan **Implementation of Financial Literacy and Education Activities**	**Literasi Keuangan:** Bank Ganesha mengadakan kegiatan *Bank Goes to School* di Sekolah Dasar Sumbangsih Grogol, Jakarta Barat, pada 13 Juni 2024. **Inklusi Keuangan:** 1. Kerja sama penyaluran kredit kepada *fintech* sebagai upaya memperluas akses terhadap lembaga, produk, dan/atau layanan keuangan kepada target konsumen, termasuk penambahan kerja sama dengan berbagai pihak lain sepanjang tahun 2024; 2. Kegiatan promo berhadiah dalam rangka ulang tahun Bank Ganesha yang diselenggarakan sepanjang bulan April 2024; dan 3. Partisipasi dalam program Bulan Inklusi Keuangan selama Oktober 2024. **Financial Literacy:** Bank Ganesha held Bank Goes to School activity at Elementary School Sumbangsih Grogol, West Jakarta, on June 13, 2024. **Financial Inclusion:** 1. Cooperation in lending to fintech as an effort to expand access to financial institutions, products, and/or services to target consumers, including additional cooperation with various parties throughout 2024; 2. Promotional activities with prizes in the context of Bank Ganesha's anniversary held throughout April 2024; and 3. Participation in Financial Inclusion Month program during October 2024.
Lain-lain **Others**	1. Acara Syukuran Tahun Baru 2024, 3 Januari 2024; 2. Pembukaan KC Thamrin Nine, 8 Januari 2024; 3. Acara Ulang Tahun Ganesha ke-32, 30 April 2024; 4. Kerja sama dengan GELI, 1 Agustus 2024; 5. Acara Gebyar Hari Kemerdekaan Republik Indonesia ke-79, 16 Agustus 2024; 6. Hari Pelanggan Nasional, 4 September 2024; 7. Sosialisasi Penerapan Sertifikat Elektronik, 14 September 2024; dan 8. Pembukaan KCP Puri, 23 Desember 2024. 1. New Year's Thanks giving Event 2024, January 3, 2024; 2. Opening of KC Thamrin Nine, January 8, 2024; 3. Ganesha's 32nd Birthday Event, April 30, 2024; 4. Cooperation with GELI, August 1, 2024; 5. Celebration of the 79th Independence Day of the Republic of Indonesia, August 16, 2024; 6. National Customer Day, September 4, 2024; 7. Dissemination of Electronic Certificate Implementation, September 14, 2024; and 8. Opening of KCP Puri, December 23, 2024.

Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2024 Implementation of in 2024
Penghargaan	1. *The Best Indonesia Enterprise Risk Management Award VI* dari Economic Review, 18 Januari 2024. 2. *The Best Indonesia GCG Award* dari Economic Review, 22 Februari 2024. 3. *The Best Indonesia Finance for - Public Company Platinum Award (Very Excellent)* dari Economic Review, 12 Agustus 2024. 4. *Infobank Award* dari Infobank Media Group, 29 Agustus 2024. 5. *Best Bank Performance of MSMEs Loans Awards* dari Majalah Peluang, 9 September 2024. 6. *The Best Performance Bank KBMI I* dari Bisnis Indonesia, 18 September 2024 7. *The Best Indonesia Annual Report Award* dari Economic Review, 11 Oktober 2024. 8. *The Finance Award* dari The Finance, 22 Oktober 2024. 9. *The Best Indonesia IT & Digital Operational Excellence Award* dari Economic Review, 21 November 2024. 10. *Infobank Top 100 CEO & 200 Future Leaders Awards* dari Infobank, 29 November 2024. 11. Bank Ganesha berhasil mempertahankan Sertifikasi Sistem Manajemen Mutu ISO 9001:2015 setelah melalui pelaksanaan audit *surveillance* Sistem Manajemen Mutu pada bulan Juli 2024.
Awards	1. The Best Indonesia Enterprise Risk Management Award VI from Economic Review, January 18, 2024. 2. The Best Indonesia GCG Award from Economic Review, February 22, 2024. 3. The Best Indonesia Finance for - Public Company Platinum Award (Very Excellent) from Economic Review, August 12, 2024. 4. Infobank Award from Infobank Media Group, August 29, 2024. 5. Best Bank Performance of MSMEs Loans Awards from Peluang Magazine, September 9, 2024. 6. The Best Performance Bank KBMI I from Bisnis Indonesia, September 18, 2024 7. The Best Indonesia Annual Report Award From Economic Review, October 11, 2024. 8. The Finance Award from The Finance October 22, 2024. 9. The Best Indonesia IT & Digital Operational Excellence Award from Economic Review, November 21, 2024. 10. Infobank Top 100 CEO & 200 Future Leaders Awards from Infobank, November 29, 2024. 11. Bank Ganesha managed to maintain the ISO 9001:2015 Quality Management System Certification after undergoing a Quality Management System surveillance audit in July 2024.

Pengembangan Kompetensi Sekretaris Perusahaan

Pada tahun 2024, Sekretaris Perusahaan secara aktif mengikuti berbagai program pengembangan kompetensi untuk menunjang pelaksanaan tugasnya yang diuraikan sebagai berikut:

Competency Development of the Corporate Secretary

In 2024, the Corporate Secretary actively attended various competency development programs to support its duty implementation, which were outlined as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Workshop Business Process Mapping **Workshop of Business Process Mapping**	Januari January	PT Prima Karya Sarana Sejahtera
Training Pencegahan Tindak Pidana Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal **Training on Preventing Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction**	Februari February	Andara Sarana
***Refreshment* Sertifikasi Manajemen Risiko - Jenjang 5** **Refreshment of Risk Management Certification - Level 5**	Mei May	Maisa Edukasi Maisa Education
Sosialisasi *Key Performance Indicator* (KPI) Cabang **Dissemination of Key Performance Indicators (KPIs) at Branch**	Mei May	Internal Bank Ganesha
Bimbingan Resertifikasi Manajemen Risiko II **Briefing of Recertification of Risk Management II**	Juni June	Internal Bank Ganesha
Bimbingan Resertifikasi Manajemen Risiko VI **Briefing of Recertification of Risk Management VI**	Juni June	Internal Bank Ganesha
Sertifikasi dan Resertifikasi Manajemen Risiko **Certification and Recertification of Risk Management**	Juni June	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi *Anti-Fraud*, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional **Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks**	Juli July	Internal Bank Ganesha
Conference "Indonesia Finance Award" 2024 **Conference of "Indonesia Finance Award" 2024**	Agustus Agustus	Economic Review
Sosialisasi Produk Asuransi Kesehatan *Equity (Batch I)* **Dissemination of Equity Health Insurance Product (Batch I)**	Oktober October	Equity Life Indonesia
Sosialisasi Kebijakan Terkini **Dissemination of Current Policies**	Oktober October	Internal Bank Ganesha
Training Problem Solving & Decision Making **Training of Problem Solving & Decision Making**	November November	Mahaka Institute
***Training Teamwork* dan Komunikasi *Inter & Intra Departement* (Direktorat Presiden Direktur & Direktorat Operation, Keuangan & Tresuri)** **Training Teamwork and Inter & Intra Department Communication (Directorate of President Director & Directorate of Operation, Finance & Treasury)**	Oktober October	Ombojourney

Satuan Kerja Audit Intern

Sebagai *third line of defense*, Satuan Kerja Audit Intern bertanggung jawab melaksanakan fungsi audit internal di Perseroan. Selain itu, Satuan Kerja Audit Intern dibentuk untuk memberikan pandangan profesional, independen, dan objektif kepada Presiden Direktur terkait aktivitas operasional, sekaligus memperkuat pengendalian yang terintegrasi agar operasional berjalan optimal dan memberikan nilai tambah bagi Perseroan.

Piagam Audit Intern

Fungsi Audit Intern dijalankan berdasarkan Piagam Audit Intern yang menjadi pedoman bagi Satuan Kerja Audit Intern dalam melaksanakan tugasnya. Piagam Audit Intern disusun sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum serta Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Intern.

Piagam Audit Intern telah disahkan oleh Presiden Direktur dan disetujui oleh Dewan Komisaris atas rekomendasi Komite Audit. Piagam Audit Intern mengatur kewenangan akses data, dokumen, dan aset Bank untuk memastikan pelaksanaan audit yang efektif.

Internal Audit Division

As the third line of defense, Internal Audit Division is responsible for carrying out internal audit function in the Company. Furthermore, the Internal Audit Division was established to provide professional, independent, and objective views to President Director regarding operational activities, while strengthening integrated control for the operations to run optimally and provide added value to the Company.

Internal Audit Charter

The Internal Audit function is carried out based on Internal Audit Charter which serves as the guideline for Internal Audit Division to perform its duties. The Internal Audit Charter is prepared in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks and Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015, on Establishment and Preparation Guidelines of Internal Audit Division Charter.

The Internal Audit Charter is ratified by President Director and approved by the Board of Commissioners upon the recommendation of Audit Committee. The Internal Audit Charter stipulates the authority to access data, documents, and assets of the Bank to ensure an effective audit implementation.

Visi dan Misi Satuan Kerja Audit Intern

Vision and Mission of the Internal Audit Division

Visi Vision	
Menjadi mitra strategis yang profesional bagi manajemen dalam rangka penerapan pengendalian intern, prinsip-prinsip *corporate governance*, dan manajemen risiko untuk mendukung visi Bank.	To become a strategic professional partner for management in implementing internal control, corporate governance principles, and risk management to support the Bank's vision.
Misi **Mission**	
1. Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi dan misi Bank dalam rangka pengembangan produk dan layanan perbankan digital; 2. Terwujudnya kondisi Bank yang sehat dan mampu berkembang secara wajar dan baik; 3. Meyakinkan terciptanya sistem informasi yang andal bagi Bank; dan 4. Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Bank dengan cara pendekatan sistematis serta rekomendasi pada area yang dikaji.	1. Provide positive, independent, and objective contributions to drive the achievement of the Bank's vision and mission for the purpose of developing digital banking products and services; 2. The realization of a sound Bank and capable of developing fairly and properly; 3. Ensure the creation of a reliable information system for the Bank; and 4. Assist all management levels in safeguarding the Bank's operational activities by way of a systematic approach and recommendations on areas being studied.

Kriteria Satuan Kerja Audit Intern

Anggota Satuan Kerja Audit Intern Bank harus memenuhi persyaratan berikut:

1. Memiliki integritas dan perilaku yang independen, objektif, serta memiliki kompetensi dan profesionalisme di dalam pelaksanaan tugasnya;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya;
3. Memiliki pengetahuan tentang peraturan perundang-undangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;
4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi, baik lisan maupun tertulis, secara efektif;
5. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Satuan Kerja Audit Intern;
6. Mematuhi kode etik Audit Intern;
7. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern, kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan;
8. Memahami prinsip GCG yang baik dan manajemen risiko; dan
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

Internal Audit Division Criteria

Members of the Bank's Internal Audit Division shall meet the following requirements:

1. Have integrity and independent, objective behavior, and have competence and professionalism in carrying out their duties;
2. Have knowledge and experience regarding technical audit and other disciplines relevant to the field of work;
3. Have knowledge of the laws and regulations in the capital market and other related laws and regulations;
4. Have the ability to interact and communicate, both verbally and in writing, effectively;
5. Comply with professional standards issued by the Internal Audit association;
6. Comply with the Internal Audit Division's code of conducts;
7. Maintain the confidentiality of company information and/or data related to the implementation of Internal Audit' duties and responsibilities, unless required to comply with laws and regulations or court rulings or decisions;
8. Understand the GCG principles and risk management; and
9. Be willing to continuously increase professional knowledge, skill, and capacity.

Kedudukan dan Struktur Organisasi Satuan Kerja Audit Intern

Sebagai bagian integral dari tata kelola perusahaan, Satuan Kerja Audit Intern dirancang untuk memberikan *assurance* berbasis risiko sekaligus berfungsi sebagai mitra strategis manajemen. Pelaksanaan fungsi Satuan Kerja Audit Intern mengacu pada Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

Position and Organizational Structure of the Internal Audit Division

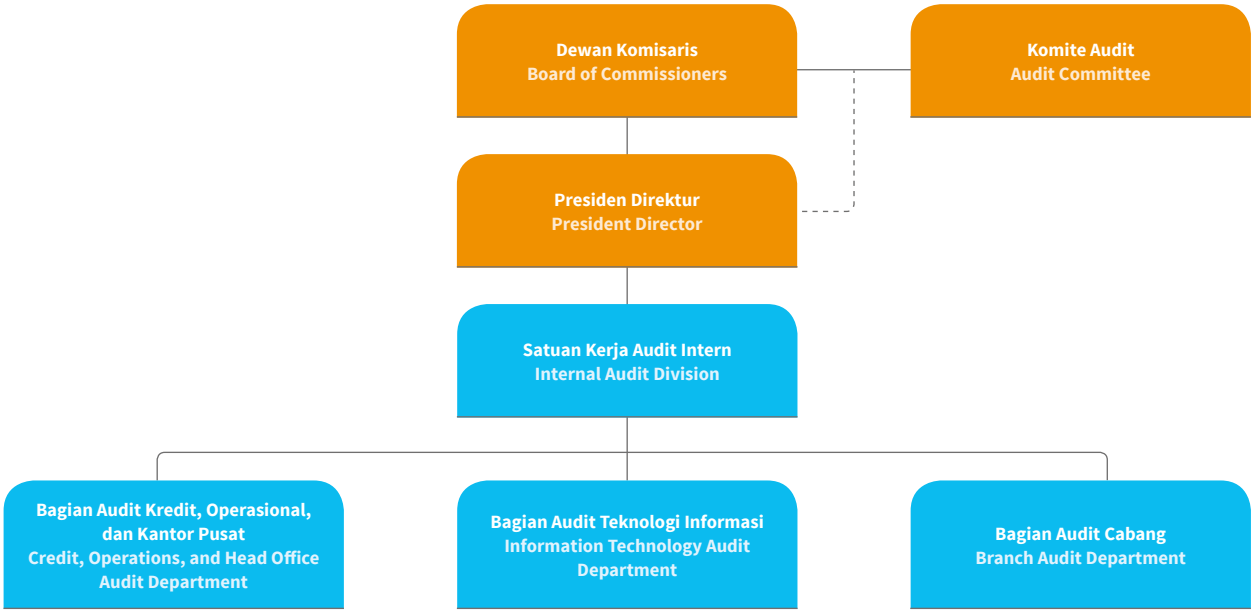
As an integral part of corporate governance, the Internal Audit Division is designed to provide risk-based assurance while also functioning as a strategic partner for the management. The implementation of Internal Audit Division's functions refers to Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, on Implementation of Internal Audit Function in Commercial Banks.

Satuan Kerja Audit Intern dipimpin oleh Kepala Satuan Kerja Audit Intern yang pengangkatan dan pemberhentiannya dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris berdasarkan rekomendasi Komite Audit. Secara struktural, Satuan Kerja Audit Intern bertanggung jawab langsung kepada Presiden Direktur dan dapat berkomunikasi dengan Dewan Komisaris.

The Internal Audit Division is chaired by the Head of Internal Audit Division, whose appointment and dismissal is carried out by President Director with the approval of the Board of Commissioners based on Audit Committe's recommendations. Structurally, the Internal Audit Division is directly responsible to the President Director and is able to communicate with the Board of Commissioners.

Rincian terkait struktur organisasi Satuan Kerja Audit Intern sebagaimana diatur dalam Surat Keputusan Direksi No. 044/SKDIR/VI/2024 tentang Struktur Organisasi PT Bank Ganesha Tbk, sebagai berikut:

Details related to the organizational structure of Internal Audit Division, as stipulated in the Board of Directors' Decision Letter No. 044/SKDIR/VI/2024 on the Organizational Structure of PT Bank Ganesha Tbk, are as follows:



Keterangan / Notes:

Melapor/tanggung jawab langsung / Direct report /responsible
Komunikasi tidak langsung / Undirect communication

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Intern

Pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Intern dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris berdasarkan rekomendasi Komite Audit, dan dilaporkan kepada Otoritas Jasa Keuangan sesuai ketentuan yang berlaku.

Party Appointing and Dismissing the Head of Internal Audit Division

The appointment and dismissal of the Head of Internal Audit Division are carried out by President Director with the approval of the Board of Commissioners based on Audit Committe's recommendations, and reported to the Financial Services Authority in accordance with the applicable regulations.

Profil Kepala Satuan Kerja Audit Intern

Profile of the Head of Internal Audit Division



Resky Irianawati

Kepala Satuan Kerja Audit Intern
Head of Internal Audit Division

Warga Negara Indonesia, lahir pada tahun 1964. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan No. 014/SK DIR-SDM/VI/23 tanggal 19 Juni 2023. Meraih gelar Sarjana Hukum dan Magister Manajemen dari Universitas Diponegoro. Memiliki pengalaman karier sebagai *Officer Development Program Staff* di Bank Badan Usaha Milik Negara dan pernah menduduki beberapa jabatan antara lain sebagai *Relationship Manager Trade Finance*, *Manager Operational Branch*, *Vice President International Business*, *Vice President Investment Services*, *Vice President Audit Intern* Wilayah, dan juga menjabat sebagai *Vice President Audit Intern Head Office*. Saat ini, beliau tidak memiliki rangkap jabatan di perusahaan lain.

Indonesian citizen, born in 1964. Serving as Head of Internal Audit Division based on Decision Letter No. 014/SK DIR-SDM/ VI/23 dated June 19, 2023. Obtained Bachelor of Laws and Master in Management from Diponegoro University. Having career experience as Officer Development Program Staff at a State-Owned Bank and held several positions including Trade Finance Relationship Manager, Operational Branch Manager, International Business Vice President, Investment Services Vice President, Regional Internal Audit Vice President, and also held position as Vice President of Internal Audit Head Office. Currently, she has no concurrent positions in other companies.

Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Beliau juga tidak memiliki saham baik secara langsung maupun tidak langsung di Bank Ganesha.

She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders. She also does not own shares either directly or indirectly in Bank Ganesha.

Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Satuan Kerja Audit Intern menjalankan fungsinya dengan dukungan sumber daya manusia yang memiliki kompetensi dan kapasitas memadai. Per 31 Desember 2024, komposisi Satuan Kerja Audit Intern Bank sebagai berikut:

Number of Personnel and Employee Certification of the Internal Audit Division

The Internal Audit Division carries out its functions with the support of human resources who have adequate competence and capacity. As of December 31, 2024, the composition of the Bank's Internal Audit Division was as follows:

Uraian	Jumlah Total (%)	Description
Bagian Audit Cabang	**7 orang (39,00%)** **7 employees (39%)**	Branch Audit Department

Uraian	Jumlah Total (%)	Description
Bagian Audit Kredit, Operasional, dan Kantor Pusat	**6 orang (33,00%)** **6 employees (33%)**	Credit, Operations, and Head Office Audit Department
Bagian Audit Teknologi Informasi	**5 orang (28,00%)** **5 employees (28%)**	Information Technology Audit Department

Sementara itu, anggota Satuan Kerja Audit Intern yang telah memiliki sertifikasi ditunjukkan sebagai berikut:

Meanwhile, members of Internal Audit Division who have obtained certifications are shown as follows:

Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern **Head of Internal Audit Division**	*Qualified Internal Audit (QIA)*	Qualified Internal Audit
	Certification Audit Manager	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certified Practitioner of Internal Audit	Lembaga Sertifikasi Profesi Yayasan Pendidikan Internal Auditor Professional Certification Institute for Internal Auditor Education Foundation
	Certification Assessor Audit	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certified Secure Computer User	EC Council
	Sertifikasi Manajemen Risiko – Jenjang 5 Risk Management Certification – Level 5	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certificate of Competence General Banking 3	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certification Assesor of Competence	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Assesor Certification for Bridge Assessment	FED Insight Indonesia
	Certified Anti-Fraud Manager	Asia Anti Fraud Manajemen
Bagian Audit Cabang **Branch Audit Department**	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Secure Computer User	EC Council
	Sertifikasi Audit Berbasis Aplikasi Audit Kertas Kerja Substansif Audit Certification based on Substantive Working Paper Audit Application	Perbanas Institute
Bagian Audit Kredit, Operasional, dan Kantor Pusat **Credit, Operations, and Head Office Audit Department**	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan
	Certified Secure Computer User	EC Council
	Sertifikasi Audit Berbasis Aplikasi Audit Kertas Kerja Substansif Audit Certification based on Substantive Working Paper Audit Application	Perbanas Institute
	Sertifikasi Indonesia *Internal Audit Practitioner* Indonesian Certification on Internal Audit Practitioner	Institute of Internal Auditors Indonesia
Bagian Audit Teknologi Informasi **Information Technology Audit Department**	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Secure Computer User	EC Council
	Certified Ethical Hacker	Inixindo

Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Berdasarkan Piagam Audit Intern, tugas dan tanggung jawab Satuan Kerja Audit Intern sebagai berikut:

1. Menyusun dan melaksanakan rencana Satuan Kerja Audit Intern tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi Fungsi Kepatuhan;
6. Berkoordinasi dengan Komite Audit di dalam kegiatan audit intern;
7. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukan;
8. Melakukan pemeriksaan khusus apabila diperlukan:
   a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
   b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
   c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;
9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;
11. Menyiapkan laporan penerapan *anti-fraud* setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan *fraud* setiap bulannya untuk disampaikan kepada Bank Indonesia;
12. Menguji terhadap penyelenggaraan teknologi informasi guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, Undang-undang dan regulasi;
13. Memelihara profesionalisme Satuan Kerja Audit Intern dengan menambah pengetahuan dan keterampilan melalui pendidikan yang berkesinambungan;

Duties and Responsibilities of the Internal Audit Division

Based on Internal Audit Charter, the duties and responsibilities of Internal Audit Division are as follows:

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee's recommendations;
2. Testing and evaluating the implementation of internal control and risk management systems in accordance with the Bank's policies;
3. Examining and evaluating efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management;
5. Preparing audit reports and submitting the reports to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of Compliance Function;
6. Coordinating with the Audit Committee in internal audit activities;
7. Developing a program to evaluate the quality of the internal audit activities carried out;
8. Conducting special audit when required:
   a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
   b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
   c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;
9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;
11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations;
13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;

14. Mengalokasikan semua sumber daya, menyusun jadwal audit, memilih objek yang akan diaudit, menetapkan rentang atau ruang lingkup pekerjaan audit, serta mengaplikasikan semua teknik yang dibutuhkan untu memenuhi tujuan audit; dan
15. Melakukan koordinasi dengan unit kerja yang melakukan fungsi pengendalian lain.

Ruang Lingkup Satuan Kerja Audit Intern

Ruang lingkup Satuan Kerja Audit Intern mencakup seluruh aspek operasional Bank yang secara langsung maupun tidak langsung memengaruhi pencapaian tujuan Bank dan untuk menjaga segenap pemangku kepentingan, yang meliputi:

1. Menilai kepatuhan terhadap regulator dan efektivitas penerapan sistem pengendalian Intern;
2. Menerapkan prinsip GCG dan pengelolaan risiko pada bidang operasional, perkreditan serta teknologi informasi di kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas dalam rangka membantu perusahaan mencapai tujuannya;
3. Memberikan *assurance* kepada para pemangku kepentingan maupun regulator;
4. Melakukan perluasan terhadap objek audit lainnya maupun kasus-kasus fraud yang mungkin terjadi ataupun melakukan pendampingan terhadap proses investigasi kasus *fraud*;
5. Melakukan *on-site audit* dan *off-site* audit dengan meningkatkan pemanfaatan teknologi informasi yang hasilnya akan dilaporkan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan Fungsi Kepatuhan; dan
6. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern secara berkala mengadakan rapat dengan Komite Audit minimal 4 kali dalam 1 periode. Dalam rapat-rapat tersebut, Satuan Kerja Audit Intern memaparkan laporan laporan Realisasi Rencana Kerja Tahunan Satuan Kerja Audit Intern, Laporan Tindak Lanjut Pemeriksaan Satuan Kerja Audit Intern, dan Laporan Hasil Audit Satuan Kerja Audit Intern. Sepanjang tahun 2024, tingkat kehadiran Satuan Kerja Audit Intern dalam rapat tercatat sebagai berikut:

14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives; and
15. Coordinating with divisions that perform other control functions.

Scope of Work of the Internal Audit Division

The scope of work of the Internal Audit Division covers all operational aspects of the Bank which directly or indirectly influence the Bank objectives' achievement and to safeguard all stakeholders, which includes:

1. Assessing compliance with regulators and the effectiveness of implementing the internal control system;
2. Applying GCG principles and risk management in the operational, credit, and information technology fields at the head office, branch offices, sub-branch offices, and cash offices in order to help the Company achieve its goals;
3. Providing assurance to stakeholders and regulators;
4. Expanding other audit objects and fraud cases that may occur or providing assistance to the fraud case investigation process;
5. Conducting on-site and off-site audits by increasing the utilization of information technology, the results of which will be reported to the President Director with a copy to the Board of Commissioners, Audit Committee, and Director in charge of Compliance Function; and
6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

Internal Audit Division's Meeting

The Internal Audit Division regularly holds meetings with the Audit Committee at least 4 times in 1 period. In these meetings, the Internal Audit Division presents report on the Realization of Internal Audit Division's Annual Work Plan, Follow-up Report on Audit of Internal Audit Division, and Report on Audit Results of Internal Audit Division. Throughout 2024, the attendance level of Internal Audit Division in meetings was recorded as follows:

Uraian Description	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	(%)
Pembahasan dengan Komite Audit **Discussion with Audit Committee**	12	12	100,00
Pembahasan dengan Direksi **Discussion with Board of Directors**	4	4	100,00
Pembahasan dengan Otoritas Jasa Keuangan **Discussion with the Financial Services Authority**	1	1	100,00
Pembahasan dengan Kantor Akuntan Publik **Discussion with Public Accounting Firm**	1	1	100,00

Rencana dan Realisasi Pelaksanaan Kerja Satuan Kerja Audit Intern

Setiap tahun, Satuan Kerja Audit Intern merancang rencana kerja sebagai pedoman untuk melaksanakan kegiatan pemeriksaan tahunan secara efisien. Berikut rincian jumlah rencana dan realisasi pemeriksaan oleh Satuan Kerja Audit Intern pada tahun 2024:

Plans and Realization of Work Implementation of the Internal Audit Division

Every year, the Internal Audit Division designs a work plan as a guideline for conducting annual audit efficiently. The following are details of the number of plans and actual audits by the Internal Audit Division in 2024:

Program Kerja Work Program	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian Achievement (%)
Audit Kantor Cabang **Branch Office Audit**	9	9	100,00
Audit Kantor Pusat **Head Office Audit**	10	10	100,00
Audit Teknologi Informasi **Information Technology Audit**	3	3	100,00

Bank juga secara rutin melaksanakan kaji ulang atas pelaksanaan kerja Audit Intern untuk memastikan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank. Kaji ulang tersebut yang dilakukan oleh pihak eksternal setiap 3 tahun.

The Bank also periodically reviews the implementation of Internal Audit's work to ensure its compliance with the Standards for the Implementation of the Bank's Internal Audit Function. The review is conducted by external parties every 3 years.

Penilaian kinerja Satuan Kerja Audit Intern untuk periode 1 Juli 2020 hingga 30 Juni 2023 telah dilakukan oleh pengendali mutu independen dari pihak eksternal, yaitu Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporan No. RO-031/BGTG-KPS/HS01/VIII/2023 tanggal 8 Agustus 2023. Hasil evaluasi menunjukkan bahwa pelaksanaan fungsi Satuan Kerja Audit Intern Bank secara umum telah memenuhi Standar Profesional Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank. Laporan tersebut juga telah dilaporkan kepada Otoritas Jasa Keuangan.

The performance assessment of Internal Audit Division for the period of July 1, 2020, to June 30, 2023, was carried out by an independent quality controller from external party, namely Kanaka Puradiredja, Suhartono Public Accounting Firm, with report No. RO-031/BGTG-KPS/HS01/VIII/2023 dated August 8, 2023. The evaluation results showed that the implementation of the Bank's Internal Audit Division function generally met the Professional Standards for Internal Audit and the Implementation Standards for the Bank's Internal Audit Function. Such report was also reported to the Financial Services Authority.

Selanjutnya, penilaian kinerja Satuan Kerja Audit Intern untuk periode 1 Juli 2023 sampai dengan 30 Juni 2026 akan dilaksanakan pada tahun 2026.

Furthermore, the performance assessment of the Internal Audit Division for the period of July 1, 2023 to June 30, 2026, will be carried out in 2026.

Pengembangan Kompetensi Satuan Kerja Audit Intern

Satuan Kerja Audit Intern terus meningkatkan kompetensi melalui pelatihan di bidang perbankan, teknologi informasi, dan teknik audit, serta aktif dalam organisasi profesional seperti Institute of Internal Auditors (IIA) dan Ikatan Auditor Intern Bank (IAIB). Berikut program pengembangan yang diikuti di tahun 2024:

Competency Development of the Internal Audit Division

The Internal Audit Division continues to improve its competency through training in banking, information technology, and audit techniques, and actively participating in professional organizations such as the Institute of Internal Auditors (IIA) and the Association of Bank Internal Auditors (IAIB). The followings are development programs attended in 2024:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
***Refreshment* Sertifikasi Manajemen Risiko - Jenjang 4** **Refreshment of Risk Management Certification - Level 4**	Januari January	Maisa Edukasi Maisa Education
***Refreshment* Sertifikasi Manajemen Risiko - Jenjang 5** **Refreshment of Risk Management Certification - Level 5**	Januari January	Maisa Edukasi Maisa Education

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Training Performing An Effective Quality Assessment **Training on Performing An Effective Quality Assessment**	Februari February	Institute of Internal Auditors Indonesia
Resertifikasi Manajemen Risiko (Pegawai) *Batch* II **Recertification of Risk Management (Employees) Batch III**	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)
***Training Admin & Business* SWIFT *with Transaction Screening Service* (TSS)** **Training on Admin & Business SWIFT with Transaction Screening Service (TSS)**	April	Society for Worldwide Interbank Financial Telecommunication
Refreshment* dan Resertifikasi *Auditor **Refreshment and Recertification of Auditor**	Mei May	Maisa Edukasi Maisa Education
Training Tools for New Auditors **Training of Tools for New Auditors**	Mei May	Institute of Internal Auditors Indonesia
Pelatihan dan Resertifikasi ISO 9001:2015 **Training and Recertification of ISO 9001:2015**	Juni June	Transpacific Certifications Limited
***Training* Pembekalan *Surveillance Visit* Sertifikasi Sistem Manajemen Keamanan Informasi** **Briefing Training for Surveillance Visit Information Security Management System Certification**	Juni June	Hope Training & Consulting
Membangun Kepemimpinan Berbasis Spiritual: Pendekatan Holistik untuk Pertumbuhan dan Keberlanjutan Bisnis **Building Spiritual-Based Leadership: A Holistic Approach to Business Growth and Sustainability**	Agustus August	OJK Institute
***Training* Teknik Menulis Laporan Audit** **Training on Audit Report Writing Technique**	Agustus August	Lembaga Pengembangan Perbankan Indonesia. Indonesian Banking Development Institute
How to Prevent Money Laundering and Terrorism Financing	September	OJK Institute
Sosialisasi Penerapan Sertifikat Elektronik **Dissemination of Electronic Certificate Implementation**	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
Certified Ethical Hacker v13	November	Inixindo
Pembekalan dan Resertifikasi Manajemen Risiko - Jenjang 5 **Briefing and Recertification of Risk Management - Level 5**	November	Asanka Kreasi Mandiri dan Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)
Pembekalan Sertifikasi dan Resertifikasi Manajemen Risiko - Jenjang 4 **Briefing of Certification and Recertification of Risk Management - Level 4**	November	Ikatan Bankir Indonesia - Banking Competency Center (IBI-BCC) Indonesian Bankers Association - BankingCompetency Center (IBI- BCC)
***Training Audit Intern* pada Bisnis Bank** **Internal Audit Training in Banking Business**	November	MAN & Co Manajemen & Training
***Training* Cobit 2019** **Training of Cobit 2019**	November	Pusat Ilmu Komputer Universitas Indonesia Computer Science Center of Universitas Indonesia
Training Intermediate IT Auditing **Training of Intermediate IT Auditing**	November	Institute of Internal Auditors Indonesia
Training Problem Solving & Decision Making **Training of Problem Solving & Decision Making**	November	Mahaka Institute
Sertifikasi dan Resertifikasi Manajemen Risiko - Jenjang 4 **Certification and Recertification of Risk Management - Level 4**	Desember December	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)
Training Communication Skills for Auditors & General Banking **Training of Communication Skills for Auditors & General Banking**	Desember December	Institute of Internal Auditors Indonesia

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Public Accountant

Penerapan Fungsi Audit Ekstern

Pengawasan independen atas aspek keuangan Bank dilaksanakan melalui pemeriksaan oleh kantor akuntan publik (KAP). Langkah ini merupakan bagian dari upaya memenuhi Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Akuntan publik diharapkan dapat menyediakan informasi dan data yang akuntabel, independen, serta wajar, khususnya terkait aspek keuangan, operasional, dan kepatuhan terhadap regulasi yang berlaku.

Implementation of External Audit Function

Public Accounting Firm (KAP) conducts audit to examine the Bank's financial aspects as an independent monitoring. This step is part of an effort to comply with Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. Public accountant is expected to provide accountable, independent, and fair information and data, especially those related to financial aspects, operations, and compliance with the applicable regulations.

Mekanisme Penunjukan Kantor Akuntan Publik

Keputusan mengenai penunjukan akuntan publik yang akan melakukan audit terhadap informasi keuangan historis tahunan harus disetujui oleh RUPS, dengan mempertimbangkan usulan dari Dewan Komisaris dan Komite Audit. Berdasarkan keputusan RUPS tahun 2024, Bank telah memilih Kantor Akuntan Publik Purwantorno, Sungkoro & Surja (Jaringan Ernst & Young) dengan Akuntan Publik Christophorus Alvin Kossim untuk melakukan audit atas laporan keuangan Perseroan per 31 Desember 2024, serta menentukan honorarium dan persyaratan lainnya terkait penunjukan akuntan publik dan kantor akuntan publik tersebut dengan memperhatikan rekomendasi dari Komite Audit.

Mechanism for Appointing Public Accounting Firm

The resolution on the appointment of public accountant who will audit the annual historical financial information shall be approved by the GMS, with due observance of the suggestions from the Board of Commissioners and Audit Committee. Based on the 2024 GMS resolutions, The Bank has chose Public Accounting Firm Purwantorno, Sungkoro & Surja (Ernst & Young Network) with Public Accountant Christophorus Alvin Kossim to audit the Company's financial statements as of December 31, 2024, and determine the honorarium and other requirements related to the appointment of public accountant and public accounting firm by considering the Audit Committee's recommendations.

Kantor Akuntan Publik, Nama Akuntan, dan *Fee* Periode 5 Tahun Terakhir

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, penggunaan jasa audit atas informasi historis tahunan dari akuntan publik yang sama dibatasi hingga maksimal 3 tahun buku berturut-turut. Berdasarkan ketentuan tersebut, Perseroan menyampaikan daftar kantor akuntan

Public Accounting Firm, Name of Accountant, and Fee for the Last 5 Years

Pursuant to the Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities, the use of audit services for annual historical information from the same public accountant is restricted with a maximum of 3 consecutive financial years. Based on this provision, the Company submits a list of public accounting firms,

publik, akuntan publik, dan nilai imbalan jasa (honorarium) untuk audit Laporan Keuangan Konsolidasian Perseroan selama 5 tahun terakhir sebagai berikut:

public accountants, and honorarium given in regard of auditing the Company's Consolidated Financial Statements for the last 5 years as follows:

Uraian Description	Tahun Buku Fiscal Year				
	2024	2023	2022	2021	2020
Kantor Akuntan Publik Public Accounting Firm	**Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young)** **Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)**			Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Jaringan Crowe) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan Public Accounting Firm (Crowe Network)	
Akuntan Publik Public Accountant	**Christophorus Alvin Kossim**			Tjiong Eng Pin	
Biaya (Rp) Fee (Rp)	**Audit:** **Rp1.500.000.000,-** **Non-Audit:** **-**	Audit: Rp1.400.000.000,- Non-Audit: -	Audit: Rp1.400.000.000,- Non-Audit: -	Audit: Rp315.000.000,- Non-Audit: -	Audit: Rp415.000.000,- Non-Audit: -

Jasa Lain yang Diberikan Akuntan

Kantor Akuntan Publik Purwantorno, Sungkoro & Surja (Jaringan Ernst & Young) dengan Akuntan Publik Christophorus Alvin Kossim hanya melaksanakan audit atas Laporan Keuangan dan tidak memberikan jasa tambahan lainnya.

Other Services Provided by Accountants

Public Accounting Firm Purwantorno, Sungkoro & Surja (Ernst & Young Network) with Public Accountant Christophorus Alvin Kossim only audited the Financial Statements and did not provide any additional services.

Koordinasi Akuntan Publik dengan Auditor Internal dan Komite Audit

Untuk meningkatkan efektivitas proses audit, Bank terus memperkuat komunikasi antara akuntan publik, auditor internal, dan Komite Audit guna mengatasi berbagai kendala yang mungkin muncul selama pelaksanaan audit. Langkah ini dilakukan untuk memastikan bahwa proses audit berjalan sesuai standar profesional akuntan, perjanjian kerja, dan ruang lingkup audit yang telah ditetapkan serta dapat diselesaikan tepat waktu. Secara berkala, Bank juga mengadakan pertemuan untuk membahas dan menyelesaikan perbedaan pendapat yang mungkin terjadi antara akuntan publik dan auditor internal.

Coordination of Public Accountant with Internal Auditor and Audit Committee

To improve the effectiveness of audit process, the Bank continues to strengthen the communication between public accountant, internal auditor, and Audit Committee to overcome various obstacles that may arise throughout the audit. This step is taken to ensure that the audit process runs in accordance with the accountant's professional standards, work agreements, and audit scope determined, and to ensure it can be completed in a timely manner. Periodically, the Bank also holds meetings to discuss and settle dissenting opinion that may occur between the public accountant and the internal auditor.

SISTEM MANAJEMEN RISIKO
Risk Management System

Secara konsisten, Bank menerapkan manajemen risiko untuk menjaga kesehatan Bank, memastikan kegiatan usaha berjalan sesuai dengan *risk appetite* dan *risk tolerance*, serta meningkatkan nilai bagi Pemegang Saham. Dengan mengadopsi kerangka manajemen risiko yang mencakup strategi, struktur organisasi, kebijakan, prosedur, dan metodologi, Bank mampu mengenali, mengukur, memantau, mengendalikan, dan melaporkan risiko secara akurat. Selain itu, Bank juga terus mendorong peningkatan *risk awareness* melalui sosialisasi, pelatihan, dan dan program sertifikasi.

The Bank consistently implements risk management to maintain the Bank's soundness, ensure that the business activities carried out are in line with risk appetite and risk tolerance, and increase values for Shareholders. By adopting the risk management framework that includes strategy, organizational structure, policy, procedure, and methodology, the Bank is able to identify, measure, monitor, control, and report the risks accurately. Furthermore, the Bank also continues to encourage increased risk awareness through dissemination, training, and certification programs.

Dasar Penerapan Sistem Manajemen Risiko

Penerapan menjalankan manajemen risiko yang dijalankan Bank berdasarkan regulasi dan perundang-undangan yang berlaku di Indonesia, antara lain:

1. **Penerapan Manajemen Risiko**
   a. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan
   b. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
2. **Kewajiban Penyediaan Modal Minimum**
   a. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, beserta perubahannya; dan
   b. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan Capital Equivalency Maintenaned Assets.
3. **Manajemen Risiko bagi Produk dan Aktivitas Bank Umum, antara lain:**
   a. Peraturan Otoritas Jasa Keuangan No. 39/POJK.04/2014 tanggal 29 Desember 2014 tentang Agen Penjual Efek Reksa Dana;
   b. Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Aktivitas Keagenan Produk Keuangan Luar Negeri oleh Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;

Basis of Implementation of Risk Management System

The implementation of risk management carried out by the Bank is based on the regulations and laws applicable in Indonesia, including:

1. **Risk Management Implementation**
   a. Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks; and
   b. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.
2. **Capital Adequacy Ratio**
   a. Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, along with its amendment; and
   b. Financial Services Authority Circular No. 26/SEOJK.03/2016 on Capital Adequacy Ratio according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets.
3. **Risk Management for Commercial Bank Products and Activities, among others:**
   a. Financial Services Authority Regulation No. 39/POJK.04/2014 dated December 29, 2014, on Mutual Funds Selling Agent;
   b. Financial Services Authority Regulation No. 8/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Agency Activities for Foreign Financial Products by Commercial Banks;
   c. Financial Services Authority Regulation No. 9/POJK.03/2016 dated January 26, 2016, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;

d. Peraturan Otoritas Jasa Keuangan No. 57/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima;
e. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
f. Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2018 tanggal 19 April 2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Kegiatan Structured Product bagi Bank Umum;
g. Peraturan Otoritas Jasa Keuangan No. 21 Tahun 2023 tanggal 19 Desember 2023 tentang Layanan Digital oleh Bank Umum;
h. Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti-Fraud* bagi Bank Umum;
i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
j. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum;
k. Surat Edaran Otoritas Jasa Keuangan No. 33/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Kerja Sama Pemasaran dengan Perusahaan Asuransi (*Bancassurance*);
l. Surat Edaran Otoritas Jasa Keuangan No. 4/SEOJK.03/2017 tanggal 16 Januari 2017 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Berkaitan dengan Reksa Dana;
m. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Prinsip Kehati-Hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
n. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
o. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juli 2017 tentang Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;

d. Financial Services Authority Regulation No. 57/POJK.03/2016 dated December 7, 2016, on Implementation of Risk Management in Commercial Banks Performing Prime Customer Services;
e. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in the Financial Services Sector;
f. Financial Services Authority Regulation No. 6/POJK.03/2018 dated April 19, 2018, on Amendments to Financial Services Authority Regulation No. 7/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Structured Product Activities for Commercial Banks;
g. Financial Services Authority Regulation No. 21 of 2023 dated December 19, 2023, on Digital Services by Commercial Banks;
h. Financial Services Authority Regulation No. 39/POJK.03/2019 dated December 19, 2019, on Implementation of Anti-Fraud Strategy for Commercial Banks;
i. Financial Services Authority Regulation No. 11/POJK.03/2022 dated July 7, 2022, on Implementation of Information Technology by Commercial Banks;
j. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on Implementation of Commercial Bank Products;
k. Financial Services Authority Circular No. 33/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies (Bancassurance);
l. Financial Services Authority Circular No. 4/SEOJK.03/2017 dated January 16, 2017, on Implementation of Risk Management in Banks Conducting Activities Related to Mutual Funds;
m. Financial Services Authority Circular No. 11/SEOJK.03/2017 dated March 17, 2017, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
n. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated June 6, 2017, on Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
o. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated July 22, 2017, on Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;

p. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran; dan
q. Peraturan Bank Indonesia No. 23/7/PBI/2021 tanggal 1 Juli 2021 tentang Penyelenggara Infrastruktur Pembayaran.

4. Sistem Pengendalian Intern

a. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;

b. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017, tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;

c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;

d. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum; dan
e. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

5. Penilaian Tingkat Kesehatan Bank (TKB)

a. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum; dan
b. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

6. Permodalan

a. Peraturan Bank Indonesia No. 17/22/PBI/2015 tanggal 23 Desember 2015 tentang Kewajiban Pembentukan *Countercyclical Buffer*;
b. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
c. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2017 tanggal 12 Juli 2017 tentang Prinsip Kehati-hatian dalam Kegiatan Penyertaan Modal;
d. Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2018 tanggal 26 Maret 2018 tentang Penetapan Bank Sistemik dan *Capital Surcharge*;
e. Peraturan Otoritas Jasa Keuanga No. 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum;

p. Bank Indonesia Regulation No. 23/6/PBI/2021 dated July 1, 2021, on Payment Service Providers; and
q. Bank Indonesia Regulation No. 23/7/PBI/2021 dated July 1, 2021 on Payment Infrastructure Providers.

4. Internal Control System

a. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks;
b. Financial Services Authority Regulation No. 46/POJK.03/2017, dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks;
c. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 29, 2019, on Implementation of Internal Audit Function at Commercial Banks;
d. Financial Services Authority Circular No. 13/SEOJK.03/2017 dated March 17, 2017, on Implementation of Governance for Commercial Banks; and
e. Financial Services Authority Circular No. 35/SEOJK.03/2017 dated July 7, 2017, on Standard Guidelines for Internal Control System for Commercial Banks.

5. Assessment of Bank Soundness Level (TKB)

a. Financial Services Authority Regulation No. 4/POJK.03/2016 dated January 26, 2016, on Soundness Level of Commercial Banks; and
b. Financial Services Authority Circular No. 14/SEOJK.03/2017 dated March 17, 2017, on Assessment of Soundness Level of Commercial Banks.

6. Capital

a. Bank Indonesia Regulation No. 17/22/PBI/2015 dated December 23, 2015, on the Obligation to Form a Countercyclical Buffer;
b. Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016, on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirement for Commercial Banks;
c. Financial Services Authority Regulation No. 36/POJK.03/2017 dated July 12, 2017, on Prudential Principles in Equity Participation Activities;
d. Financial Services Authority Regulation No. 2/POJK.03/2018 dated March 26, 2018, on Determination of Systemic Bank and Capital Surcharge;
e. Financial Services Authority Regulation No. 31/POJK.03/2019 dated December 2, 2019, on the Requirement to Fulfill Leverage Ratios for Commercial Banks;

f. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*;

g. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tanggal 2 Juni 2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;

h. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar bagi Bank Umum;

i. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 tentang perubahan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;

j. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum; dan

k. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum.

7. Manajemen Kelangsungan Usaha

a. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2017 tanggal 04 April 2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik; dan

b. Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/2021 tanggal 29 Maret 2021 tentang Rencana Resolusi bagi Bank Umum.

8. Transparansi dan Publikasi Laporan Bank

a. Peraturan Otoritas Jasa Keuangan No. 63/POJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan;

b. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2019 tanggal 18 Desember 2019 tentang Penyampaian Laporan melalui Portal Pelaporan Terintegrasi;

c. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank; dan

f. Financial Services Authority Circular No. 26/SEOJK.03/2016 dated July 14, 2016, on the Minimum Capital Adequavy Requirement for Commercial Banks in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;

g. Financial Services Authority Circular No. 20/SEOJK.03/2016 dated June 2, 2016, on Conversion Features into Ordinary Shares or Write Down of Additional Core Capital Instruments and Supplementary Capital;

h. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach for Commercial Banks;

i. Financial Services Authority Circular No. 11/SEOJK.03/2018 dated August 15, 2018, on Amendments to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach;

j. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks; and

k. Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021, on Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks.

7. Business Continuity Management

a. Financial Services Authority Regulation No. 14/POJK.03/2017 dated April 4, 2017, on Action Plan (Recovery Plan) for Systemic Banks; and

b. Deposit Insurance Corporation Regulation (LPS) No. 1/2021 dated March 29, 2021, on the Resolution Plan for Commercial Banks.

8. Transparency and Publication of Bank Reports

a. Financial Services Authority Regulation No. 63/POJK.03/2020 dated December 22, 2020, on Commercial Bank Reporting through Financial Services Authority Reporting System;

b. Financial Services Authority Regulation No. 36/POJK.03/2019 dated December 18, 2019, on Submission of Reports through the Integrated Reporting Portal;

c. Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019, on Transparency and Publication of Bank Reports; and

d. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

9. Perlindungan Nasabah

a. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;

b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tanggal 10 September 2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;

c. Peraturan Bank Indonesia No. 3 Tahun 2023 tanggal 27 Juni 2023 tentang Perlindungan Konsumen Bank Indonesia; dan

d. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

10. Perlindungan Data

Undang-undang Republik Indonesia No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi.

d. Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020, on Transparency and Publication of Conventional Commercial Bank Reports.

9. Customer Protection

a. Financial Services Authority Regulation No. 6/POJK.07/2022 dated April 14, 2022, on Consumer and Community Protection in the Financial Services Sector;

b. Financial Services Authority Regulation No. 18/POJK.07/2018 dated September 10, 2018, on Consumer Complaint Services in the Financial Services Sector;

c. Bank Indonesia Regulation No. 3 of 2023 dated June 27, 2023, on Bank Indonesia Consumer Protection; and

d. Financial Services Authority Circular No. 17/SEOJK.07/2018 dated December 6, 2018, on Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector.

10. Data Protection

Law of the Republic of Indonesia No. 27 of 2022 dated October 17, 2022, on Protection of Personal Data.

Proses Penerapan Sistem Manajemen Risiko

Bank mengimplementasikan manajemen risiko mengacu pada ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Bank menjalankan manajemen risiko secara efektif dengan berlandaskan pada 4 pilar utama, yang mencakup:

Risk Management System Implementation Process

The Bank implements risk management by referring to the provisions stipulated in Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks. The Bank effectively implements risk management based on 4 main pillars, which include:



Pengawasan Aktif Dewan Komisaris dan Direksi

Tanggung jawab utama Dewan Komisaris dan Direksi adalah memastikan penerapan manajemen risiko berjalan secara efektif, memahami seluruh potensi risiko, serta menjalankan fungsi strategis dalam mendukung dan mengawasi keberhasilan pengelolaan risiko di seluruh unit kerja. Melalui Komite Pemantau Risiko, Dewan Komisaris mengevaluasi kebijakan, efektivitas pelaksanaan, serta pengelolaan risiko yang dilakukan oleh Direksi.

Didukungan oleh Komite Manajemen Risiko, Direksi menetapkan arah kebijakan, strategi, dan pelaksanaan manajemen risiko secara menyeluruh. Direksi juga memastikan bahwa seluruh risiko material telah diidentifikasi, dimitigasi, dan ditindaklanjuti secara tepat, termasuk melakukan perbaikan atas penyimpangan dalam kegiatan usaha. Di samping itu, Direksi bertanggung jawab atas penerapan budaya manajemen risiko dan peningkatan kesadaran risiko di seluruh jenjang organisasi.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Bank telah memiliki Kebijakan Manajemen Risiko yang memuat prinsip dasar dan kerangka kerja utama dalam pengelolaan risiko, serta menjadi dasar bagi penyusunan seluruh prosedur dan pedoman terkait. Penetapan kebijakan dan prosedur disesuaikan dengan karakteristik kegiatan usaha, meliputi aktivitas perkreditan, *treasury*, operasional, manajemen TI, sumber daya manusia, dan lainnya.

Penetapan limit untuk setiap jenis risiko disesuaikan dengan tingkat risiko yang ditoleransi serta pengalaman pengelolaannya. Limit risiko ditinjau secara berkala sesuai perubahan kondisi internal maupun eksternal. Penetapan limit risiko, *risk tolerance*, dan eksposur risiko merupakan tanggung jawab Direksi, dengan mempertimbangkan kapasitas permodalan, kesiapan sistem manajemen risiko, ketersediaan sumber daya, serta ketentuan regulator yang berlaku.

Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko yang dilaksanakan Bank sebagai berikut:

1. Identifikasi
   Bank melakukan analisis terhadap seluruh jenis dan karakteristik risiko yang melekat pada setiap kegiatan usaha, produk, dan jasa. Identifikasi ini dilakukan secara proaktif dan mencakup seluruh aktivitas bisnis, termasuk sumber potensi risiko, kemungkinan terjadinya, serta dampaknya terhadap Bank.

Active Supervision of the Board of Commissioners and Board of Directors

The main responsibility of the Board of Commissioners and Board of Directors is ensuring the effective implementation of risk management, understanding all potential risks, and carrying out strategic functions to support and oversee the success of risk management across all divisions. Through the Risk Monitoring Committee, the Board of Commissioners evaluates policies, effectiveness of implementation, and risk management carried out by the Board of Directors.

Supported by the Risk Management Committee, the Board of Directors determines the overall direction of policy, strategy, and implementation of risk management. The Board of Directors also ensures that all material risks are identified, mitigated, and followed up appropriately, including making improvements to irregularities in business activities. In addition, the Board of Directors is responsible for implementing risk management culture and increasing risk awareness at all levels of the organization.

Adequacy of Policies, Procedures, and Determination of Limits

The Bank has the Risk Management Policy that contains basic principles and main frameworks in managing risk, and serves as the basis for preparing all related procedures and guidelines. The determination of policies and procedures is adjusted to the characteristics of business activities, including credit activities, treasury, operations, IT management, human resources, and others.

The determination of limits for each type of risk is adjusted to the level of risk tolerated and experience on its management. Risk limits are reviewed periodically in accordance with changes in internal and external conditions.
Determination of risk limits, risk tolerance, and risk exposure is the responsibility of the Board of Directors, by considering capital capacity, risk management system readiness, availability of resources, and applicable regulatory requirements.

Risk Management Process and Risk Management Information System

The risk management process implemented by the Bank is as follows:

1. Identification
   The Bank analyzes all types and characteristics of risk inherent in each business activity, product, and service. This identification is carried out proactively and covers all business activities, including potential sources of risk, possibility of occurrence, and its impact on the Bank.

2. Pengukuran
   Pengukuran dilakukan untuk mengetahui tingkat eksposur risiko sebagai dasar pengendalian risiko dan penilaian kecukupan Kewajiban Penyediaan Modal Minimum. Pengukuran ini dilakukan secara berkala terhadap produk, portofolio, maupun seluruh aktivitas bisnis Bank. Pendekatan yang digunakan dapat bersifat kuantitatif, kualitatif, atau kombinasi keduanya, baik berdasarkan ketentuan regulator maupun praktik terbaik (*best practice*).
3. Pemantauan
   Pemantauan bertujuan untuk memastikan bahwa risiko telah dikelola secara memadai, baik dalam hal pencapaian batas risiko maupun efektivitas mitigasi yang diterapkan. Cakupan pemantauan meliputi eksposur risiko atas portofolio produk dan aktivitas usaha, kesesuaian dengan *risk appetite* dan toleransi risiko, kepatuhan terhadap limit, serta pelaksanaan kebijakan dan prosedur yang berlaku.
4. Pengendalian
   Pengendalian dilakukan untuk mengelola risiko yang berpotensi mengganggu keberlangsungan usaha Bank. Salah satu bentuk pengendalian dilakukan melalui penetapan limit *risk appetite* dan *risk tolerance* guna menjaga stabilitas permodalan.

Sistem Pengendalian Internal

Dilakukan secara menyeluruh dengan menggunakan konsep *three lines* of defence dan telah diimplementasikan melalui:

1. Adanya pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit* atau *first line of defence*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) dalam struktur organisasi;
2. Penetapan risk management unit sebagai unit kerja independen (*second line of defence*) yang bertanggung jawab dalam penyusunan kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, serta validasi data;
3. Pelaksanaan pemeriksaan secara berkala oleh Satuan Kerja Audit Intern (*third line of defence*) untuk menilai efektivitas pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Penerapan sistem pengawasan melekat melalui pemisahan fungsi secara tegas dengan menerapkan prinsip *maker*, *checker*, dan *approval* pada seluruh kegiatan operasional.

2. Measurement
   Measurements are carried out to determine the level of risk exposure as a basis for risk control and assessment of the adequacy of Capital Adequacy Ratio. These measurements are conducted periodically on products, portfolios, and all of the Bank's business activities. The approach used can be quantitative, qualitative, or a combination of both, either based on regulatory provisions or best practices.

3. Monitoring
   Monitoring aims at ensuring that risk has been managed adequately, both in achieving risk limits and effectiveness of the mitigation applied. The scope of monitoring includes risk exposure to product portfolio and business activities, compliance with risk appetite and risk tolerance, compliance with limits, and implementation of applicable policies and procedures.

4. Control
   Control is carried out to manage risks that have the potential to disrupt the Bank's business continuity. One form of control is conducted through the determination of risk appetite and risk tolerance limits to maintain the capital stability.

Internal Control System

Carried out comprehensively by using the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between operational divisions (risk taking unit or first line of defence) and divisions that carry out the risk control functions (risk management unit) in the organizational structure;
2. Establishment of risk management unit as an independent division (second line of defence) that is responsible for preparing risk management policies, risk measurement methodologies, risk limit evaluations, and data validation;
3. Implementation of regular audit by the Internal Audit Division (third line of defence) to assess the effectiveness of the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of an inherent monitoring system through a strict separation of functions, by applying the principles of maker, checker, and approval to all operational activities.

Strukur Organisasi Sistem Manajemen Risiko

Bank telah membentuk unit-unit kerja khusus dalam struktur organisasi manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Unit-unit kerja tersebut bertugas mengelola berbagai jenis risiko yang melekat pada Bank dengan mempertimbangkan kompleksitas kegiatan usaha yang dijalankan. Informasi terkait organisasi manajemen risiko diuraikan sebagai berikut:

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite yang berada di bawah Dewan Komisaris dengan tanggung jawab memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko serta Satuan Kerja Manajemen Risiko, termasuk menilai kesesuaian antara kebijakan manajemen risiko dengan implementasinya. Informasi lebih lanjut mengenai Komite Pemantau Risiko dijelaskan dalam bagian Komite di Bawah Dewan Komisaris pada bab Tata Kelola Perusahaan ini.

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite eksekutif yang berada di bawah Direksi dan bertugas mengevaluasi proses manajemen risiko di Bank serta memastikan penerapan kerangka manajemen risiko berjalan secara menyeluruh. Informasi lebih lengkap mengenai Komite Manajemen Risiko telah disampaikan pada bagian Komite di Bawah Direksi pada bab Tata Kelola Perusahaan ini.

Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko merupakan unit kerja independen yang bertanggung jawab mengoordinasikan dan menyosialisasikan seluruh proses manajemen risiko di Bank guna mengurangi potensi serta dampak risiko yang mungkin terjadi. Satuan Kerja Manajemen Risiko memastikan adanya proses yang terintegrasi dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko, sekaligus menyusun laporan terkait tingkat risiko serta membangun sistem pengendalian internal yang efektif dan andal.

Pedoman Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko melaksanakan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang disusun sesuai dengan ketentuan dari Peraturan Otoritas Jasa Keuangan.

Organizational Structure of the Risk Management System

The Bank has established specific divisions in the risk management organizational structure, in accordance with the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks. These divisions are in charge of managing various risk types inherent in the Bank with due observance of the complexity of business activities carried out. Information on risk management organizations is described as follows:

Risk Monitoring Committee

The Risk Monitoring Committee is a committee under the Board of Commissioners that is responsible for monitoring and evaluating the duty implementation of Risk Management Committee and Risk Management Division, including evaluating the conformity of risk management policies with their implementation. Further information on Risk Monitoring Committee is explained in the Committees under the Board of Commissioners section in this Corporate Governance chapter.

Risk Management Committee

The Risk Management Committee is an executive committee under the Board of Directors that is in charge of evaluating the risk management process in the Bank and ensuring that the risk management framework is implemented comprehensively. Complete information on Risk Management Committee is presented in the Committees under the Board of Directors section in this Corporate Governance chapter.

Risk Management Division

The Risk Management Division is an independent division responsible for coordinating and disseminating the Bank's entire risk management processes in order to reduce the potential and impact of risks that may occur. The Risk Management Division ensures an integrated process in identifying, measuring, monitoring, and controlling risks, as well as preparing reports related to risk levels and building an effective and reliable internal control system.

Risk Management Division Charter

The Risk Management Division carries out its duties and responsibilities based on the charter prepared in accordance with the provisions of Financial Services Authority Regulation.

Komposisi dan Sertifikasi Manajemen Risiko

Bank aktif melibatkan jajaran manajemen dalam program sertifikasi manajemen risiko untuk meningkatkan kompetensi dan pemahaman dalam mengelola risiko secara efektif. Selain itu, pelatihan penyegaran (*refreshment training*) rutin diselenggarakan untuk memastikan bahwa para peserta sertifikasi tetap memahami dan mampu menerapkan prinsip-prinsip manajemen risiko terkini. Berikut informasi sertifikasi manajemen risiko yang dimiliki manajemen Bank pada tahun 2024:

Composition and Risk Management Certification

The Bank actively involves the management in risk management certification programs to improve the competency and understanding in managing risk effectively. In addition, refreshment training is regularly held to ensure that certification participants continue to understand and apply the latest risk management principles. The following was information on risk management certification held by the Bank's management in 2024:

Jenjang Level	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Other	Total
Jenjang 4 **Level 4**	-	-	-	127	127
Jenjang 5 **Level 5**	-	-	21	58	79
Jenjang 6 **Level 6**	3	-	2	2	7
Jenjang 7 **Level 7**	1	5	-	-	6
Total	4	5	23	187	219

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Dalam menjalankan fungsinya, Satuan Kerja Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut:

1. Bertanggungjawab terhadap pelaksanaan/penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
2. Mengevaluasi kebijakan, kerangka, dan strategi manajemen risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II, BASEL III, dan BASEL III *Reforms* di Bank;
4. Bertanggung jawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
5. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko secara berkala (per semester);
6. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang berbeda dari prosedur normal berdasarkan analisa profil

Duties and Responsibilities of the Risk Management Division

In performing its functions, the Risk Management Division has duties and responsibilities as follows:

1. Be responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;
2. Evaluate risk management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
3. Coordinate the implementation of risk management in accordance with BASEL Accord II, BASEL III, and BASEL III Reforms at the Bank;
4. Be responsible for preparing the Bank's risk profile on a regular basis and report and present it to the Authority, including but not limited to coordinate assessments and compile a risk-based bank rating;
5. Coordinate the calculation of capital requirements according to the risk profile, including but not limited to preparing guidelines for the Internal Capital Adequacy Assessment Process and calculating the minimum capital adequacy requirement according to the risk profile periodically (per semester);
6. Provide recommendations on matters related to business decisions that are different from normal procedures based on risk profile analysis, including

risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan RBB atau pengambilan posisi/eksposur risiko yang melampaui limit yang ditetapkan (*risk appetite & risk tolerance);*

7. Mengevaluasi dan menyempurnakan prosedur dan sarana/perangkat untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, termasuk namun tidak terbatas pada parameter perhitungan *inherent risk* dan kualitas penerapan manajemen risiko pada masing-masing risiko;
8. Memantau dan menganalisa portofolio (eksposur) risiko baik secara keseluruhan maupun per jenis risiko termasuk namun tidak terbatas pada analisa portofolio dan dampaknya terhadap toleransi risiko dan limit yang ditetapkan;
9. Melakukan *stress test* baik berkala maupun insidental untuk mengetahui dan sekaligus upaya mitigasi atas dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
10. Melakukan analisa risiko (*risk assessment*) terhadap pedoman yang diusulkan oleh Unit Bisnis atau Operasional (*risk taking unit*);
11. Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan/atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan;
12. Mengevaluasi akurasi dan validitas data yang digunakan Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern;
13. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan: kecukupan kerangka manajemen risiko, keakuratan metodologi penilaian risiko, dan kecukupan sistem informasi manajemen risiko;
14. Menyusun dan mengevaluasi *business impact analysis* dan *risk assessment* terkait dengan perencanaan *business continuity planning*;
15. Menumbuhkembangkan dan sekaligus memastikan budaya risiko (*risk awareness*) telah terinternalisasi dengan baik kepada seluruh karyawan, termasuk berkoordinasi dengan Satuan Kerja Audit Intern terkait *root cause analysis* atas temuan pemeriksaan Satuan Kerja Audit Intern; dan
16. Bertindak sebagai narahubung (*liaison officer*) untuk permasalahan *risk management* Bank bagi pihak internal maupun eksternal.

decisions to exceed business expansions that are significant compared to the RBB or take positions/ risk exposures that exceed the established limits (risk appetite & risk tolerance);

7. Evaluate and improve the procedures and facilities/tools for the process of identifying, measuring, monitoring, and controlling risks, including but not limited to the inherent risk calculation parameters and the quality of risk management implementation for each risk;
8. Monitor and analyze the risk portfolio (exposure) both as a whole and per type of risk including but not limited to portfolio analysis and its impact on risk tolerance and the established limits;
9. Conduct stress tests both periodically and incidentally to identify and at the same time mitigate the impact of the implementation of risk management policies and strategies on the Bank's portfolio or performance as a whole;
10. Conduct a risk analysis (risk assessment) of the guidelines proposed by the Business or Operational Unit (risk taking unit);
11. Review proposed new activities and/or products developed by a particular unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank;
12. Evaluate the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes;
13. Carry out regular reviews with a frequency adjusted to the needs of the Bank to ensure: adequacy of risk management framework, accuracy of risk assessment methodology, and adequacy of risk management information system;
14. Prepare and evaluate business impact analysis and risk assessment related to business continuity planning;
15. Develop and at the same time ensure risk culture (risk awareness) is properly internalized to all employees, including coordinating with the Internal Audit Division regarding root cause analysis of the Internal Audit Division audit findings; and
16. Act as a liaison officer for the Bank's risk management issues for both internal and external parties.

Laporan Pelaksanaan Kerja Satuan Kerja Manajemen Risiko

Sepanjang tahun 2024, Satuan Kerja Manajemen Risiko telah menjalankan berbagai kegiatan sesuai dengan tugas dan tanggung jawabnya, sebagai berikut:

1. Perhitungan dan Laporan *Liquidity Coverage Ratio*;
2. Perhitungan dan Laporan *Net Stable Funding Ratio*;
3. Perhitungan dan Laporan KPMR ATMR – Basel III *Reform*;
4. Perhitungan dan Laporan *Sensitivity to Market Risk*;
5. Perhitungan dan Laporan Rasio Pengungkit;
6. Penilaian Profil Risiko;
7. Eksposur Risiko – Publikasi;
8. Laporan Manajemen Risiko untuk Bapepam;
9. Penilaian Tingkat Kesehatan Bank;
10. Penilaian *Internal Capital Adequacy Assessment Process* (ICAAP);
11. Perhitungan *Stress Test*;
12. Laporan Penilaian Penerapan Manajemen Risiko Operasional Secara Kualitatif;
13. Laporan Penilaian Penerapan Manajemen Risiko Kredit Secara Kualitatif;
14. Laporan Penilaian Penerapan Manajemen Risiko Pasar Secara Kualitatif;
15. Perhitungan ATMR Risiko Operasional – Basel III *Reform*;
16. Pengisian Survei *Supply* Perbankan;
17. Pengisian Survei Risiko Sistemik Indonesia;
18. *Digital Maturity Bank Assessment*;
19. IT *Maturity* Level;
20. Laporan *Cyber Patrol*;
21. *Cyber Risk Maturity Level*;
22. *Maturity* Ketahanan dan Keamanan Siber;
23. Strategi *Anti-Fraud*;
24. *Fraud* Transfer Dana;
25. *Stress Test Recovery Plan*;
26. Stress Test Resolution Plan;
27. Merancang batas *risk appetite* dan *risk tolerance* tahun 2025;
28. Sosialisasi budaya risiko kepada seluruh tingkat organisasi; dan
29. Melakukan kajian pedoman dan aktivitas/produk baru.

Pengembangan Kompetensi Satuan Kerja Manajemen Risiko

Sepanjang tahun 2024, Satuan Kerja Manajemen Risiko aktif mengikuti berbagai program pelatihan dan sertifikasi guna memperkuat kapabilitas dalam pengelolaan risiko, kepatuhan, serta keamanan informasi. Program-program tersebut mencakup topik strategis seperti manajemen risiko terintegrasi, pencegahan kejahatan keuangan, keamanan siber, hingga penyelesaian sengketa berbasis ESG. Kegiatan ini merupakan bagian dari komitmen Bank dalam memastikan penerapan manajemen risiko yang efektif dan sesuai dengan perkembangan regulasi serta dinamika industri perbankan.

Report on the Implementation of Risk Management Division's Work

Throughout 2024, the Risk Management Division carried out various activities in accordance with its duties and responsibilities, as follows:

1. Calculation and Report of Liquidity Coverage Ratio;
2. Calculation and Report of Net Stable Funding Ratio;
3. Calculation and Report of KPMR RWA – Basel III Reform;
4. Calculation and Report of Sensitivity to Market Risk;
5. Calculation and Report of Leverage Ratio;
6. Risk Profile Assessment;
7. Risk Exposure – Publication;
8. Risk Management Report for Bapepam;
9. Assessment of Bank Soundness Level;
10. Assessment of Internal Capital Adequacy Assessment Process (ICAAP);
11. Calculation of Stress Test;
12. Qualitative Assessment Report on the Implementation of Operational Risk Management;
13. Qualitative Assessment Report on the Implementation of Credit Risk Management;
14. Qualitative Assessment Report on the Implementation of Market Risk Management;
15. Calculation of Operational Risk RWA – Basel III Reform;
16. Survey Completion of Banking Supply;
17. Survey Completion of Indonesian Systemic Risk;
18. Digital Maturity Bank Assessment;
19. IT Maturity Level;
20. Cyber Patrol Report;
21. Cyber Risk Maturity Level;
22. Maturity of Cyber Resilience and Security;
23. Anti-Fraud Strategy;
24. Fund Transfer Fraud;
25. Stress Test Recovery Plan;
26. Stress Test Resolution Plan;
27. Designing risk appetite and risk tolerance limits in 2025;
28. Dissemination of risk culture to all levels of the organization; and
29. Reviewing new guidelines and activities/products.

Competency Development of the Risk Management Division

Throughout 2024, the Risk Management Division actively attended various training and certification programs to strengthen its capabilities in risk management, compliance, and information security. These programs covered strategic topics such as integrated risk management, financial crime prevention, cybersecurity, and ESG-based dispute resolution. These activities were part of the Bank's commitment to ensuring the implementation of effective risk management in accordance with the regulatory developments and the dynamics of banking industry.

Penilaian Profil Risiko

Mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, Perseroan secara berkala melakukan evaluasi terhadap profil risiko yang dihadapi. Per Desember 2024, hasil evaluasi menunjukkan bahwa Perseroan berhasil mempertahankan Profil Risiko dengan Peringkat Komposit 2 (PK2), mencerminkan pengelolaan risiko yang efektif. Rincian hasil penilaian disajikan sebagai berikut:

Risk Profile Assessment

Referring to the Financial Services Authority Regulation on the Implementation of Risk Management for Commercial Banks, the Company periodically evaluates the risk profile faced. As of December 2024, the evaluation results showed that the Company managed to maintain a Risk Profile with Composite Rating 2 (PK2), which reflected an effective risk management. Details of the assessment results are presented as follows:

Jenis Risiko Type of Risk	Penilaian Desember 2024 December 2024 Assessment		
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk
Kredit Credit	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2
Likuiditas Liquidity	*Low*	*Satisfactory*	Peringkat 2 Rating 2
Pasar Market	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2
Operasional Operational	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2
Hukum Legal	*Low*	*Satisfactory*	Peringkat 2 Rating 2
Reputasi Reputation	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2
Stratejik Strategic	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2
Kepatuhan Compliance	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2
Peringkat Profil Risiko Risk Profile Rating	*Low to Moderate*	*Satisfactory*	Peringkat 2 Rating 2

Upaya Peningkatan Budaya Risiko

Perseroan menerapkan budaya sadar risiko di seluruh tingkat organisasi untuk memitigasi risiko yang dapat mengganggu keberlanjutan usaha. Peningkatan budaya sadar risiko dilakukan melalui berbagai upaya berikut:

1. Induksi untuk karyawan baru mengenai *risk awareness*;
2. Sosialisasi secara *inhouse* untuk kepala divisi/bagian/cabang mengenai ketahanan dan keamanan dalam menghadapi risiko siber; dan
3. Sosialisasi melalui *email* Satuan Kerja Manajemen Risiko mengenai beberapa bahasan, antara lain minimalisasi denda otoritas, memastikan keamanan *password*, bijak menggunakan *corporate email*, mencegah *ransomware*, *infected e-mail*, dan *dual control/four eyes' principles concept* dan budaya digital.

Efforts to Improve Risk Culture

The Company implements risk awareness culture at all levels of the organization to mitigate risks that may disrupt business sustainability. The improvement of risk awareness culture is carried out through the following efforts:

1. Induction for new employees regarding risk awareness;
2. In-house dissemination for division/section/branch heads regarding resilience and security in facing cyber risks; and
3. Dissemination through email from the Risk Management Division regarding several topics, including minimizing authority fine, ensuring password security, using corporate email wisely, preventing ransomware, infected email, and dual control/four eyes' principles concept and digital culture.

PENGUNGKAPAN PERMODALAN
Disclosure of Capital

Bank Ganesha memiliki modal yang memadai dan struktur permodalan yang kokoh untuk mendukung ekspansi usaha serta memenuhi ketentuan regulator. Sesuai Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Kewajiban Penyediaan Modal Minimum Bank Umum, struktur permodalan Bank terdiri dari:

1. Modal inti (*tier* 1), yang meliputi:
   a. Modal inti utama (*common equity tier* 1);
   b. Modal inti tambahan (*additional tier* 1); dan
2. Modal pelengkap (*tier* 2).

Berikut informasi profil permodalan Bank Ganesha dalam 2 tahun terakhir:

Bank Ganesha has an adequate capital and a solid capital structure to support business expansion and comply with regulatory requirements. Pursuant to Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, on Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, the Bank's capital structure consists of:

1. Core capital (tier 1), which includes:
   a. Prime core capital (common equity tier 1);
   b. Additional core capital (additional tier 1); and
2. Supplementary capital (tier 2).

The following is information on Bank Ganesha's capital profile in the past 2 years:

(dalam jutaan Rupiah / in millions of Rupiah)

Jenis Modal	2024	2023	Type of Capital
Modal Inti	**3.308.800**	3.103.747	Core Capital
Modal Pelengkap	**51.758**	37.662	Supplementary Capital
Jumlah Modal	**3.360.558**	**3.141.409**	**Total Capital**

Struktur permodalan yang solid mendukung rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank secara individual, yang per 31 Desember 2024 tercatat sebesar 72,55%. Angka ini menunjukkan penurunan dibandingkan dengan capaian tahun sebelumnya sebesar 94,38%.

A solid capital structure supports the Bank's individual Capital Adequacy Ratio (CAR), which as of December 31, 2024, was recorded at 72.55%. This figure showed a decrease compared to previous year's achievement of 94.38%.

PENGUNGKAPAN EKSPOSUR RISIKO
Disclosure of Risk Exposure

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank secara rutin menyampaikan laporan profil risiko setiap triwulan kepada Otoritas Jasa Keuangan. Laporan tersebut berisi eksposur terhadap risiko kredit, likuiditas, pasar, operasional, hukum, strategis, reputasi, dan kepatuhan.

Pursuant to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, the Bank regularly submits risk profile reports on a quarterly basis to the Financial Services Authority. These reports consist of exposure to credit, liquidity, market, operational, legal, strategic, reputation, and compliance risks.

Risiko Kredit

Risiko Kredit - Pengungkapan Kualitatif Umum Bank secara Individu

Merupakan risiko kerugian akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank.

Credit Risk

Credit Risk - General Qualitative Disclosures of the Bank, Individually

Risk due to failure of debtors and/or other parties in fulfilling obligations to the Bank.

Implementasi Risiko Kredit

Dasar Bank melakukan Penerapan Manajemen Risiko untuk Risiko Kredit adalah Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Sedangkan pedoman internal mengacu pada Batas Wewenang Memutus. Manajemen Risiko Kredit meliputi seluruh proses kredit, mulai dari *end-to-end* dan kriteria penyaluran kredit, organisasi dan persetujuan, penetapan margin, pemantauan, manajemen kredit bermasalah, hingga pengelolaan portofolio.

Pengelolaan risiko kredit mencakup semua aktivitas eksposur risiko kredit yang signifikan dan selaras dengan tujuan strategis Bank. Model Bisnis Bank sesuai dengan Profil Risiko Kredit di mana tata kelola Risiko kredit dilakukan pada tahap transaksional maupun portofolio meliputi proses identifikasi, pengukuran, pemantauan, dan pengendalian.

Untuk menetapkan kebijakan manajemen risiko kredit dan limit risiko kredit, kriterianya adalah:

1. Senantiasa memantau perkembangan kualitas kredit, penanganan berikut upaya penyelesaian kredit bermasalah yang dilakukan oleh Satuan Tugas Penyelesaian Kredit Bermasalah setiap bulan;
2. Menentukan *risk appetite* dan *risk tolerance* yang searah dengan visi, misi, rencana, dan strategi bisnis Bank;
3. Bank memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut menetapkan limit risiko kredit pada level portofolio atau level bank secara keseluruhan yang dilaksanakan untuk seluruh produk dan aktivitas bank yang berisiko kredit, dengan tetap memperhatikan kemampuan modal terhadap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur, dengan tujuan mengurangi risiko yang ditimbulkan karena konsentrasi penyaluran pinjaman; dan
4. Fungsi pengendalian internal melalui kajian Bagian Analisis Risiko Kredit dan opini kepatuhan dari Satuan Kerja Kepatuhan untuk proposal pengajuan kredit pada limit tertentu.

Penerapan manajemen risiko kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).

1. Dewan Komisaris bertanggung jawab dalam melakukan persetujuan dan peninjauan berkala atau sekurangnya

Credit Risk Implementation

The basis for the Bank to implement Risk Management for Credit Risk is the Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks. Meanwhile, the internal guidelines refer to the Limit of Decision-Making Authority. Credit Risk Management includes the entire credit process, from end-to-end and lending criteria, organization and approval, margin setting, monitoring, non-performing loan management, to portfolio management.

The credit risk management includes all significant credit risk exposure activities and is in line with the Bank's strategic objectives. The Bank's Business Model is in accordance with the Credit Risk Profile in which credit risk governance is carried out at transactional and portfolio stages including the identification, measurement, monitoring, and control processes.

To determine credit risk management policies and credit risk limits, the criteria are:

1. Constantly monitoring the development of credit quality, handling and efforts to resolve non-performing loans carried out by the Task Force for Non-Performing Loans Settlement every month;
2. Determining risk appetite and risk tolerance in line with the Bank's vision, mission, business plan, and strategy;
3. The Bank has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines determine credit risk limits at portfolio level or the bank level as a whole, which are implemented for all bank products and activities with credit risk, while still considering the capital capacity for risks or losses that arise, and the level of exposure, with the aim of reducing the risk caused by the concentration of lending; and
4. Internal control function through the study of Credit Risk Analysis Section and compliance opinions from the Compliance Division for credit submission proposals at certain limits.

Bank Ganesha's credit risk management is carried out through the design of an organizational structure that describes the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Division, Risk Management Division, and Internal Audit Division).

1. The Board of Commissioners is responsible for periodic or at least annual approval and review of the credit

secara tahunan mengenai strategi kebijakan risiko kredit. Strategi dan kebijakan tersebut harus mencerminkan batas toleransi Bank terhadap risiko dan merupakan pendekatan yang berkesinambungan dengan memperhatikan kondisi perekonomian dan komponen lain yang memengaruhi komposisi serta portofolio kredit;
2. Direksi memiliki tanggung jawab atas implementasi strategi dan kebijakan risiko kredit serta mengembangkan prosedur identifikasi, pengukuran, pemantauan dan pengendalian risiko kredit, yang mencakup penerapan standar pemberian kredit yang sehat, memantau dan mengendalikan risiko kredit dan identifikasi dan penanganan kredit bermasalah; dan
3. Fungsi manajemen risiko kredit (Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, dan Satuan Kerja Audit Intern) bersifat independen, memiliki tugas dan tanggung jawab yang jelas dan berjalan dengan baik terlihat dari proses pelaksanaan dan keputusan kredit yang dilakukan sesuai tugas unit kerja terkait dan kewenangan Komite Kredit yang telah ditetapkan.

Risiko kredit dikelola dengan menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit. Contoh tersebut antara lain pemisahan fungsi pejabat kredit antara pengusul dan pemutus kredit, penerapan *four eyes principle*, penerapan *credit scoring system* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Fungsi kontrol untuk risiko kredit secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:
1. Pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) didalam penetapan struktur organisasi;
2. Penetapan Satuan Kerja Manajemen Risiko sebagai unit kerja independen (*second line of defense*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan pemisahan fungsi dengan menggunakan konsep *maker, checker,* dan *approval* pada seluruh kegiatan operasional kredit.

Sistem informasi manajemen risiko kredit memberikan informasi kepada Dewan Komisaris, Direksi, dan seluruh tingkatan manajemen melaksanakan tugas dan tanggung jawabnya, termasuk memantau eksposur aktual terhadap

risk policies and strategies. These strategies and policies must reflect the Bank's tolerance limits for risk and constitute a sustainable approach by observing economic conditions and other components that affect the composition and credit portfolio;
2. The Board of Directors is responsible for implementing credit risk strategies and policies and developing credit risk identification, measurement, monitoring, and control procedures, including implementing sound credit provision standards, monitoring, and controlling credit risk, identifying, and handling non-performing loans; and
3. The credit risk management functions (Risk Management Division, Compliance Division, and Internal Audit Division) are independent, have clear duties and responsibilities and run well as seen from the credit implementation and decision-making process carried out in accordance with the established duties of relevant divisions and authority of Credit Committee.

Credit risk is managed by establishing several prudential banking principles that are reflected in credit policies, credit quality assessment procedures, management, and credit decision processes. Some of these examples include the separation of functions of credit officers between credit initiators and credit decision-makers, implementation of the four eyes principle, implementation of a credit scoring system for consumer credit, and separation of non-performing loans management.

The control function for overall credit risk uses the concept of three lines of defense and has been implemented through:
1. Clear separation of functions between operational divisions (risk taking unit) and divisions that carry out the risk control function (risk management unit) in determining the organizational structure;
2. Establishment of Risk Management Unit as an independent division (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of separation of functions using the concept of maker, checker, and approval to all credit operational activities.

The credit risk management information system provides information to the Board of Commissioners, Board of Directors, and all levels of management in carrying out their duties and responsibilities, including monitoring actual

limit yang ditetapkan telah mendekati atau melebihi limit yang perlu mendapat perhatian Direksi. Bank memiliki data seluruh eksposur kredit debitur secara grup dan individual dan melaporkannya kepada Direksi. Sistem informasi yang digunakan menjadi media bagi Direksi untuk melakukan identifikasi terhadap konsentrasi portofolio kredit, serta dikaji secara berkala guna memastikan kesesuaiannya dengan kompleksitas usaha Bank.

exposures to the established limits that are approaching or exceeding limits that require the attention of the Board of Directors. The Bank has data on all debtors' credit exposure as a group and individually and reports it to the Board of Directors. The information system used is a medium for the Board of Directors to identify the concentration of loan portfolio, and is reviewed periodically to ensure its compliance with the Bank;s business complexity.

Risiko Likuiditas

Manajemen risiko likuiditas bertujuan untuk mengurangi potensi ketidakmampuan Perseroan dalam mendapatkan sumber pendanaan arus kas serta memperkuat likuiditas struktural neraca Bank guna mendukung pertumbuhan jangka panjang yang berkelanjutan.

Manajemen Risiko Likuiditas (LIQA) Bank secara Individu

Risiko likuiditas merupakan risiko yang timbul akibat ketidakmampuan memenuhi kewajiban yang jatuh tempo melalui sumber pendanaan arus kas dan/atau aset likuid yang dapat diagunkan, tanpa mengganggu operasional maupun kondisi keuangan Bank.

Implementasi Rasio Likuiditas

Dalam menjamin kemampuan dalam memenuhi setiap kewajiban keuangan secara tepat waktu, Bank mengelola risiko likuiditas dengan menjaga tingkat likuiditas yang memadai dan optimal. Oleh karena itu, Bank telah menetapkan kebijakan dan pedoman likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, serta rencana pendanaan darurat (*contingency funding plan*).

Tujuan dari kebijakan ini untuk memastikan ketersediaan dana yang cukup setiap hari dalam memenuhi kewajiban baik dalam kondisi normal maupun krisis, dengan menggunakan berbagai sumber dana yang tersedia, termasuk memastikan adanya aset likuid berkualitas tinggi. Strategi pendanaan difokuskan pada penghimpunan dana pihak ketiga yang memiliki struktur yang sehat, stabil, dan berkelanjutan.

Untuk memperoleh gambaran yang akurat mengenai kondisi likuiditas, hasil pengukuran menggunakan rasio likuiditas dianalisis secara lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga dapat menghasilkan kesimpulan yang komprehensif dan tepat. Alat pengukur risiko likuiditas yang digunakan antara lain proyeksi arus kas, profil maturitas, rasio likuiditas, dan *stress test* risiko likuiditas.

Liquidity Risk

Liquidity risk management aims at reducing the potentiality of Company's inability to obtain cash flow funding sources and strengthen the structural liquidity of the Bank's balance sheet to support long-term and sustainable growth.

Liquidity Risk Management (LIQA) of the Bank, Individually

Liquidity risk is the risk arising due to the inability to meet due obligations through cash flow funding sources and/or liquid assets that can be pledged, without interfering the Bank's operations or financial conditions.

Liquidity Ratio Implementation

In ensuring the ability to fulfill all financial obligations in a timely manner, the Bank manages liquidity risk by maintaining adequate and optimal liquidity levels. Therefore, the Bank has established liquidity policies and guidelines that include liquidity management, optimal maintenance of liquidity reserves, funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plan.

The purpose of this policy is to ensure the availability of sufficient day-to-day funds to fulfill obligations both in normal and crisis conditions, by using various available funding sources, including ensuring the availability of high-quality liquid assets. The funding strategy is prioritized on collecting third-party funds that have a sound, stable, and sustainable structure.

To obtain an accurate overview of liquidity conditions, the measurements results using liquidity ratios are analyzed in more depth and linked to the latest qualitative information, resulting in comprehensive and accurate conclusions. The liquidity risk measurement tools used include cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.

Dalam rangka meningkatkan ketahanan likuiditas jangka pendek dan panjang, Perseroan melakukan uji ketahanan likuiditas terhadap potensi *maximum cashoutflow pattern* untuk memenuhi kebutuhan likuiditas selama 30 hari ke depan dalam skenario *stress test*, dengan tetap mempertahankan cadangan likuiditas dan stabilitas dana pihak ketiga secara optimal.

To increase short-term and long-term liquidity resilience, the Company conducts liquidity resilience tests on the potential maximum cashoutflow pattern to meet liquidity needs for the next 30 days in a stress test scenario, while maintaining optimal liquidity reserves and stability of third-party funds.

Risiko Pasar

Risiko Pasar - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko pasar merujuk pada potensi kerugian yang timbul dari perubahan kondisi pasar secara keseluruhan, yang mempengaruhi posisi neraca, rekening administratif, dan transaksi derivatif. Variabel pasar yang dikelola oleh Bank mencakup risiko suku bunga dan risiko nilai tukar.

Divisi *Treasury* sebagai *risk taking unit* menjalankan transaksi *treasury* sesuai prinsip kehati-hatian dan pedoman internal serta eksternal. Perseroan menetapkan Kebijakan Manajemen Risiko Pasar, Pedoman Transaksi *Treasury*, serta limit *risk appetite* dan *risk tolerance* yang diajukan oleh Satuan Kerja Manajemen Risiko.

Implementasi Rasio Pasar

Pelaksanaan kegiatan pengelolaan risiko pasar Bank dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Kebijakan risiko pasar termasuk strategi *trading* dan pengelolaan posisi *banking book* secara internal telah diatur Bank dalam Kebijakan *Treasury* dan Pedoman Transaksi *Treasury*.

1. Eksposur risiko pasar yang dimiliki oleh Bank relatif rendah.
   Dengan aktivitas *trading* yang tidak signifikan, terdapat kesenjangan (*mismatch*) posisi *trading book* yang tidak signifikan, yaitu rasio PDN Bank relatif sangat rendah, tidak terdapat transaksi derivatif, struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga dan *repricing gap* aset dan liabilitas minimal dampaknya terhadap pendapatan bunga maupun modal, portofolio Bank didominasi oleh instrumen keuangan yang tidak kompleks, serta aktivitas *trading* umumnya untuk memenuhi kebutuhan nasabah.
2. Bank telah melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap potensi kerugian atas pergerakan suku bunga pasar terhadap *interest rate gap, mark to market* atas surat berharga kategori *trading* dan AFS yang dimiliki Bank serta potensi kerugian pergerakan valuta asing.

Market Risk

Market Risk - General Qualitative Disclosures of the Bank, Individually

Market risk refers to the potential of losses arising from changes in overall market conditions, which affect the balance sheet position, off-balance sheet, and derivative transactions. Market variables managed by the Bank include interest rate risk and exchange rate risk.

The Treasury Division as a risk-taking unit carries out treasury transaction in accordance with the principle of prudence and internal and external guidelines. The Company establishes a Market Risk Management Policy, Treasury Transaction Guidelines, and risk appetite and risk tolerance limits proposed by the Risk Management Division.

Market Ratio Implementation

The implementation of the Bank's market risk management activities is based on the provisions of the Financial Services Authority, namely Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks. Market risk policies including trading strategies and internal management of banking book positions are regulated by the Bank in the Treasury Policy and Treasury Transaction Guidelines.

1. The Bank's market risk exposure is relatively low.

   With insignificant trading activities, there are insignificant position mismatch of trading book, namely the relatively very low ratio of the Bank's PDN, no derivative transactions, asset and liability structure that are less sensitive to changes in interest rates, and repricing gap of assets and the minimum liabilities that have impact on interest income and capital, the Bank's portfolio that is dominated by non-complex financial instruments, and trading activities that are generally to meet customer needs.
2. The Bank has identified, measured, monitored, and controlled potential losses from market interest rate movements against the interest rate gap, mark to market for securities in the trading and AFS categories owned by the Bank and potential losses from foreign exchange movements.

3. Proses identifikasi risiko pasar dilakukan dengan mengidentifikasi seluruh portofolio yang dimiliki Bank baik sisi aset dan liabilitas, portofolio surat berharga terhadap potensi meningkatnya risiko suku bunga sebagai akibat kebijakan kenaikan suku bunga The Fed yang berdampak terhadap penurunan harga portofolio Surat Berharga dengan kategori *trading* dan AFS serta dampak melemahnya nilai tukar rupiah terhadap Posisi Devisa Neto yang dimiliki.
4. Melakukan *stress test* dan pengukuran potensi kerugian terhadap dampak kebijakan The Fed terhadap meningkatnya suku bunga dengan metode *Interest Rate Risk in The Banking Book* untuk mengukur dampak terhadap *Net Interest Income* dan *Economic Value*, melakukan identifikasi dan pengukuran terhadap potensi kerugian portofolio Surat Berharga dengan metode *Present Value Book Value* (PVBV), sedangkan pengukuran risiko nilai tukar terhadap potensi melemahnya nilai tukar rupiah terhadap Posisi Devisa Neto yang dimiliki Bank dilakukan dengan metode *Variance Covariance*.
5. Melakukan pemantauan dan pengendalian terhadap potensi kerugian *mark to market* terhadap portofolio surat berharga secara harian untuk memastikan potensi kerugian dapat dimitigasi dengan baik.
6. Tidak terdapat pemindahan instrumen antar *Regulatory Books* yang dilakukan oleh Bank.

Struktur dan Organisasi Manajemen Risiko untuk Risiko Pasar

Dewan Komisaris dan Direksi telah dilibatkan dalam organisasi manajemen risiko pasar. Pada tingkat Dewan Komisaris telah dibentuk Komite Pemantauan Risiko sebagai pengawas tertinggi. Di tingkat Direksi telah dibentuk Komite Manajemen Risiko dan/atau ALCO yang berperan dalam pengendalian risiko serta pengelolaan Risiko Pasar.

Fungsi kontrol untuk risiko pasar secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja (*risk taking unit)* dengan unit kerja yang melaksanakan fungsi pengendalian risiko (Satuan Kerja Manajemen Risiko) didalam penetapan struktur organisasi;
2. Penetapan Satuan Kerja Manajemen Risiko sebagai unit kerja independen (*second line of defense*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan pemisahan fungsi antara lain *front office, back office,* dan *middle office.*

3. The market risk identification process is carried out by identifying the entire portfolio owned by the Bank, including in terms of assets and liabilities, portfolio of securities against the potential for increasing interest rate risk as a result of the Fed's interest rate hike policy, with impact on the decline in the price of portfolio of Securities with trading and AFS categories, and the impact of the weakening rupiah exchange rate on the Net Foreign Exchange Position owned.
4. Conducting stress tests and measuring potential losses against the impact of The Fed's policy on increasing interest rates using the Interest Rate Risk in The Banking Book method to measure the impact on Net Interest Income and Economic Value, identifying and measuring potential losses on Securities portfolios using the Present Value Book Value (PVBV) method, while measuring exchange rate risk against the potential weakening of the rupiah exchange rate against the Bank's Net Foreign Exchange Position is carried out by using the Variance Covariance method.
5. Conducting daily monitoring and control of potential mark to market losses on securities portfolios to ensure that potential losses can be mitigated properly.
6. There is no transfer of instruments between Regulatory Books carried out by the Bank.

Structure and Organization of Risk Management for Market Risk

The Board of Commissioners and Board of Directors have been engaged in the market risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee has been established as the highest supervisor. At the Board of Directors level, a Risk Management Committee and/or ALCO have been established with their roles in controlling risk and managing Market Risk.

The control function for overall market risk uses the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between divisions (risk taking unit) and divisions that carry out risk control function (Risk Management Division) in determining the organizational structure;
2. Establishment of the Risk Management Division as an independent division (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation
3. The Internal Audit Division regularly conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of separation of functions including front office, back office, and middle office.

Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), di antaranya dengan melakukan rapat ALCO setiap bulannya dan laporan pemantauan bulanan Profil Risiko Pasar yang didistribusikan kepada Direksi, Dewan Komisaris, dan unit kerja terkait.

The implementation of risk identification, measurement, monitoring, and control process is supported by the Risk Management Information System (MIS), including by holding monthly ALCO meetings and monthly monitoring reports on the Market Risk Profile distributed to the Board of Directors, Board of Commissioners, and relevant divisions.

Risiko Operasional

Risiko operasional adalah risiko yang terkait dengan setiap aktivitas dalam proses bisnis operasional yang dilakukan oleh Bank yang dapat memicu risiko reputasi, hukum, kepatuhan, dan risiko lainnya jika tidak dikelola dengan baik.

Bank mengidentifikasi risiko operasional melalui aplikasi *Operational Risk Self Assessment* dan *Loss Event Database*. Sementara pengukuran risiko operasional dilakukan dengan metode *Basic Indicator Approach* untuk menghitung kecukupan modal minimum.

Risiko Operasional - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko operasional merujuk pada potensi kerugian yang disebabkan oleh ketidakcukupan atau kegagalan dalam proses internal, kesalahan manusia, kegagalan sistem, atau akibat dari kejadian eksternal.

Implementasi Risiko Operasional

Tujuan pengelolaan risiko operasional untuk memitigasi eksposur risiko operasional yang dapat menyebabkan kerugian finansial maupun non-finansial bagi Perseroan. Manajemen risiko operasional dilakukan melalui berbagai alat seperti *Operational Risk Self Assessment*, *Loss Event Database*, dan penerapan *Business Continuity Management*. Perseroan juga terus meningkatkan pemahaman karyawan terhadap manajemen risiko dengan menanamkan budaya sadar risiko, meningkatkan kesadaran terhadap potensi kecurangan (*fraud awareness*), serta mengadakan sosialisasi dan pelatihan terkait manajemen risiko. Selain itu, penguatan pengendalian risiko dilakukan pada setiap aktivitas operasional.

Penerapan Manajemen Risiko

Pelaksanaan kegiatan pengelolaan Risiko Operasional Bank dilakukan berdasarkan ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Operational Risk

Operational risk is the risk associated with every activity in the operational business process carried out by the Bank, which can trigger reputation, legal, compliance, and other risks if not managed properly.

The Bank identifies operational risk through the Operational Risk Self Assessment and Loss Event Database applications. Meanwhile, operational risk is measured by using the Basic Indicator Approach method to calculate minimum capital adequacy.

Operational Risk - General Qualitative Disclosures of the Bank, Individually

Operational risk refers to the potential for losses due to inadequacy or failure in internal processes, human error, system failure, or as a result of external events.

Operational Risk Implementation

The objective of operational risk management is to mitigate operational risk exposures that can cause financial or non-financial losses to the Company. Operational risk management is implemented through various tools such as the Operational Risk Self Assessment, Loss Event Database, and the implementation of Business Continuity Management. The Company also continues to improve employee understanding of risk management by instilling risk awareness culture, increasing fraud awareness, and conducting dissemination and training related to risk management. In addition, risk control is strengthened in every operational activity.

Risk Management Implementation

The management activities of the Bank's Operational Risk is carried out based on the provisions of the Financial Services Authority, namely Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.

Struktur dan Organisasi Manajemen Risiko Operasional

1. Dewan Komisaris dan Direksi dilibatkan dalam organisasi manajemen risiko. Pada tingkat Dewan Komisaris dibentuk Komite Pemantau Risiko sebagai pengawas tertinggi. Komite Manajemen Risiko di tingkat Direksi berperan dalam pengendalian risiko serta selaku unit kontrol atau pemantau seluruh risiko pada kegiatan operasional Bank.
2. Struktur organisasi manajemen risiko operasional:
   a. Memisahkan garis tugas, tanggung jawab, dan kewenangan dengan jelas dan tegas disetiap fungsi pemilik risiko (*Risk Taking Unit*), fungsi kontrol dan pemantauan (Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan) serta fungsi pemeriksaan (Satuan Kerja Audit Intern);
   b. Tugas dan tanggung jawab serta kewenangan pada level aktivitas transaksi dibedakan fungsinya antara lain input, *maker, checker,* dan *approval* yang dituangkan juga dalam pedoman operasional Bank;
   c. Pemisahan fungsi kewenangan persetujuan secara independen dari fungsi yang melakukan transaksi operasional (Batas Wewenang Memutus Kredit, Daftar Wewenang Operasional, dan lain-lain); dan
   d. Satuan Kerja Manajemen Risiko melaksanakan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Bank untuk meminimalkan potensi maupun dampak dari berbagai jenis risiko yang dihadapi oleh Bank. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko dan membangun sistem pengendalian internal yang andal.
3. Fungsi kontrol untuk risiko operasional secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:
   a. Unit Kerja Operasional (*risk taking unit/first line)* dalam menjalankan seluruh aktivitas operasionalnya menggunakan konsep pengawasan melekat melakukan identifikasi, kontrol (*maker, checker*, dan *approval*) dan monitoring guna memastikan seluruh pelaksanaan operasional telah sesuai dengan pedoman dan ketentuan yang berlaku, menjamin keakuratan dan validitas data;
   b. Satuan Kerja Manajemen Risiko (*second line*) melakukan pemantauan dan pengukuran risiko operasional dampak kerugian operasional, evaluasi serta mengkaji kebijakan dan prosedur dalam rangka memastikan seluruh potensi risiko operasional telah teridentifikasi serta ada mitigasi yang memadai;

Structure and Organization of Operational Risk Management

1. The Board of Commissioners and Board of Directors are involved in the risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee is established as the highest supervisor. The Risk Management Committee at the Board of Directors level has roles in risk control and as a control unit or monitor of all risks in the Bank's operational activities.
2. The organizational structure of operational risk management:
   a. Separating the lines of duties, responsibilities, and authorities clearly and firmly in each risk owner function (Risk Taking Unit), control and monitoring function (Risk Management Division and Compliance Division), and audit function (Internal Audit Division);
   b. The duties, responsibilities, and authorities at transaction activity level are distinguished by their functions, including input, maker, checker, and approval which are also stated in the Bank's operational guidelines;
   c. Separation of approval authority function independently from the function that carries out operational transactions (Credit Decision Authority Limit, Operational Authority List, etc.); and
   d. The Risk Management Division carries out the function of coordinating and disseminating the overall risk management process of the Bank in order to minimize the potential and impact of various types of risks faced by the Bank. The Risk Management Division develops a comprehensive process for identifying, measuring, monitoring, and controlling risks, as well as submitting reports on risk levels and building a reliable internal control system.
3. The control function for overall operational risk uses the concept of three lines of defense and has been implemented through:
   a. The Operational Division (risk taking unit/first line) in carrying out all its operational activities uses the concept of inherent supervision to identify, control (maker, checker, and approval), and monitor to ensure that all operational implementation is in accordance with the applicable guidelines and provisions, guaranteeing data accuracy and validity;
   b. The Risk Management Division (second line) monitors and measures operational risk of the impact of operational losses, evaluates and reviews policies and procedures to ensure all potential operational risks are identified and have adequate mitigation;

c. Satuan Kerja Audit Intern (*third line*) melakukan pengawasan dengan pemeriksaan sesuai program audit untuk memastikan bahwa efektivitas pelaksanaan operasional Bank telah dilakukan sesuai dengan pedoman dan ketentuan yang berlaku dan sistem pengendalian internal;
d. Menerapkan konsep pengawasan melekat dengan menggunakan konsep *maker, checker*, dan *approval* pada seluruh kegiatan operasional;
e. Penetapan *limit risk appetite* dan *tolerance*; dan
f. Penetapan kewenangan persetujuan transaksi aktivitas operasional.

4. Perhitungan ATMR risiko operasional mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 mengenai Perhitungan ATMR Risiko Operasional dengan menggunakan pendekatan standar.
   Untuk risiko operasional berdasarkan laporan keuangan, Bank masuk dalam kategori *bucket* Indikator Bisnis 1 (IB 1) sehingga untuk tujuan perhitungan rata-rata kerugian tahunan menggunakan batasan minimum kejadian kerugian operasional (*loss event*) ditetapkan sebesar Rp300.000.000,-. Dengan menggunakan data historis kerugian operasional selama 10 tahun terakhir didapati bahwa *loss event* per kejadian tidak ada yang mencapai batasan minimum (Rp300.000.000,-), sehingga Bank menetapkan nilai FPKI sebesar 1, nilai FPKI digunakan sebagai faktor pengali dengan nilai KIB untuk menghasilkan nilai Modal Minimum Risiko Operasional (MMRO).
5. Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), serta digunakannya aplikasi pendukung lain seperti *Operational Risk Self Assessment*, *Loss Event Database,* dan *Report Reminder.*

c. The Internal Audit Division (third line) conducts supervision by examining according to the audit program to ensure that the effectiveness of the Bank's operations has been carried out in accordance with applicable guidelines and provisions and the internal control system;
d. Implementing the concept of inherent supervision using the concept of maker, checker, and approval in all operational activities;
e. Determining the risk appetite and tolerance limits; and
f. Determining the authority to approve operational activity transactions.

4. The calculation of operational risk RWA refers to the Financial Services Authority Circular No. 6/SEOJK.03/2020 on the Calculation of Operational Risk RWA by using standard approach.
   For operational risk based on financial statements, the Bank is included in Business Indicator 1 (IB 1) bucket category, therefore, the purpose of calculating the average annual loss using the minimum limit for operational loss events (loss events) is set at Rp300,000,000. By using historical operational of loss data for the past 10 years, it was found that no loss event per incident reached the minimum limit (Rp300,000,000), therefore, the Bank sets FPKI value at 1, the FPKI value is used as a multiplier factor with KIB value to generate the Operational Risk Minimum Capital (MMRO) value.

5. The implementation of risk identification, measurement, monitoring, and control process is supported by the Risk Management Information System (MIS), as well as the use of other supporting applications such as Operational Risk Self Assessment, Loss Event Database, and Report Reminder.

Risiko Hukum

Risiko Hukum - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko hukum merupakan risiko yang timbul akibat adanya tuntutan hukum dan/atau kelemahan dalam aspek yuridis.

Implementasi Risiko Hukum

Pengelolaan manajemen risiko hukum dilakukan oleh Bagian Legal dan Remedial melalui berbagai langkah strategis, antara lain:

1. Melakukan analisis terhadap peraturan perundang-undangan, baik yang baru diterbitkan maupun yang telah berlaku, serta mengkaji peristiwa hukum aktual untuk memastikan bahwa kebijakan internal Bank tetap selaras dengan ketentuan hukum yang berlaku;

Legal Risk

Legal Risk - General Qualitative Disclosures of the Bank, Individually

Legal risk is the risk that arises due to lawsuits and/or weaknesses in juridical aspects.

Legal Risk Implementation

Legal risk management is carried out by the Legal and Remedial Division through various strategic steps, among others:

1. Conduct an analysis of laws and regulations, both newly issued and existing ones, and review actual legal events to ensure that the Bank's internal policies remain in line with the applicable laws and regulations;

2. Memberikan pendapat atau rekomendasi hukum atas perjanjian kerja sama atau dokumen kesepakatan antara Bank dengan pihak ketiga guna melindungi kepentingan hukum Bank sebelum dokumen tersebut disetujui dan ditandatangani oleh pejabat berwenang; dan
3. Memastikan bahwa setiap transaksi perbankan, termasuk aktivitas operasional, perkreditan, dan hubungan ketenagakerjaan telah dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Gugatan atau permasalahan hukum, langkah-langkah dilakukan Bank meliputi:
1. Berkoordinasi dengan unit kerja terkait untuk mendapatkan informasi dan data yang relevan;
2. Melaksanakan pendampingan dalam menangani kasus hukum, termasuk memberikan konsultasi atas permasalahan hukum teknis yang dihadapi Bank;
3. Melakukan penanganan atas perkara yang masuk ke proses pengadilan dengan pendekatan yang terencana;
4. Dalam kasus tuntutan hukum dengan potensi kerugian yang signifikan atau yang dapat berdampak besar terhadap reputasi Bank, disiapkan rencana kontingensi berupa tindakan mitigasi risiko hukum, seperti melibatkan jasa pengacara profesional dan melaporkan perkembangan kasus tersebut kepada Direksi; dan
5. Menjalin koordinasi dengan pihak-pihak eksternal yang terkait, seperti kepolisian, pengadilan, kejaksaan, Badan Pertanahan Nasional, pengacara, dan pihak terkait lainnya untuk mendukung penyelesaian masalah hukum.

Sebagai bagian dari proses evaluasi risiko hukum, Bagian Legal dan Remedial bekerja sama dengan Satuan Kerja Manajemen Risiko dalam menyusun dan menyampaikan laporan profil risiko hukum kepada Direksi.

Risiko Reputasi

Risiko Reputasi - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko reputasi adalah risiko yang timbul akibat penurunan tingkat kepercayaan pemangku kepentingan yang disebabkan oleh persepsi negatif terhadap Bank.

Implementasi Risiko Reputasi

Untuk mengelola risiko reputasi secara efektif, Bank memulai proses identifikasi melalui berbagai sumber data atau informasi, seperti pemberitaan media massa, aktivitas pada situs jejaring sosial Perseroan, serta pengaduan atau komplain nasabah yang diterima melalui saluran layanan yang tersedia. Seluruh informasi tersebut dicatat, ditatausahakan, diolah, dan diklasifikasikan berdasarkan frekuensi, dampak, serta tingkat materialitasnya dengan rapi dan disajikan secara informatif.

2. Provide legal opinion or recommendation on cooperation agreements or agreement documents between the Bank and third parties, to protect the Bank's legal interests before the document is approved and signed by authorized officials; and
3. Ensure that every banking transaction, including operational activities, credit, and employment relations has been carried out in accordance with applicable laws and regulations and supported by adequate legal documents.

Lawsuits or legal problems, the Bank took measures as follows:
1. Coordinating with related divisions to obtain relevant information and data;
2. Providing assistance in handling legal cases, including providing consultation on technical legal issues faced by the Bank;
3. Carrying out handling of cases in court with a planned approach;
4. In cases of lawsuit with the potential of significant losses or lawsuit that can have major impact on the Bank's reputation, a contingency plan is prepared in legal risk mitigation measures, such as involving professional lawyer services and reporting the case progress to the Board of Directors; and
5. Coordinate with related external parties, such as police, court, prosecutors, National Land Agency, lawyers, and other related parties to support the settlement of legal issues.

As part of legal risk evaluation process, the Legal and Remedial Department cooperates with the Risk Management Division in preparing and submitting legal risk profile report to the Board of Directors.

Reputation Risk

Reputation Risk - General Qualitative Disclosures of the Bank, Individually

Reputation risk is the risk that arises from a decrease in the level of stakeholder trust due to negative perceptions of the Bank.

Reputation Risk Implementation

To manage reputation risk effectively, the Bank begins the identification process through various sources of data or information, such as mass media coverage, activities on the Company's social networking sites, and customer complaints or grievances received through the available service channels. All of this information is recorded, administered, processed, and classified based on frequency, impact, and level of materiality neatly and presented in an informative manner.

Bagian *Service Quality Management & Call Center* serta *Corporate Secretary* menjalankan fungsi pengelolaan dan kordinasi atas risiko reputasi. Bagian *Service Quality Management* bertanggung jawab atas pengelolaan risiko reputasi terkait keluhan nasabah, sementara bagian *Corporate Secretary* menangani potensi pemberitaan negatif di media massa, situs jejaring sosial, dan platform digital lainnya. Seluruh aktivitas pemantauan dan tindak lanjut risiko reputasi dilaporkan secara rutin setiap bulan kepada Direksi.

Bank memiliki sistem dan prosedur penanganan pengaduan nasabah untuk menindaklanjuti serta menyelesaikan keluhan dengan cepat. Mekanisme pengendalian risiko reputasi terus dikembangkan secara berkelanjutan untuk meningkatkan efektivitasnya. Upaya pengendalian meliputi tindakan preventif terhadap potensi risiko reputasi serta respons cepat dan pemulihan saat terjadi insiden yang berdampak pada reputasi.

Apabila terjadi situasi krisis, maka pengelolaan risiko reputasi diatur melalui kebijakan manajemen kelangsungan usaha yang bertujuan meminimalkan dampak risiko reputasi selama terjadi gangguan atau bencana. Tim Manajemen Krisis yang dibentuk mulai dari kantor pusat hingga kantor cabang memiliki peran strategis dalam menangani situasi darurat dan memastikan pengelolaan risiko reputasi tetap terjaga. Fokus utama dalam pengelolaan risiko reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat terhadap nama baik Bank.

Sebagai bagian dari langkah strategis, Bank memastikan manajemen risiko reputasi dilakukan melalui komunikasi yang konsisten, keterbukaan informasi, dan transparansi kepada seluruh pemangku kepentingan. Selain itu, hubungan yang harmonis dengan media juga terus dijaga guna meminimalkan dan menangani keluhan pemangku kepentingan yang berpotensi menimbulkan publikasi negatif terhadap Bank.

The Department of Service Quality Management & Call Center and Corporate Secretary carry out the management and coordination functions of reputation risk. The Service Quality Management Department is responsible for managing reputation risk related to customer complaints, while the Corporate Secretary Department handles potential negative coverage in the mass media, social networking sites, and other digital platforms. All monitoring and follow-up activities of reputation risk are reported periodically every month to the Board of Directors.

The Bank has a system and procedure for handling customer complaints to immediately follow up and resolve complaints. The reputation risk control mechanism continues to be developed in a sustainable manner to increase its effectiveness. Control efforts include preventive measures against potential reputation risk as well as rapid response and recovery when an incident with impact on reputation occurs.

In the event of a crisis situation, the management of reputation risk is regulated through business continuity management policy that aims to minimize the impact of reputation risk in the event of a disruption or disaster. The Crisis Management Team formed from the head office to the branch offices has a strategic role in handling emergency situations and ensuring that reputation risk management is maintained. The main focus in managing reputation risk during crisis is to maintain the trust of customers, Shareholders, and the community in the Bank's good name.

As part of its strategic steps, the Bank ensures that the management of reputation risk is carried out through consistent communication, information disclosure, and transparency to all stakeholders. In addition, harmonious relationship with the media is also maintained to minimize and handle stakeholders' complaints which have the potential to cause negative publications against the Bank.

Risiko Stratejik

Risiko Stratejik - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko stratejik adalah risiko yang timbul akibat ketidaktepatan dalam pengambilan atau pelaksanaan keputusan strategis, serta kegagalan dalam merespons perubahan pada lingkungan bisnis.

Implementasi Manajemen Risiko Stratejik

Manajemen risiko stratejik Bank didasarkan pada **Pedoman Penerapan Manajemen Risiko** Stratejik serta kebijakan dan prosedur lain, seperti Pedoman Penyusunan Produk dan Aktivitas Baru. Tanggung jawab pengelolaan

Strategic Risk

Strategic Risk - General Qualitative Disclosures of the Bank, Individually

Strategic risk is the risk that arises due to inaccuracy in making or implementing a strategic decision, as well as failure to respond to changes in the business environment.

Strategic Risk Management Implementation

The Bank's strategic risk management is based on the Strategic **Risk Management Implementation Guidelines** as well as other policies and procedures, such as the Guidelines for Developing New Products and Activities.

risiko stratejik berada pada bagian *Corporate Secretary*, di bawah pengawasan langsung Direktur Utama.

Pelaksanaan manajemen risiko stratejik dilakukan melalui proses perencanaan strategis, termasuk penyusunan *planning* dan *budgeting* yang memastikan strategi Bank selaras dengan visi dan misi Perseroan. Visi dan misi tersebut menjadi acuan utama dalam penyusunan rencana bisnis tahunan Perseroan.

Rencana kerja tahunan disiapkan oleh Direksi dan mendapatkan persetujuan dari Dewan Komisaris dan mensosialisasikan rencana tersebut kepada seluruh karyawan. Penyusunan strategi menggunakan analisis *Strengths, Weaknesses, Opportunities, and Threats* (SWOT) dengan mempertimbangkan faktor eksternal dan tingkat risiko. Pengawasan aktif terhadap implementasi strategi dilakukan melalui pemantauan capaian rencana kerja tahunan oleh Direksi, yang diawasi pula oleh Dewan Komisaris melalui Komite Pemantau Risiko.

Risiko stratejik dilakukan evaluasi secara berkala dalam berbagai forum, seperti rapat Direksi, rapat Komite Manajemen Risiko, dan *branch performance review meeting* untuk menyelaraskan strategi antar unit kerja. Perseroan juga telah menyusun rencana bisnis jangka panjang (*corporate plan*) serta RBB yang dievaluasi setiap tahun agar tetap relevan dengan dinamika lingkungan usaha. Rencana bisnis jangka panjang berfungsi sebagai panduan utama yang juga dapat disesuaikan jika terdapat perubahan signifikan pada lingkungan bisnis dan sumber daya Bank.

Bank menetapkan strategi pengembangan teknologi, sumber daya manusia, produk, layanan, jaringan, dan pasar untuk mempertahankan daya saing dan keberlanjutan usaha. Budaya manajemen risiko stratejik tercermin dalam profil risiko, dengan pengukuran melalui analisis eksposur terhadap limit yang ditetapkan, seperti pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Tindak lanjut risiko stratejik yang signifikan didokumentasikan dalam profil risiko dan dibahas dalam rapat Komite Manajemen Risiko.

Risiko Kepatuhan

Budaya manajemen risiko kepatuhan melalui sosialisasi, pelatihan, dan peningkatan pemantauan. Fokus utama manajemen risiko kepatuhan adalah memastikan kepatuhan terhadap ketentuan internal dan eksternal serta menghindari pelampauan *risk appetite* dan *risk tolerance* yang telah ditetapkan.

The responsibility for managing strategic risk lies with the Corporate Secretary, under direct supervision of the President Director.

The implementation of strategic risk management is carried out through a strategic planning process, including the preparation of planning and budgeting that ensures the alignment of the Bank's strategy with the Company's vision and mission. The vision and mission serve as the main references in preparing the Company's annual business plan.

The annual work plan is prepared by the Board of Directors and approved by the Board of Commissioners, and disseminated to all employees. The strategy is prepared by using Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis with due observance of external factors and level of risk. Active supervision of strategy implementation is carried out through monitoring the achievement of annual work plan by the Board of Directors, which is also supervised by the Board of Commissioners through the Risk Monitoring Committee.

Strategic risk is evaluated periodically in various forums, such as Board of Directors' meetings, Risk Management Committee's meetings, and branch performance review meeting to align strategies among divisions. The Company has also prepared long-term business plans (corporate plans) and RBB, evaluated annually to remain relevant to the dynamics of business environment. The long-term business plan serves as the main guide that can also be adjusted if there are significant changes to the business environment and the Bank's resources.

The Bank determines strategies for developing technology, human resources, products, services, networks, and markets to maintain its competitiveness and business sustainability. The strategic risk management culture is reflected in the risk profile, with measurements through exposure analysis against the established limits, such as asset achievement, loan expansion, third-party funds, and cost efficiency. Significant follow-ups of strategic risk are documented in the risk profile and discussed in the Risk Management Committee's meeting.

Compliance Risk

The compliance risk management culture continues to be improved through dissemination, training, and increased monitoring. The main focus of compliance risk management is to ensure the compliance with internal and external provisions and avoid exceeding the risk appetite and risk tolerance set.

Risiko kepatuhan dikelola oleh Satuan Kerja Kepatuhan yang menjalankannya secara independen dan melaporkan langsung kepada Direktur Kepatuhan. Hal ini bertujuan untuk memastikan bahwa Perseroan senantiasa mematuhi seluruh peraturan, perundang-undangan, dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian internal yang konsisten. Untuk memastikan efektivitasnya, Satuan Kerja Audit Intern melaksanakan audit internal guna memverifikasi pengendalian internal terkait risiko kepatuhan.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko kepatuhan merupakan risiko yang muncul akibat ketidakpatuhan atau kegagalan Perseroan dalam melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Implementasi Risiko Kepatuhan

Bank senantiasa memantau kepatuhan terhadap peraturan regulator untuk menghindari sanksi seperti teguran, denda, atau pencabutan lisensi. Pengelolaan risiko kepatuhan diterapkan di seluruh aktivitas operasional dengan Direktur Kepatuhan dan Satuan Kerja Kepatuhan sebagai koordinator utama. Didukung oleh Satuan Kerja Manajemen Risiko dan pemimpin unit kerja, Bank membangun budaya sadar risiko. Selain itu, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko menyusun laporan profil risiko kepatuhan untuk dilaporkan kepada Direksi.

Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme telah dilaksanakan sesuai dengan ketentuan yang berlaku. Untuk mendukung hal tersebut, sosialisasi mengenai *Customer Due Diligence* dilakukan secara berkala guna meningkatkan kesadaran dan kepatuhan unit kerja operasional Perseroan terhadap prosedur ini. Selain itu, Perseroan juga telah memiliki kebijakan dan standar operasional prosedur terkait Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme untuk melindungi Bank dari potensi tindak pidana pencucian uang dan terorisme. Hal tersebut didukung dengan implementasi sistem anti-pencucian uang untuk memantau transaksi mencurigakan, termasuk laporan *Cash Transaction Report* dan *Suspicious Transaction Report*.

Satuan Kerja Kepatuhan juga berperan dalam pemantauan kepatuhan terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, serta hal-hal yang disyaratkan oleh regulator, seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

Compliance risk is managed by the Compliance Division which carries it out independently and reports it directly to the Compliance Director. This aims to ensure that the Company continues to comply with all applicable laws, regulations, and provisions. Compliance risk management is carried out through consistent implementation of internal control system. To ensure its effectiveness, the Internal Audit Division conducts internal audits to verify internal control related to compliance risk.

Compliance Risk - General Qualitative Disclosures of the Bank, Individually

Compliance risk is the risk that arises due to non-compliance or failure of the Company to implement the applicable laws and regulations.

Compliance Risk Implementation

The Bank continuously monitors its compliance with regulatory regulations to avoid sanctions such as warnings, fines, or revocation of licenses. Compliance risk management is implemented across all operational activities with the Compliance Director and Compliance Division as the main coordinators. Supported by the Risk Management Division and division heads, the Bank builds risk awareness culture. Furthermore, the Compliance Division coordinates with the Risk Management Division to prepare the compliance risk profile report to be submitted to the Board of Directors.

The Anti-Money Laundering and Counter-Terrorist Financing Program has been implemented in accordance with applicable regulations. To support this program, dissemination on Customer Due Diligence is carried out periodically to improve awareness and compliance of the Company's operational division with this procedure. Moreover, the Company also has policies and standard operating procedures related to Anti-Money Laundering and Counter-Terrorist Financing to protect the Bank from potential crime of money laundering and terrorism. This is supported by the implementation of anti-money laundering system to monitor suspicious transactions, including Cash Transaction Report and Suspicious Transaction Report.

The Compliance Division also plays a role in monitoring compliance related to the fulfillment of commitments to regulators, adjustment to new policies following changes in external provisions, and matters required by regulators, such as planning, implementing, and reporting new activities.

Pengelolaan Risiko terkait Keuangan Berkelanjutan

Bank menjalankan prinsip kehati-hatian dalam mengelola risiko sosial dan lingkungan terkait aktivitas penghimpunan dan penyaluran dana. Proses ini mencakup identifikasi, pengukuran, mitigasi, pengawasan, serta pemantauan terhadap potensi dampak terhadap aspek sosial dan lingkungan. Risiko yang timbul mencakup kemungkinan dampak negatif yang mungkin terjadi akibat proyek atau kegiatan yang dibiayai oleh Bank.

Risk Management related to Sustainable Finance

The Bank implements the prudential principle in managing social and environmental risks related to fundraising and channeling activities. This process includes identification, measurement, mitigation, supervision, and monitoring of potential impacts on social and environmental aspects. The risks that arise include the possibility of negative impacts due to projects or activities financed by the Bank.

Evaluasi Penerapan Sistem Manajemen Risiko

Evaluasi pengelolaan risiko Bank dilakukan melalui *self-assessment* profil risiko menggunakan metode yang tepat. Pada tahun 2024, hasil penilaian menunjukkan profil risiko Bank berada pada Peringkat Komposit 2 (PK2), menandakan sistem manajemen risiko Bank telah berjalan dengan baik.

Evaluation of Risk Management System Implementation

The Bank's risk management is evaluated through risk profile self-assessment with the appropriate method. In 2024, the assessment results showed that the Bank's risk profile was at the Composite Rating 2 (PK2), indicating that the Bank's risk management system was carried out properly.

Pengembangan Sumber Daya Manusia di Bidang Sistem Manajemen Risiko

Perseroan memastikan penerapan manajemen risiko yang efektif dengan mengembangkan sumber daya manusia yang kompeten dan berbudaya risiko. Untuk memenuhi kebutuhan tersebut serta mematuhi ketentuan regulator, Perseroan mengadakan program edukasi manajemen risiko melalui berbagai kegiatan berikut:

1. Sertifikasi dan pembaruan pengetahuan mengenai manajemen risiko;
2. Sosialisasi mengenai budaya manajemen risiko serta alat-alat manajemen risiko yang digunakan oleh Perseroan dalam operasional Bank; dan
3. Program pembelajaran dan pelatihan untuk karyawan Perseroan melalui seminar dan kursus yang diadakan oleh pihak eksternal.

Human Resources Development related to Risk Management System

The Company ensures the effective implementation of risk management by developing competent human resources with a risk culture. To meet the needs and to comply with regulatory provisions, the Company holds risk management education programs through the following activities:

1. Certification and knowledge refreshment on risk management;
2. Dissemination on risk management culture and risk management tools used by the Company in the Bank's operations; and
3. Learning and training programs for the Company's employees through seminars and courses held by external parties.

Kecukupan atas Sistem dan Infrastruktur Sistem Manajemen Risiko

Bank Ganesha terus mengembangkan infrastruktur manajemen risiko yang mencakup aspek tata kelola dan organisasi (termasuk sumber daya manusia), kebijakan dan prosedur, proses manajemen risiko, alat dan metode pengukuran, dan teknologi informasi untuk mendukung pengelolaan risiko yang efektif. Pada tahun 2024, Dewan Komisaris dan Komite Audit menilai sistem manajemen risiko Bank telah memenuhi kebutuhan operasional yang diperlukan oleh Bank.

Adequacy of Risk Management System and Infrastructure

Bank Ganesha continuously develops risk management infrastructure that includes governance aspect and organization (including human resources), policies and procedures, risk management processes, measurement tools and methods, and information technology to support an effective risk management. In 2024, the Board of Commissioners and Audit Committee considered that the Bank's risk management system fulfilled the operational needs required by the Bank.

TABEL 1 UKURAN UTAMA – BANK SECARA INDIVIDU
Table 1 Key Metrics - Bank Individually

No.	Keterangan	31 Desember 2024 December 31, 2024
Modal yang Tersedia (Nilai)		
1	Modal Inti Utama (CET1)	**3.309.059**
2	Modal Inti (*Tier* 1)	**3.309.059**
3	Total Modal	**3.360.503**
Aset Tertimbang Menurut Risiko (Nilai)		
4	Total Aset Tertimbang Menurut Risiko (ATMR)	**4.606.929**
Rasio Modal Berbasis Risiko dalam Bentuk Persentase dari ATMR		
5	Rasio CET1 (%)	**8,11%**
6	Raso *Tier* 1 (%)	**71,83%**
7	Rasio Total Modal (%)	**72,95%**
Tambahan CET1 yang Berfungsi sebagai *Buffer* dalam Bentuk Persentase dari ATMR		
8	*Capital Conservation Buffer* (2,5% dari ATMR) (%)	**0,00%**
9	*Countercyclical Buffer* (0-2,5% dari ATMR) (%)	**0,00%**
10	*Capital Surcharge* untuk Bank Sistematik (1-2,5%) (%)	**0,00%**
11	Total CET1 sebagai *Buffer* (Baris 8 + Baris 9 + Baris 10)	**0,00%**
12	Komponen CET1 untuk *Buffer*	**63,72%**
Rasio Pengungkit Sesuai Basel III		
13	Total Eksposur	**10.166.302**
14	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	**32,55%**
14b	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	**N/A**
14c	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Tercatat Aset *Securities Financing Transactions* (SFT) secara *Gross* (%)	**32,42%**
14d	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Nilai Tercatat Aset SFT secara *Gross* (%)	**N/A**
Rasio Kecukupan Likuiditas (LCR)		
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	**2.455.322**
16	Total Arus Kas Keluar Bersih (*Net Cash Outflow*)	**405.944**
17	LCR (%)	**604,85%**
Rasio Pendanaan Stabil Bersih (NSFR)		
18	Total Pendanaan Stabil yang Tersedia (ASF)	**6.986.726**
19	Total Pendanaan Stabil yang Diperlukan (RSF)	**3.807.332**
20	NSFR (%)	**183,51%**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023	Description
	Available Capital
3.154.103	Prime Core Capital (CET1)
3.154.103	Core Capital (Tier 1)
3.192.766	Total Capital
	Risk Weighted Assets (Value)
3.408.694	Total Risk Weighted Assets (RWA)
	Risk Based Capital Ratio as Percentage of RWA
8,10%	Ratio CET1 (%)
92,53%	Ratio Tier 1 (%)
93,67%	Total Capital Ratio (%)
	Additional CET 1 Functions as Buffer in the Form of Percentage of RWA
0,00%	Capital Conservation Buffer (2.5% from RWA) (%)
0,00%	Countercyclical Buffer (0-2.5% from RWA) (%)
0,00%	Capital Surcharge for Systemic Bank (1-2.5%) (%)
0,00%	Total CET 1 as Buffer (Line 8 + Line 9 + Line 10)
84,44%	CET 1 Components for Buffer
	Leverage Ratio According to Basel III
10.467.725	Total Exposures
30,13%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
29,63%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
	Liquidity Adequacy Ratio (LCR)
2.761.817	Total High Quality Liquid Assets (HQLA)
1.146.965	Total Net Cash Outflow
240,79%	LCR %
	Net Stable Funding Ratio (NSFR)
6.158.214	Total Available Stable Funding (ASF)
3.587.548	Total Required Stable Funding (RSF)
171,66%	NSFR (%)

TABEL 2 RISIKO KREDIT - PENGUNGKAPAN KUALITAS KREDIT ATAS ASET (CR1) BANK SECARA INDIVIDU

Tabel 2 Disclosure of Credit Quality of Assets (CR1) Bank Individually

No.	Keterangan	Nilai Tercatat Secara Bruto Gross Carrying Amount		CKPN
		Tagihan yang Telah Jatuh Tempo Due Receivables	Tagihan yang Belum Jatuh Tempo Not Due Receivables	
		a	b	c
	31 Desember 2024 December 31, 2024			
1	Kredit	**58.322**	**4.961.510**	**239.701**
2	Surat Berharga	**-**	**2.837.367**	**11.755**
3	Transaksi Rekening Administratif	**-**	**338.939**	**120**
4	**Total**	**58.322**	**8.137.816**	**251.576**
	31 Desember 2023 December 31, 2023			
1	Kredit	48.501	4.287.270	211.072
2	Surat Berharga	-	1.483.655	-
3	Transaksi Rekening Administratif	-	286.847	234
4	**Total**	**48.501**	**6.057.772**	**211.306**

TABEL 3 RISIKO KREDIT - PENGUNGKAPAN MUTASI KREDIT DAN SURAT BERHARGA YANG TELAH JATUH TEMPO (CR2) BANK SECARA INDIVIDU

Table 3 Credit Risk - Disclosure of Changes in Due Loans and Securities (CR2) Bank Individually

No.	Keterangan	31 Desember 2024 December 31, 2024
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir	**38.857**
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak Periode Pelaporan Terakhir	**19.465**
3	Kredit dan Surat Berharga yang Kembali Menjadi Tagihan yang Belum Jatuh Tempo	**-**
4	Nilai Hapus Buku	**2.452**
5	Perubahan Lain	**-**
6	**Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir (1+2-3-4+5)**	**55.870**

(dalam jutaan Rupiah / in million Rupiah)

CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Value (a+b-c)	Description
Stage 2 dan 3 Stage 2 and 3	*Stage* 1			
d	e	f	g	
		31 Desember 2024 December 31, 2024		
91.227	**148.474**	**-**	**4.780.131**	Loans
-	**11.755**	**-**	**2.825.612**	Securities
-	**120**	**-**	**338.819**	Administrative Account Transactions
91.227	**160.349**	**-**	**7.944.562**	**Total**
		31 Desember 2023 December 31, 2023		
71.025	140.048	-	4.124.699	Loans
-	-	-	1.483.655	Securities
-	234	-	286.613	Administrative Account Transactions
71.025	**140.282**	**-**	**5.894.967**	**Total**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023	Description
1.225	Due Loans and Securities on Last Reporting Period
3.048	Due Loans and Securities since Last Reporting Period
-	Not Due Loans and Securities that Return to Receivables
5	Write-Off Value
-	Other Changes
4.268	**Due Loans and Securities on Last Reporting Period (1+2-3-4+5)**

TABEL 4 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH BANK SECARA INDIVIDU

Table 4 Credit Risk - Disclosure of Net Receivables by Area Bank Individually

No.	Kategori Portofolio	31 Desember 2024 December 31, 2024				
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total
1	Tagihan kepada Pemerintah	**3.122.956**	-	-	-	**3.122.956**
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-
4	Tagihan kepada Bank	**1.083.595**	-	-	-	**1.083.595**
5	Tagihan Berupa *Covered Bond*	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	**190.184**	-	-	-	**190.184**
7	Tagihan Berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	**96.543**	-	-	-	**96.543**
9	Kredit Beragun Properti Komersial	**313.949**	-	-	-	**313.949**
10	Kredit untuk Pengadaan Tanah	-	-	-	-	-
11	Kredit Pegawai atau Pensiunan	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	**964.037**	**268.003**	**373.475**	-	**1.605.515**
13	Tagihan kepada Korporasi	**2.723.998**	**18.969**	**514.013**	-	**3.256.980**
14	Tagihan yang Telah Jatuh Tempo	**1**	-	-	-	**1**
15	Aset Lainnya	**178.368**	-	-	-	**178.368**
Total		**8.673.631**	**286.972**	**887.488**	-	**9.848.091**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023					Portfolio Category
Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total	
2.342.192	-	-	-	2.342.192	Receivables from Government
-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.291.054	-	-	-	1.291.054	Receivables from Banks
-	-	-	-	-	Receivables in the form of Covered Bond
283.811	-	-	-	283.811	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments
134.984	-	-	-	134.984	Residential Property Collateralized Loans
381.763	500	38.588	-	420.851	Commercial Property Collateralized Loans
-	-	-	-	-	Loan by Land Acquisition
-	-	-	-	-	Employee or Retirement Loans
448.456	296.122	273.336	-	1.017.914	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.825.581	20.525	716.246	-	2.562.352	Receivables from Corporations
172	626	427	-	1.225	Due Receivables
198.512	-	-	-	198.512	Other Assets
6.906.525	**317.773**	**1.028.597**	**-**	**8.252.895**	**Total**

TABEL 5 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI BANK SECARA INDIVIDU

Table 5 Credit Risk - Disclosure of Net Receivables by Economic Sector Bank Individually

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa *Covered Bond* Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments
		31 Desember 2024 December 31, 2024						
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-
6	Konstruksi	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	**1.083.595**	-	**190.184**	-
12	Real Estat	-	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-
24	Lainnya	**3.112.956**	-	-	-	-	-	-
Total		**3.112.956**	-	-	**1.083.595**	-	**190.184**	-

(dalam jutaan Rupiah / in million Rupiah)

Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
			31 Desember 2024 December 31, 2024				
683	-	-	198.236	21.078	-	-	Agriculture, Forestry, and Fishery
-	-	-	7.146	356.965	-	-	Mining and Extractive Industries
-	2.152	-	32.728	1.772.986	-	-	Processing Industry
-	-	-	204	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
8.464	5.626	-	10.121	333.918	-	-	Construction
11.114	54.100	-	317.346	44.307	-	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
23.993	-	-	40.592	182.341	-	-	Transportation and Warehousing
561	38.141	-	6.542	12.829	-	-	Provision of Accommodation and Foods and Beverages
-	13.004	-	35.580	-	-	-	Information and Communication
-	610	-	-	458.233	-	-	Financial and Insurance Activities
-	198.747	-	-	67.840	1	-	Real Estate
-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
2.072	847	-	-	1.721	-	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
-	-	-	22	-	-	-	Education
-	-	-	2.496	1.263	-	-	Human Health Activities and Social Activities
-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
-	-	-	18.371	-	-	-	Other Service Activities
-	-	-	-	-	-	-	Household Activities as Employer
-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
49.656	723	-	936.130	3.500	-	-	Household
-	-	-	-	-	-	-	Non-Business
-	-	-	-	-	-	178.368	Others
96.543	313.950	-	1.605.514	3.256.981	1	178.368	Total

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa *Covered Bond* Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments
		31 Desember 2023 December 31, 2023						
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-
6	Konstruksi	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	1.291.054	-	283.811	-
12	Real Estat	-	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-
24	Lainnya	2.342.192	-	-	-	-	-	-
Total		**2.342.192**	**-**	**-**	**1.291.054**	**-**	**283.811**	**-**

(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
31 Desember 2023 December 31, 2023								
	3.364	-	-	146.658	21.243	296	-	Agriculture, Forestry, and Fishery
	-	-	-	8.318	595.679	-	-	Mining and Extractive Industries
	150	88.166	-	41.586	1.367.301	58	-	Processing Industry
	-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	321	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
	9.569	1.800	-	2.400	281.944	-	-	Construction
	17.748	59.803	-	304.890	62.298	797	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	24.541	-	-	45.904	82.501	-	-	Transportation and Warehousing
	850	63.959	-	6.673	15.580	-	-	Provision of Accommodation and Foods & Beverages
	-	5.376	-	25.313	-	-	-	Information and Communication
	-	174	-	447	60.941	-	-	Financial and Insurance Activities
	-	199.568	-	4	72.311	-	-	Real Estate
	-	-	-	44	-	-	-	Professional, Scientific, and Technical Activities
	25.496	1.191	-	15.131	-	7	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	45	-	-	-	Education
	-	-	-	1.273	-	-	-	Human Health Activities and Social Activities
	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
	-	-	-	22.140	2.555	25	-	Other Service Activities
	-	-	-	2.803	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	53.266	814	-	381.958	-	42	-	Household
	-	-	-	12.006	-	-	-	Non-Business
	-	-	-	-	-	-	198.512	Others
	134.984	**420.851**	**-**	**1.017.914**	**2.562.353**	**1.225**	**198.512**	**Total**

TABEL 6 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTAK BANK SECARA INDIVIDU

Table 6 Credit Risk - Disclosure of Net Receivables by Remaining Contact Period Bank Individually

No.	Kategori Portofolio	31 Desember 2024 December 31, 2024					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period					
		≤ 1 Tahun ≤ 1 Year	> 1-3 Tahun > 1-3 Years	> 3-5 Tahun > 3-5 Years	> 5 Tahun > 5 Years	Non Kontraktual Non-Contractual	Total
1	Tagihan kepada Pemerintah	**1.878.124**	**802.922**	**34.524**	**407.386**	-	**3.122.956**
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	**1.083.595**	-	-	-	-	**1.083.595**
5	Tagihan Berupa *Covered Bond*	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	**190.184**	-	-	-	-	**190.184**
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	**43.333**	**10.732**	**14.837**	**27.641**	-	**96.543**
9	Kredit Beragun Properti Komersial	**166.443**	**66.307**	**69.757**	**11.441**	-	**313.948**
10	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-
11	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	**1.303.290**	**242.364**	**58.928**	**933**	-	**1.605.515**
12	Tagihan kepada Korporasi	**2.419.145**	**381.108**	**237.185**	**219.542**	-	**3.256.980**
13	Tagihan yang Telah Jatuh Tempo	-	**1**	-	-	-	**1**
14	Aset Lainnya	**178.368**	-	-	-	-	**178.368**
Total		**7.262.482**	**1.503.434**	**415.231**	**666.943**	-	**9.848.090**

TABEL 7 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH BANK SECARA INDIVIDU

Table 7 Credit Risk - Disclosure of Receivables and Allowances by Area Bank Individually

No.	Keterangan	31 Desember 2024 December 31, 2024				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total
1	Tagihan	**8.673.632**	**286.972**	**887.488**	-	**9.848.092**
	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (*Stage* 2 dan *Stage* 3)					
2	a. Belum Jatuh Tempo	**52.549**	**3.276**	**4.737**	-	**60.562**
	b. Telah Jatuh Tempo	**36.991**	**3.691**	**17.640**	-	**58.322**
3	CKPN - *Stage* 1	**3.708.947**	**284.445**	**907.557**	-	**4.900.949**
4	CKPN - *Stage* 2	**52.549**	**3.276**	**4.737**	-	**60.562**
5	CKPN - *Stage* 3	**36.991**	**3.691**	**17.640**	-	**58.322**
6	Tagihan yang Dihapus Buku	**2.452**	-	-	-	**2.452**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023						Portfolio Category
Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Remaining Contract Period						
≤ 1 Tahun / ≤ 1 Year	> 1-3 Tahun / > 1-3 Years	> 3-5 Tahun / > 3-5 Years	> 5 Tahun / > 5 Years	Non Kontraktual / Non-Contractual	Total	
1.063.255	853.995	291.705	133.236	-	2.342.191	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.291.054	-	-	-	-	1.291.054	Receivables from Banks
-	-	-	-	-	-	Receivables in the form of Covered Bond
186.325	74.250	23.236	-	-	283.811	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments
79.002	10.984	9.974	35.024	-	134.984	Residential Property Collateralized Loans
213.162	72.882	114.146	20.661	-	420.851	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/ Retirement Loans
622.155	246.755	147.910	1.094	-	1.017.914	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.284.428	738.366	383.959	155.598	-	2.562.351	Receivables from Corporations
1.205	19	-	-	-	1.224	Due Receivables
198.512	-	-	-	-	198.512	Other Assets
4.939.098	**1.997.251**	**970.930**	**345.613**	**-**	**8.252.892**	**Total**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023					Description
Wilayah 1 / Zone 1	Wilayah 2 / Zone 2	Wilayah 3 / Zone 3	Dan Seterusnya / And Others	Total	
6.906.525	317.772	1.028.597	-	8.252.894	Receivables
					Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
10.559	6.469	1.833	-	18.861	a. Not Due
187	1.275	386	-	1.848	b. Due
96.242	371	43.435	-	140.048	CKPN - Stage 1
1.405	379	165	-	1.949	CKPN - Stage 2
48.706	2.064	18.305	-	69.075	CKPN - Stage 3
5	-	-	-	5	Receivables Written Off

TABEL 8 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI BANK SECARA INDIVIDU

Table 8 Credit Risk - Disclosure of Receivables and Allowances by Economic Sector Bank Individually

No.	Sektor Ekonomi	31 Desember 2024 December 31, 2024						
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	*Stage 1*	*Stage 2*	*Stage 3*	
1	Pertanian, Kehutanan, dan Perikanan	**219.997**	**1.764**	**5.384**	**615**	**156**	**5.384**	**-**
2	Pertambangan dan Penggalian	**364.111**	**1.061**	**23**	**512**	**97**	**23**	**-**
3	Industri Pengolahan	**1.807.866**	**11.218**	**2.782**	**73.376**	**10.930**	**2.782**	**-**
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	**204**	**-**	**-**	**-**	**-**	**-**	**-**
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	**-**	**36**	**31**	**8**	**4**	**31**	**-**
6	Konstruksi	**358.130**	**-**	**7**	**820**	**-**	**7**	**-**
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	**426.867**	**13.659**	**27.277**	**1.035**	**1.120**	**27.277**	**-**
8	Pengangkutan dan Pergudangan	**246.927**	**565**	**-**	**642**	**52**	**-**	**2.452**
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	**58.073**	**-**	**-**	**4.637**	**-**	**-**	**-**
10	Informasi dan Komunikasi	**48.584**	**-**	**-**	**49**	**-**	**-**	**-**
11	Aktivitas Keuangan dan Asuransi	**1.732.622**	**-**	**-**	**36.001**	**-**	**-**	**-**
12	Real Estat	**266.587**	**-**	**14.291**	**30.164**	**-**	**14.291**	**-**
13	Aktivitas Profesi, Ilmiah, dan Teknis	**-**	**-**	**-**	**-**	**-**	**-**	**-**
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	**4.639**	**21.334**	**101**	**51**	**20.315**	**101**	**-**
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	**-**	**-**	**-**	**-**	**-**	**-**	**-**
16	Pendidikan	**22**	**-**	**-**	**-**	**-**	**-**	**-**
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	**3.759**	**-**	**-**	**5**	**-**	**-**	**-**
18	Kesenian, Hiburan, dan Rekreasi	**-**	**-**	**-**	**3**	**-**	**-**	**-**
19	Aktivitas Jasa Lainnya	**18.371**	**195**	**720**	**50**	**19**	**720**	**-**
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	**-**	**182**	**165**	**30**	**20**	**165**	**-**
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	**-**	**-**	**-**	**-**	**-**	**-**	**-**
22	Rumah Tangga	**990.009**	**10.336**	**7.540**	**474**	**188**	**7.540**	**-**
23	Bukan Lapangan Usaha	**-**	**212**	**-**	**1**	**4**	**-**	**-**
24	Lainnya	**3.301.324**	**-**	**-**	**-**	**-**	**-**	**-**
Total		**9.848.092**	**60.562**	**58.321**	**148.473**	**32.905**	**58.321**	**2.452**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023							
Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) / Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku / Receivables Written Off	Economic Sector
	Belum Jatuh Tempo / Not Due	Telah Jatuh Tempo / Due	*Stage 1*	*Stage 2*	*Stage 3*		
171.561	1.787	354	283	75	5.411	-	Agriculture, Forestry, and Fishery
603.997	7	-	1.349	-	-	-	Mining and Extractive Industries
1.497.261	5.985	63	75.375	787	3.259	-	Processing Industry
-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
321	24	16	4	-	25	-	Water Management, Waste Water Management, Waste Management, and Recycle
295.712	-	-	652	-	-	-	Construction
445.535	2.895	960	724	56	28.099	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
152.946	539	-	386	72	-	-	Transportation and Warehousing
87.063	-	-	158	-	-	-	Provision of Accommodation and Foods & Beverages
30.689	-	-	22	-	-	-	Information and Communication
1.636.426	-	-	606	-	-	-	Financial and Insurance Activities
271.883	-	-	41.905	-	17.565	-	Real Estate
44	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
41.825	21	7	18.394	-	135	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	-	1	-	-	-	Government Administration, Land Business, and Mandatory Social Service
45	-	-	-	-	-	-	Education
1.273	-	-	1	-	-	-	Human Health Activities and Social Activities
-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
24.720	91	40	38	2	609	-	Other Service Activities
2.803	-	-	3	-	-	-	Household Activities as Employer
-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
436.080	6.760	408	140	835	13.973	5	Household
12.006	753	-	6	123	-	-	Non-Business
2.540.704	-	-	-	-	-	-	Others
8.252.894	**18.862**	**1.848**	**140.047**	**1.950**	**69.076**	**5**	**Total**

TABEL 9 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERDASARKAN HARI TUNGGAKAN BANK SECARA INDIVIDU

Table 9 Credit Risk - Disclosure of Receivables by Due Date Bank Individually

No	Jenis Eksposur	31 Desember 2024 December 31, 2024			
		Tagihan berdasarkan Hari Tunggakan Receivables by Due Date			
		> 90 Hari sampai dengan 120 Hari > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari > 120 Days until 180 Days	> 180 Hari > 180 Days	Total
1	Kredit yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	**38.857**	**15.845**	**3.620**	**58.322**
2	Surat Berharga yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-
Total		**38.857**	**15.845**	**3.620**	**58.322**

TABEL 10 RISIKO KREDIT - PENGUNGKAPAN TAMBAHAN TERKAIT PERLAKUAN TERHADAP ASET BERMASALAH (CRB-A) BANK SECARA INDIVIDU

Table 10 Credit Risk - Additional Disclosures Regarding Treatment of Non-Performing Assets (CRB-A) Bank Individually

PENGUNGKAPAN ASET *PERFORMING* DAN *NON-PERFORMING*

Disclosure of Performing and Non-Performing Assets

No.	Keterangan	*Performing* (Kualitas L dan DPK) Performing (Quality of L and DPK)		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		31 Desember 2024 December 31, 2024			
1	Surat Berharga	**2.837.367**	**11.755**	**-**	**-**
2	Kredit	**4.900.949**	**148.474**	**60.561**	**32.905**
	a. Korporasi	**3.268.308**	**146.258**	**357.775**	**31.595**
	b. Ritel	**1.632.641**	**2.216**	**24.785**	**1.310**
3	Transaksi Rekening Administratif	**338.939**	**120**	**-**	**-**
		31 Desember 2023 December 31, 2023			
1	Surat Berharga	1.482.867	-	-	-
2	Kredit	4.265.722	142.248	29.913	12.309
	a. Korporasi	2.705.159	76.940	-	-
	b. Ritel	1.560.563	65.308	29.913	12.309
3	Transaksi Rekening Administratif	286.847	234	-	-

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023				Exposure Type
Tagihan berdasarkan Hari Tunggakan / Receivables by Due Date				
> 90 Hari sampai dengan 120 Hari / > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari / > 120 Days until 180 Days	> 180 Hari / > 180 Days	Total	
477	566	182	1.225	Loan included in Due Receivables
-	-	-	-	Securities Included in Due Receivables
477	**566**	**182**	**1.225**	**Total**

(dalam jutaan Rupiah / in million Rupiah)

Non Performing Loan (Kualitas KL, D, M) / Non Performing Loan (Quality of KL, D, M)				Description
Tagihan yang Tidak Mengalami Penurunan Nilai / Non Impaired Receivables				
Memiliki Tunggakan > 90 Hari / Have Arrears > 90 Days		Memiliki Tunggakan < 90 Hari / Have Arrears < 90 Days		
Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	
31 Desember 2024 / December 31, 2024				
-	**-**	**-**	**-**	Securities
14.296	**14.296**	**44.026**	**44.026**	Loans
14.296	**14.296**	**44.026**	**44.026**	a. Corporate
-	**-**	**-**	**-**	b. Retail
-	**-**	**-**	**-**	Administrative Account Transactions
31 Desember 2023 / December 31, 2023				
-	-	-	-	Securities
70.050	68.825	-	-	Loans
-	-	-	-	a. Corporate
70.050	68.825	-	-	b. Retail
-	-	-	-	Administrative Account Transactions

PENGUNGKAPAN ASET RESTRUKTURISASI *PERFORMING* DAN *NON-PERFORMING*

Disclosure of Performing and Non-Performing Restructuring Assets

No.	Keterangan	*Performing* (Kualitas L dan DPK) Performing (Quality of L and DPK)		*Non Performing Loan* (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
	31 Desember 2024 December 31, 2024				
1	Surat Berharga	**-**	**-**	**-**	**-**
2	Kredit	**168.682**	**65.933**	**29.543**	**29.543**
	a. Korporasi	**167.929**	**65.931**	**29.543**	**29.543**
	b. Ritel	**753**	**2**	**-**	**-**
3	Transaksi Rekening Administratif	**-**	**-**	**-**	**-**
	31 Desember 2023 December 31, 2023				
1	Surat Berharga	-	-	-	-
2	Kredit	356.783	43.315	34.865	22.731
	a. Korporasi	235.376	486	-	-
	b. Ritel	121.407	42.829	34.865	22.731
3	Transaksi Rekening Administratif	-	-	-	-

TABEL 11 RISIKO KREDIT - PENGUNGKAPAN KUANTITATIF TERKAIT TEKNIK MRK (CR3) BANK SECARA INDIVIDU

Table 11 Credit Risk - Quantitative Disclosures related to MRK Techniques (CR3) Bank Individually

No.	Keterangan	Tagihan yang Tidak Dijamin dengan Teknik MRK Not Guaranteed Receivables using MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Guaranteed Receivables using MRK Techniques
	31 Desember 2024 December 31, 2024		
1	Kredit	**4.371.984**	**647.847**
2	Surat Berharga	**2.410.750**	**-**
3	**Total**	**6.782.734**	**647.847**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	**58.322**	**-**
	31 Desember 2023 December 31, 2023		
1	Kredit	3.330.756	806.570
2	Surat Berharga	1.467.661	-
3	**Total**	**4.798.417**	**806.570**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	1.225	-

(dalam jutaan Rupiah / in million Rupiah)

Stage 1		*Stage* 2		*Stage* 3		Description
Nilai Tercatat Bruto Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**	
31 Desember 2024 December 31, 2024						
-	**-**	**-**	**-**	**-**	**-**	Securities
132.907	**34.339**	**35.775**	**31.595**	**29.543**	**29.543**	Loans
132.154	**34.337**	**35.775**	**31.595**	**-**	**-**	a. Corporate
753	**2**	**-**	**-**	**29.543**	**29.543**	b. Retail
-	**-**	**-**	**-**	**-**	**-**	Administrative Account Transactions
31 Desember 2023 December 31, 2023						
-	-	-	-	-	-	Securities
356.227	43.152	-	-	35.420	22.894	Loans
235.376	486	-	-	-	-	a. Corporate
120.851	42.666	-	-	35.420	22.894	b. Retail
-	-	-	-	-	-	Administrative Account Transactions

(dalam jutaan Rupiah / in million Rupiah)

Tagihan yang Dijamin dengan Agunan Guaranteed Receivables by Collateral	**Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit** Guaranteed Receivables by Guarantee, Security, and/or Credit Insurance	**Tagihan yang Dijamin dengan Derivatif Kredit** Receivables Secured by Credit Derivatives	Description
31 Desember 2024 December 31, 2024			
647.847	**-**	**-**	Loans
-	**-**	**-**	Securities
647.847	**-**	**-**	**Total**
-	**-**	**-**	Due Loans and Securities
31 Desember 2023 December 31, 2023			
898.029	23.523	-	Loans
-	-	-	Securities
898.029	**23.523**	**-**	**Total**
-	-	-	Due Loans and Securities

TABEL 12 RISIKO KREDIT - PENGUNGKAPAN EKSPOSUR RISIKO KREDIT DAN DAMPAK TEKNIK MRK BANK SECARA INDIVIDU

Table 12 **Credit Risk - Disclosure of Credit Risk Exposure and Impact of MRK Techniques Bank Individually**

No.	Kategori Portofolio	31 Desember 2024 December 31, 2024			
		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA
1	Tagihan kepada Pemerintah	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan kepada Bank	**216.719**	-	**216.719**	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	-	-
5	Tagihan Berupa *Covered Bond*	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2)	**2.768.433**	**17.224**	**2.268.164**	**2.622**
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	**76.074**	**70**	**56.385**	**70**
	Eksposur Pembiayaan Khusus 4)	-	-	-	-
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	**1.204.136**	**129**	**1.196.581**	-
9	Kredit Beragun Properti	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	**26.133**	-	**26.133**	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	**193.671**	**10.804**	**193.671**	**10.804**
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo	**1**	**199**	**1**	**199**
11	Aset Lainnya	-	-	**150.110**	-
Total		**4.485.167**	**28.426**	**4.107.764**	**13.695**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023				Portfolio Category
Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques		
Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	
2.342.192	-	2.342.192	-	Receivables from Government
-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.291.054	-	1.032.843	-	Receivables from Banks
-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions 1)
-	-	-	-	Receivables in the form of Covered Bond
2.562.352	28.402	384.353	4.260	Receivables from Corporations - General Corporate Exposure 2)
283.811	2.520	170.287	1.512	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	Special Financing Exposure 4)
-	-	-	-	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments
1.017.914	16	254.478	4	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	Property Collateralized Loans
134.984	1.558	96.995	979	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
-	-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
420.851	11.349	142.325	4.307	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
-	-	-	-	Land Acquisition, Land Processing, and Construction Loans
1.225	-	611	-	Due Receivables
198.512	-	198.512	-	Other Assets
8.252.895	**43.845**	**4.622.596**	**11.062**	**Total**

TABEL 13 RISIKO KREDIT - PENGUNGKAPAN EKSPOSUR BERDASARKAN KELAS ASET DAN BOBOT RISIKO (CR5) BANK SECARA INDIVIDU

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

31 Desember 2024 December 31, 2024						
No.	**Kategori Portofolio**	**0%**	**20%**	**50%**		
1	Tagihan Kepada Pemerintah	**3.122.958**	-	-		

No.	**Kategori Portofolio**	**20%**	**50%**	
2	Tagihan Kepada Entitas Sektor Publik	-	-	

No.	**Kategori Portofolio**	**0%**	**20%**	**30%**	**50%**	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	**Kategori Portofolio**	**20%**	**30%**	**40%**	**50%**	
4	Tagihan Kepada Bank	**1.083.595**	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	**190.184**	-	

No.	**Kategori Portofolio**	**10%**	**15%**	**20%**	**25%**	**35%**	
5	Tagihan berupa *Covered Bond*	-	-	-	-	-	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2024 December 31, 2024					
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Government

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Public Sector Entities

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions

	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	**216.719**	Receivables from Banks
	-	-	-	-	**76.074**	Receivables from Securities Companies and Other Financial Services Institutions 1)

	50%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	

No.	Kategori Portofolio	100%	150%	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	

No.	Kategori Portofolio	45%	75%	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	**1.605.515**	

No.	Kategori Portofolio	50%	100%	
9	Tagihan yang Telah Jatuh Tempo	-	**1**	

No.	Kategori Portofolio	0%	20%	
10	Aset Lainnya	-	-	

80%	85%	100%	130%	150%	Lainnya Others	Portfolio Category
-	**3.256.980**	-	-	-	-	Receivables from General Corporations
-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Special Financing Exposure 4)

250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments

85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	**1.204.136**	Receivables from Microbusiness, Small Business, and Retail Portfolio

150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	**1**	Due Receivables

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
178.368	-	-	-	178.368

31 Desember 2023 December 31, 2023						
No.	**Kategori Portofolio**	**0%**	**20%**	**50%**		
1	Tagihan Kepada Pemerintah	2.342.192	-	-		

No.	**Kategori Portofolio**	**20%**	**50%**	
2	Tagihan Kepada Entitas Sektor Publik	-	-	

No.	**Kategori Portofolio**	**0%**	**20%**	**30%**	**50%**	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	**Kategori Portofolio**	**20%**	**30%**	**40%**	**50%**	
4	Tagihan Kepada Bank	1.291.054	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	283.811	-	

No.	**Kategori Portofolio**	**10%**	**15%**	**20%**	**25%**	**35%**	
5	Tagihan berupa *Covered Bond*	-	-	-	-	-	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023					
100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
-	-	-		Receivables from Government	

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables from Public Sector Entities

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables from Multilateral Development Banks and International Institutions

75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	258.211	Receivables from Banks
-	-	-	-	113.525	Receivables from Securities Companies and Other Financial Services Institutions 1)

50%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	80%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	-	

No.	Kategori Portofolio	100%	150%	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	

No.	Kategori Portofolio	45%	75%	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	1.017.914	

No.	Kategori Portofolio	50%	100%	
9	Tagihan yang Telah Jatuh Tempo	1.222	2	

No.	Kategori Portofolio	0%	20%	
10	Aset Lainnya	-	-	

85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
2.562.352	-	-	-	-	2.177.999	Receivables from General Corporations
-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Special Financing Exposure 4)

250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments

85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	763.435	Receivables from Microbusiness, Small Business, and Retail Portfolio

150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	614	Due Receivables

100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
198.512	-	-	198.512	Other Assets

No.	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	
11	Kredit Beragun Properti	-	38.507	36.644	34.447	-	19.004	-	6.383	316.791	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	48.501	36.644	4.287.270	-	211.072	-	71.025	-	
	Tanpa Pendekatan Pembagian Kredit 5)	-	-	-	1.483.655	-	-	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	-	-	286.847	-	234	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	48.501	-	6.057.772	-	-	-	-	-	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	316.791	
	Tanpa Pendekatan Pembagian Kredit 5)	-	-	-	-	-	-	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	-	-	-	-	-	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	-	-	-	-	-	-	-	-	
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	

65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	104.060	-	-	-	-	-	-	316.515	Property Collateralized Loans
140.048	-	-	-	-	-	-	-	-	-	37.989	Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
-	-	-	-	-	-	-	-	-	-	-	Without Loan Sharing Approach 5)
234	-			-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	Residential Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
-	-	-	104.060	-	-	-	-	-	-	278.525	Commercial Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
-	-	-	-	-	-	--	-	-	-	-	Without Loan Sharing Approach 5)
-	-	-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-		-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	Commercial Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land Processing, and Construction Loans

TABEL 13 RISIKO KREDIT - PENGUNGKAPAN EKSPOSUR BERDASARKAN KELAS ASET DAN BOBOT RISIKO (CR5) BANK SECARA INDIVIDU

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

No	Bobot Risiko	31 Desember 2024 / December 31, 2024			
		Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	**Tagihan Bersih TRA (Sebelum Pengenaan FKK)** Net Receivables TRA (Before FKK Imposition)	**Rata-Rata FKK** FKK Average	**Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK)** Net Receivables (After Imposition of FKK and MRK Techniques)
1	< 40%	**4.290.278**	**38.219**	**4.091.673**	**236.825**
2	40%-70%	**495.741**	**5.198**	**262.882**	**238.057**
3	75%	**1.605.515**	**-**	**408.934**	**1.196.581**
4	85%	**3.278.188**	**-**	**991.997**	**2.286.191**
5	90%-100%	**178.369**	**-**	**28.258**	**150.111**
6	105%-130%	**-**	**-**	**-**	**-**
7	150%	**-**	**-**	**-**	**-**
8	250%	**-**	**-**	**-**	**-**
9	400%	**-**	**-**	**-**	**-**
10	1.250%	**-**	**-**	**-**	**-**
Total Tagihan Bersih		**9.848.091**	**43.417**	**5.783.744**	**4.107.765**

TABEL 14 RISIKO PASAR - PENGUNGKAPAN RISIKO PASAR DENGAN MENGGUNAKAN METODE STANDAR BANK SECARA INDIVIDU

Table 14 Table 14 Market Risk - Disclosure of Market Risk Using Standardized Method Bank Individually

No	Komponen	31 Desember 2024 / December 31, 2024				
		Risiko Spesifik Specific Risk	**Risiko Umum** General Risk	**Beban Modal untuk Risiko Hak Opsi** Capital Expenses for Option Right Risk	**Faktor Pengali** Multiplier Factor	**Total Beban Modal** Total Capital Expenses
1	**Beban Modal untuk Masing-masing Risiko**	**-**	**-**	**-**	**-**	**-**
	a. Risiko Suku Bunga	**714,62**	**6.977,50**	**-**	**1,3**	**9.999,76**
	b. Risiko Nilai Tukar	**-**	**1.070,88**	**-**	**1,2**	**1.285,06**
	c. Total	**714,62**	**8.048,38**	**-**		**11.284,82**
2	**Beban Modal Lainnya**	**-**	**-**	**-**	**-**	**-**
	a. Penambahan ATMR Pillar 1	**-**	**-**	**-**	**-**	**-**
	b. *Credit Valuation Adjustment* (ATMR)	**-**	**-**	**-**	**-**	**-**
Pendekatan Dasar yang Disederhanakan		**-**	**-**	**-**	**-**	**-**
100% ATMR SACCR		**-**	**-**	**-**	**-**	**-**
3	**Total ATMR Risiko Pasar**	**141.060,25**	**-**	**-**	**-**	**-**

* Posisi Desember 2023, perhitungan modal risiko pasar belum menggunakan Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum, perhitungan berlaku di Januari 2024.

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023				
Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	**Tagihan Bersih TRA (Sebelum Pengenaan FKK)** Net Receivables TRA (Before FKK Imposition)	**Rata-Rata FKK** FKK Average	**Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK** Net Receivables (after imposition of FKK and MRK Techniques)	**Risk Weight**
3.742.843	255.034	3.712.469	285.407	< 40%
627.211	31.814	380.606	278.420	40%-70%
1.017.914	-	276.430	741.484	75%
2.864.924	-	1.259.179	1.605.745	85%
2	-	-	2	90%-100%
-	-	-	-	105%-130%
-	-	-	-	150%
-	-	-	-	250%
-	-	-	-	400%
-	-	-	-	1250%
8.252.894	**286.848**	**5.628.684**	**2.911.058**	**Total Net Receivables**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023					
Risiko Spesifik Specific Risk	**Risiko Umum** General Risk	**Beban Modal untuk Risiko Hak Opsi** Capital Expenses for Option Right Risk	**Faktor Pengali** Multiplier Factor	**Total Beban Modal** Total Capital Expenses	**Component**
-	**-**	**-**	**-**	**-**	**Capital Expenses for Each Risk**
-	-	-	-	-	a. Interest Rate Risk
-	-	-	-	-	b. Exchange Rate Risk
-	-	-	-	-	c. Total
-	**-**	**-**	**-**	**-**	**Other Capital Expenses**
-	-	-	-	-	a. Addition of RWA Pillar 1
-	-	-	-	-	b. Credit Valuation Adjustment (ATMR)
-	-	-	-	-	Simplified Basic Approach
-	-	-	-	-	100% RWA SACCR
-	**-**	**-**	**-**	**-**	**Total RWA for Market Risk**

* As of December 2023, the calculation of market risk capital did not use the Financial Services Authority Circular No. 23/SEOJK.03/2022 on Calculation of Risk-Weighted Assets for Market Risk of Commercial Banks, the calculation was effective as of January 2024.

TABEL 15 RISIKO LIKUIDITAS – KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (*LIQUIDITY COVERAGE RATIO*) BANK SECARA INDIVIDU

Table 15 Liquidity Risk – Liquidity Coverage Ratio Bank Individually

No.	Komponen	31 Desember 2024 December 31, 2024	
		Total Portofolio	
		Unweighted	*Weighted*
***High Quality Liquid Asset* (HQLA)**			
1	*Total High Quality Liquid Asset* (HQLA)	**2.473.494**	**2.455.332**
Arus Kas Keluar (*Cash OutFlows*)			
2	Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:	-	-
	a. Simpanan/Pendanaan Stabil	**327.538**	**16.377**
	b. Simpanan/Pendanaan Kurang Stabil	**1.015.341**	**101.534**
3	Pendanaan yang Berasal dari Nasabah Korporasi, Terdiri dari:		
	a. Simpanan Operasional	**78.495**	**16.980**
	b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non- Operasional	**3.375.291**	**1.008.753**
4	Pendanaan dengan Agunan (*Secured Funding*)	-	-
5	Arus Kas Keluar Lainnya (*Additional Requirement*), terdiri dari:		
	a. Arus Kas Keluar atas Transaksi Derivatif	-	-
	b. Arus Kas Keluar atas Peningkatan Kebutuhan Likuiditas	-	-
	c. Arus Kas Keluar atas Kehilangan Pendanaan	-	-
	d. Arus Kas Keluar atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	-	-
	e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	**473.698**	**473.698**
	f. Arus Kas Keluar atas Kewajiban Kontijensi Pendanaan Lainnya	**496.861**	**947**
	g. Arus Kas Keluar Kontraktual Lainnya	**5.486**	**5.486**
	Total Arus Kas Keluar (*Cash OutFlows*)	**5.772.710**	**1.623.775**
Arus Kas Masuk (*Cash InFlows*)			
6	Pinjaman dengan Agunan *Secured lending*	**164.428**	**116.859**
7	Tagihan Berasal dari Piha Lawan (Counter Party)	**1.530.365**	**1.106.273**
8	Arus Kas Masuk Lainnya	**5.499**	**2.749**
	Total Arus Kas Masuk (*Cash InFlows*)	**1.700.292**	**1.225.881**
	Total Arus Kas Masuk yang Dapat Diperhitungkan dalam Perhitungan LCR (maksimal 75% dari Total Arus Kas Keluar	-	**1.217.831**
TOTAL ADJUSTED VALUE			
12	**Total HQLA**	-	**2.455.332**
13	**Total Arus Kas Keluar Bersih (*Net Cash OutFlows*)**	-	**405.944**
14	**LCR (%)**	-	**604,85%**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023		Component
Total Portofolio		
Unweighted	*Weighted*	
		High Quality Liquid Asset (HQLA)
2.386.874	2.386.874	Total High Quality Liquid Asset (HQLA)
		Cash Outflows
-	-	Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, Consisting of:
70.762	3.538	Savings/Funding is Stable
922.535	92.254	Savings/Funding is Less Stable
		Funding Derived from Corporate Customers, Consists of:
1.878.300	467.704	Operational Savings
3.726.588	1.451.550	Non-Operational Deposits and/or Other Non-Operational Liabilities
-	-	Funding with Collateral (Secured Funding)
-	-	Other Cash Outflows (Additional Requirements), Consisting of:
-	-	Cash Outflows from Derivative Transactions
-	-	Cash Outflows from Increased Liquidity Needs
-	-	Cash Outflows for Loss of Funding
-	-	Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities
102.509	102.509	Cash Outflows on Other Contractual Liabilities related to Distribution of Funds
286.847	2.397	Cash Outflows from Other Funding Contingent Liabilities
-	-	Other Contractual Cash Outflows
6.987.541	2.119.951	**Total Cash Outflows**
		Cash Inflows
1.294.681	76.619	Loans with Collateral Secured Lending
1.599.578	775.306	Receivables from Counter Party
13	7	Other Cash Inflows
2.894.272	**851.932**	**Total Cash Inflows**
-	**851.932**	**Total Cash Inflows that Can be Calculated in LCR Calculation (maximum 75% of Total Cash Outflows)**
		TOTAL ADJUSTED VALUE
-	**2.386.874**	**Total HQLA**
-	**1.268.019**	**Total Net Cash Outflows**
-	**188,24%**	**LCR (%)**

TABEL 16 RISIKO LIKUIDITAS - *NET STABLE FUNDING RATIO* BANK SECARA INDIVIDU

Table 16 Liquidity Risk - Net Stable Funding Ratio Bank Individually

Komponen ASF	31 Desember 2024 / December 31, 2024				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year	
Modal:	**3.360.503**	**-**	**-**	**-**	**3.360.503**
Modal Sesuai POJK KPMM	**3.360.503**	**-**	**-**	**-**	**3.360.503**
Instrumen Modal Lainnya	**-**	**-**	**-**	**-**	**-**
Simpanan yang Berasal dari Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil:	**625.807**	**906.161**	**613**	**5**	**1.432.335**
Simpanan dan Pendanaan Stabil	**288.306**	**771.249**	**606**	**5**	**1.007.158**
Simpanan dan Pendanaan Kurang Stabil	**337.500**	**134.911**	**8**	**-**	**425.177**
Pendanaan yang Berasal dari Nasabah Korporasi:	**1.460.084**	**3.630.751**	**32.500**	**-**	**2.193.887**
SimpananOperasional	**1.085.800**	**2.155.355**	**32.500**	**-**	**1.636.827**
Pendanaan Lainnya yang Berasal dari Nasabah Korporasi	**374.284**	**1.475.396**	**-**	**-**	**557.060**
Liabilitas yang Memiliki Pasangan Aset yang Saling Bergantung	**-**	**11.619**	**-**	**-**	**-**
Liabilitas dan Ekuitas Lainnya:	**1.405**	**133.465**	**-**	**-**	**-**
NSFR Liabilitas Derivatif		**-**	**-**	**-**	
Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas	**1.405**	**133.465**	**-**	**-**	**-**
Total ASF					**6.986.726**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023					
Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value	ASF Component
Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
3.258.337	-	-	-	3.258.337	Capital:
3.258.337	211.072	-	71.025	3.258.337	Capital according to CAR POJK
-	-	-	-	-	Other Capital Instruments
485.562	234	2.648	10	1.002.675	Deposits Originating from Individual Customers and Funding from Micro and Small Business Customers:
84.241	3.991	347	-	84.150	Stable Savings and Funding
401.321	616.951	2.301	10	918.525	Less Stable Savings and Funding
1.998.953	2.834.498	26.665	25.000	1.897.202	Funding Derived from Corporate Customers:
1.174.738	1.610.083	25.000	25.000	1.429.911	Operational Savings
824.215	1.224.415	1.665	-	467.291	Other Funding Derived from Corporate Customers
-	-	-	-	-	Liabilities that Have Interdependent Asset Pairs
1.503	103.546	-	-	-	Liabilities and Other Equity:
	-	-	-		NSFR Liabilitas Derivatif
1.503	103.546	-	-	-	Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas
-	**-**	**-**	**-**	**6.158.214**	**Total ASF**

Komponen RSF	31 Desember 2024 / December 31, 2024				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year	
Total HQLA dalam Rangka Perhitungan NSFR	-	-	-	-	**129.546**
Simpanan pada Lembaga Keuangan Lain untuk Tujuan Operasional	**265.474**	-	-	-	**132.737**
Pinjaman dengan Kategori Lancar dan dalam Perhatian Khusus (*performing*)	-	**2.844.664**	**1.916.997**	**1.471.194**	**3.348.814**
Kepada Lembaga Keuangan yang Dijamin dengan HQLA Level 1	-	**50.176**	-	**88.759**	**93.777**
Kepada Lembaga Keuangan yang Dijamin Bukan dengan HQLA Level 1 dan Pinjaman kepada Lembaga Keuangan Tanpa Jaminan	-	**871.238**	**151.986**	**257.418**	**464.097**
Kepada Korporasi Non-Keuangan, Nasabah Retail dan Nasabah Usaha Mikro dan Kecil, Pemerintah Pusat, Pemerintah Negara Lain, Bank Indonesia, Bank Sentral Negara Lain dan Entitas Sektor Publik, yang Diantaranya:	-	**1.631.515**	**1.582.340**	**1.046.540**	**2.496.486**
Kredit Beragun Rumah Tinggal yang Tidak Sedang Dijaminkan, yang Diantaranya:	-	**6.494**	-	**6.322**	**8.620**
Memenuhi Kualifikasi Untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	**30.249**	**6.203**	**47.275**	**48.955**
Surat Berharga dengan Kategori Lancar dan Kurang Lancar (*Performing*) yang Tidak Sedang Dijaminkan, Tidak Gagal Bayar , dan Tidak Masuk Sebagai HQLA, Termasuk Saham yang Diperdagangkan di Bursa	-	**254.992**	**176.468**	**24.880**	**236.878**
Aset yang Memiliki Pasangan Liabilitas yang Saling Bergantung	-	**11.619**	-	-	-
Aset Lainnya:	**110.603**	**146.256**	**76**	**10.627**	**191.231**
Seluruh Aset Lainnya yang Tidak Masuk dalam Kategori di Atas	**110.603**	**146.256**	**76**	**10.627**	**191.231**
Rekening Administratif	-	**419.701**	**419.701**	**419.701**	**5.004**
Total RSF	-	-	-	-	**3.807.332**
Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio* (%)	-	-	-	-	**183,51**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023					
Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period				Total Nilai Tertimbang / Total Weighted Value	RSF Component
Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
-	-	-	-	67.208	Total HQLA for the NSFR Calculation
743.654	-	-	-	371.827	Deposits on Other Financial Institutions for Operational Purposes
-	2.764.275	1.322.049	1.873.285	2.959.748	Loans in Current and Special Mention Category (Performing)
-	1.200.555	-	-	120.055	To Financial Institutions Guaranteed with HQLA Level 1
-	589.597	18.793	137.504	235.340	To a Guaranteed Financial Institution Not with HQLA Level 1 and a Loan to an Unsecured Financial Institution
-	899.798	1.231.830	1.630.345	2.451.607	To Non-Financial Corporations, Retail Customers and Micro and Small Business Customers, Central Government, Governments of Other Countries, Bank Indonesia, Central Banks of Other Countries and Public Sector Entities, including:
-	9.466	8.726	6.963	15.015	Unsecured Residential Property Collateralized Loans, Which Include:
-	29.842	7.946	48.759	50.587	Qualify for a Weighted Risk of 35% or Less, in Accordance With SEOJK RWA for Credit Risk
-	35.017	54.754	49.715	87.143	Securities with Current and Undercurrent (Performing) Categories that are not Being Pledged Collateral, Do Not Default, and are not Included as HQLA, Including Exchange-Traded Shares
-	-	-	-	-	*Assets that Have Interdependent Liability Pairs*
120.968	134.236	3	9.085	185.423	*Other Assets:*
120.968	134.236	3	9.085	185.423	All Other Assets Not Included in the Categories Above
-	305.750	305.750	305.750	3.342	*Administrative Account*
-	-	-	-	**3.587.548**	**Total RSF**
-	-	-	-	**171,66**	**Net Stable Funding Ratio (%)**

TABEL 17 RISIKO OPERASIONAL – ATMR RISIKO OPERASIONAL BANK SECARA INDIVIDU

Table 17 Operational Risk – RWA Operational Risk

LAPORAN DATA KERUGIAN HISTORIS

Historical Loss Data Report

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4
	31 Desember 2024 December 31, 2024					
	Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp300.000.000 (Tiga Ratus Juta Rupiah) atau Lebih					
1	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-
2	Jumlah Terjadinya Kerugian Risiko Operasional	**9,00**	**9,00**	**5,00**	**6,00**	**8,00**
3	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
4	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-
5	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
	Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp1.500.000.000 (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih					
6	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-
7	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-
8	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
9	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
10	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
	Rincian Perhitungan Modal untuk Risiko Operasional					
11	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)					
12	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)					
13	Treshold yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)					
14	Keterangan Tambahan (Jika Ada)					

T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
31 Desember 2024 December 31, 2024						
						Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
11,00	**24,00**	**18,00**	**9,00**	**4,00**	**10,30**	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
						Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
						Details of Capital Calculation for Operational Risks
					Tidak No	Are Losses Used in Calculating FPKI? (Yes/No)
					Ya Yes	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
					300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
					Optional	Additional Information (If Any)

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4
	31 Desember 2024 December 31, 2024					
	Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp300.000.000 (Tiga Ratus Juta Rupiah) atau Lebih					
1	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-
2	Jumlah Terjadinya Kerugian Risiko Operasional	6,00	8,00	9,00	9,00	6,00
3	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
4	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-
5	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
	Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (*Loss Event*) Sebesar Rp1.500.000.000 (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih					
6	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-
7	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-
8	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
9	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
10	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-
	Rincian Perhitungan Modal untuk Risiko Operasional					
11	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)					
12	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)					
13	Treshold yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)					
14	Keterangan Tambahan (Jika Ada)					

T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
31 Desember 2024 December 31, 2024						
						Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
5,00	4,00	-	-	-	4,70	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
						Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
						Details of Capital Calculation for Operational Risks
					Tidak No	Are Losses Used in Calculating FPKI? (Yes/No)
					Ya Yes	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
					300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
					Optional Optional	Additional Information (If Any)

LAPORAN RINCIAN INDIKATOR BISNIS

Business Indicator Detailed Report

No.	Indikator Bisnis (IB) dan Komponen IB	31 Desember 2024 December 31, 2024		
		T	T-1	T-2
1	Komponen Bunga, Sewa, dan Dividen (KBSD)	**210.777**		
2	Pendapatan Bunga	**723.199**	**592.752**	**433.413**
3	Beban Bunga	**248.829**	**141.627**	**111.692**
4	Aset Produktif	**10.143.511**	**9.249.913**	**8.710.177**
5	Pendapatan Dividen	**-**	**-**	**-**
6	Komponen Jasa	**26.832**		
7	Pendapatan Jasa dan Komisi	**27.862**	**24.749**	**26.336**
8	Beban Jasa dan Komisi	**6.559**	**3.380**	**5.485**
9	Pendapatan Operasional Lainnya	**-**	**-**	**-**
10	Beban Operasional Lainnya	**14**	**1.302**	**233**
11	Komponen Keuangan	**13.835**		
12	Laba Rugi Bersih *Trading Book*	**1.548**	**83**	**4**
13	Laba Rugi Bersih *Banking Book*	**17.133**	**12.431**	**10.307**
14	IB	**251.444**		
15	Komponen Indikator Bisnis	**30.173**		
Pengungkapan IB				
16	IB Total Termasuk Aktivitas yang Didivestasi	**-**		
17	Pengurangan IB Dikarenakan Pengecualian atas	**251.444**		
18	Keterangan Tambahan	**Opsional** **Optional**		

LAPORAN PERHITUNGAN ATMR RISIKO OPERASIONAL DENGAN MENGGUNAKAN PENDEKATAN STANDAR

RWA Calculation Report for Operational Risk using Standard Approach

No.	Rincian	31 Desember 2024 December 31, 2024	31 Desember 2023 December 31, 2023	Details
		Validasi Kolom T T Column Validation	Validasi Kolom T T Column Validation	
1	Komponen Indikator Bisnis (KIB)	**30.173**	24.441	Business Indicator Components (KIB)
2	Faktor Pengali Kerugian Internal (FPKI)	**1,00**	1,00	Internal Loss Multiplier Factor (FPKI)
3	Modal Minimum Risiko Operasional (MMRO)	**30.173**	24.441	Operational Risk Minimum Capital (MMRO)
4	ATMR untuk Risiko Operasional	**377.162**	305.519	RWA for Operational Risk

31 Desember 2023 December 31, 2023			Business Indicator (IB) and IB Component
T	T-1	T-2	
166.694			Interest, Rent, and Dividend Components (KBSD)
433.413	317.228	354.870	Interest Income
111.692	135.705	183.947	Interest Expenses
8.710.177	8.367.593	5.148.058	Earning Assets
-	-	-	Dividend Income
19.435			Services Components
26.336	19.231	12.426	Fees and Commission Income
5.485	3.282	3.641	Fees and Commission Expenses
-	-	-	Other Operating Income
233	21	57	Other Operating Expenses
17.551			Financial Components
4	1.306	547	Net Profit Loss Trading Book
10.307	12.262	28.226	Net Profit Loss Banking Book
203.679			IB
24.441			Business Indicator Components
			IB Disclosure
203.679			Total IB including Divested Activities
-			IB Reduction due to Exclusion of Divested Activities
Opsional Optional			Additional information

SISTEM PENGENDALIAN INTERNAL
Internal Control System

Sistem pengendalian internal adalah elemen krusial dalam menciptakan manajemen perusahaan yang sehat dan aman. Sistem pengendalian internal yang efektif membantu Perseroan menjaga aset, memastikan pelaporan keuangan akurat, meningkatkan kepatuhan terhadap peraturan, dan mengurangi risiko kerugian, penyimpangan, serta pelanggaran.

Implementasi sistem pengendalian internal di Perseroan dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), di mana setiap lini beroperasi secara independen. Penjelasan lebih lanjut mengenai pendekatan *three lines of defense* sebagai berikut:

1. Lini Pertama
   Peran dari pada pemilik risiko sebagai *first line of defense* dalam fungsinya mengelola aspek internal kontrol di unit kerjanya.
2. Lini Kedua
   Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, pernyempurnaan, dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi dari aktivitas pengelolaan risiko operasional secara menyeluruh.
3. Lini Ketiga
   Satuan Kerja Audit Intern memastikan secara independen bahwa seluruh risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

The internal control system is a crucial element in establishing a sound and safe corporate management. An effective internal control system helps the Company maintain assets, ensure accurate financial reporting, increase compliance with regulations, and reduce the risk of loss, irregularities, and violations.

The internal control system in the Company is implemented through three lines of defense approach, wherein each line operates independently. Further explanation of three lines of defense approach is as follows:

1. First Line
The role of the risk owner as the first line of defense in its function of managing internal control aspects in its division.

2. Second Line
The Risk Management Division, in cooperation with the Compliance Division, defines, refines, and maintains the risk management methodology, ensures the adequacy of risk mitigation, policies, and procedures, as well as coordinates overall operational risk management activities;

3. Third Line
The Internal Audit Division independently ensures that all residual risk has been managed in accordance with the approved risk tolerance.

Pengendalian Keuangan, Operasional, dan Kepatuhan

Bank menerapkan sistem pengendalian internal yang mencakup aspek keuangan, operasional, dan kepatuhan dengan uraian sebagai berikut.

Financial, Operational, and Compliance Control

The Bank implements an internal control system that covers financial, operational, and compliance aspects with description as follows.

Pengendalian Keuangan
Financial Control

Pengendalian keuangan diterapkan Perseroan melalui penyusunan RBB yang memuat target Bank dalam jangka pendek dan menengah serta strategi Bank untuk pencapaiannya. Bank juga melakukan pemantauan realisasi dibandingkan target RBB dalam laporan yang dibuat secara berkala dan disampaikan dalam rapat Direksi. Hal ini dilakukan agar pengelolaan keuangan Perseroan berjalan secara efektif, efisien, dan ekonomis.

Financial control is applied by the Company through the preparation of RBB which contains the Bank's targets in short and medium-term and the Bank's strategy for achieving them. The Bank also monitors the realization compared to RBB targets in periodic reports which are submitted at the Board of Directors' meetings. This is conducted so as the Company's financial management runs effectively, efficiently, and economically.

Pengendalian Operasional
Operational Control

Pengendalian operasional dilakukan melalui penerapan standar operasional prosedur yang bertujuan untuk memastikan kesesuaian antara implementasi kegiatan yang dilakukan oleh karyawan terhadap prosedur atau kebijakan internal yang berlaku. Sehingga hal tersebut dapat mencegah risiko-risiko bisnis yang dapat memberikan dampak negatif terhadap Perseroan.

Operational control is applied through the implementation of standard operating procedures aiming to ensure conformity between activities carried out by employees and the applicable internal procedures or policies. Therefore, this can prevent business risks that could have a negative impact on the Company.

Pengendalian Kepatuhan
Compliance Control

Perseroan memastikan semua aktvitas perbankan yang dijalankan sehari-hari sudah memenuhi ketentuan perundang-undangan yang berlaku khususnya di bidang jasa keuangan dan pasar modal. Untuk menghindari terjadinya risiko ketidakpatuhan terhadap regulasi yang berlaku, Bank berpartisipasi aktif mengikuti berbagai kegiatan sosialiasi peraturan dan perundang-undangan yang diselenggarakan oleh pihak regulator.

The Company ensures that all banking activities carried out on a daily basis comply with the applicable laws and regulations, particularly in financial services and capital market. To avoid the risk of non-compliance with the applicable regulations, the Bank actively participates in various laws and regulations dissemination activities organized by the regulator.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka *Committee of Sponsoring Organizations of the Treadway Commission*

Implementasi sistem pengendalian internal Bank berdasarkan pada *Control Integrated Framework* yang dirumuskan oleh *Committee of Sponsoring Organizations of the Treadway Commission* (COSO), yang mencakup 5 komponen utama pengendalian internal, yaitu:

Conformity of the Internal Control System with the Committee of Sponsoring Organizations of Treadway Commission Framework

The Bank's internal control system is implemented based on the Control Integrated Framework formulated by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), which includes 5 main components of internal control, namely:

Komponen Pengendalian Internal Component of Internal Control	Implementasi di Perseroan Implementation in the Company
Lingkungan Pengendalian **Control Environment**	Menyediakan arahan bagi Perseroan dan memengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan Kode Etik, serta komitmen terhadap kompetensi. Provide direction for the Company and influence the control awareness of the people in the Company. Several factors that influence the control environment include integrity and the Code of Conducts, as well as commitment to competence.
Penaksiran Risiko **Risk Assessment**	Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko. Identify risks through relevant analysis and serve as the basis for risk management planning.
Aktivitas Pengendalian **Control Activities**	Melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas agar menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan. Conduct performance reviews, information management, and duties segregation to ensure that management directives are carried out. These activities help ensure the actions necessary to mitigate risks in achieving objectives.
Informasi dan Komunikasi **Information and Communication**	Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasikan, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan. The relevant information systems in financial reporting are accounting systems that contain methods for identifying, combining, analyzing, classifying, recording, and reporting transactions, as well as maintaining accountability of assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities relating to the internal control structure in financial reporting.
Pemantauan **Monitoring**	Melakukan pemantauan yang bertujuan mewujudkan hal-hal sebagai berikut: • Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional; • Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal; • Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan • Mencegah penyimpangan termasuk kecurangan. Carry out monitoring with the aims to realize the following: • Obtain assurance that all applicable laws and regulations are complied with in all operational activities; • Ensure the availability of accurate, complete, and timely financial and non-financial information for internal and external parties; • Obtain the eficiency and efectiveness of the Company's business activities; and • Prevent irregularities, including fraud.

Tinjauan atas Efektivitas Sistem Pengendalian Internal 2024

Perseroan menyadari pentingnya evaluasi efektivitas sistem pengendalian internal sebagai elemen krusial untuk menjaga kualitas pengendalian. Pemantauan rutin dilakukan untuk mengidentifikasi kelemahan dalam sistem dan prosedur serta meningkatkan efisiensi dan efektivitas proses bisnis. Melalui langkah tersebut, Perseroan berupaya menciptakan nilai tambah dengan perbaikan sistem, penyempurnaan model bisnis, dan peningkatan kinerja. Sepanjang tahun 2024, Perseroan menyimpulkan bahwa pelaksanaan pengendalian internal telah berjalan dengan baik dan sesuai dengan tujuan yang telah ditetapkan.

Review of the Effectiveness of Internal Control System in 2024

The Company realizes the importance of evaluating internal control system effectiveness as a crucial element in maintaining the quality of control. Regular monitoring is carried out to identify weaknesses in system and procedures and to improve the efficiency and effectiveness of business processes. Through such steps, the Company seeks to create added value by improving the system, refining business model, and improving performance. Throughout 2024, the Company concluded that the internal control was implemented properly and in accordance with the objectives stated.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Sepanjang tahun 2024, Dewan Komisaris dan Direksi menilai bahwa sistem pengendalian internal telah diterapkan secara efektif dalam memantau operasional, keuangan, dan tata kelola sesuai dengan ketentuan yang berlaku. Hasil penilaian akan menjadi dasar untuk mengoptimalkan implementasi sistem pengendalian internal Bank di masa mendatang agar sejalan dengan dinamika dan perkembangan bisnis perbankan.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of the Internal Control System

Throughout 2024, the Board of Commissioners and Board of Directors considered that the internal control system was implemented effectively in monitoring operations, finances, and governance in accordance with applicable provisions. The assessment results will be the basis for optimizing the implementation of the Bank's internal control system in the future so that it is in line with the dynamics and developments of banking business.

FUNGSI KEPATUHAN
Compliance Function

Fungsi kepatuhan berperan dalam mencegah penyimpangan dan memastikan bahwa kegiatan yang dilakukan Bank telah sesuai dengan ketentuan dan perundang-undangan yang berlaku sehingga kinerja Bank menjadi yang lebih baik dan sehat.

The compliance function plays a role in preventing irregularities and ensuring that the activities carried out by the Bank are in accordance with the applicable laws and regulations so that the Bank's performance becomes better and healthier.

Pedoman Fungsi Kepatuhan

Fungsi Kepatuhan mengacu pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 mengenai Fungsi Kepatuhan pada Bank Umum, dalam menjalankan tugas dan tanggung jawabnya.

Compliance Function Charter

The Compliance function refers to the Financial Services Authority Regulation No. 46/POJK.03/2017 on the Compliance Function in Commercial Banks in carrying out its duties and responsibilities.

Penanggung Jawab Fungsi Kepatuhan

Penanggung jawab Fungsi Kepatuhan di Bank adalah Direktur Kepatuhan dan Satuan Kerja Kepatuhan. Penanggung jawab Fungsi Kepatuhan bersifat independen dan terpisah dari fungsi bisnis, operasional, serta fungsi pendukung lainnya.

Adapun tugas dan tanggung jawab penanggung jawab Fungsi Kepatuhan dalam menjalankan Fungsi Kepatuhan sebagai berikut:

1. **Direktur Kepatuhan**
   a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
   b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
   c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
   d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
   e. Meminimalkan risiko kepatuhan Perseroan;
   f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; dan
   g. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.
2. **Satuan Kerja Kepatuhan**
   a. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
   b. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
   c. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
   d. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan;
   e. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan

Person in Charge of Compliance Function

The person in charge of Compliance Function at the Bank is the Compliance Director and the Compliance Division. The Compliance Function team is independent and separated from business, operational, and other supporting functions.

Duties and responsibilities of the Compliance Function team in carrying out its function are as follows:

1. **Compliance Director**
   a. Formulating strategies to encourage the creation of the Company's compliance culture;
   b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
   c. Establishing compliance systems and procedures that will be used to develop the Company's internal provisions and guidelines;
   d. Ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations;
   e. Minimizing the Company's compliance risk;
   f. Taking preventive measures so the policies and/or decisions taken by the Company's Board of Directors do not deviate from the provisions of the Financial Services Authority and laws and regulations; and
   g. Performing other duties related to the Compliance Function.
2. **Compliance Division**
   a. Taking measures in order to support the creation of a compliance culture in all of the Company's business activities at every level of the organization;
   b. Performing identification, measurement, monitoring, and control of compliance risk with reference to the provisions of the Financial Services Authority Regulation on Implementation of Risk Management for Commercial Banks;
   c. Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Company with laws and regulations;
   d. Reviewing and/or recommending updates and improvements of policies, regulations, systems, and procedures owned by the Company so that they comply with the provisions of Bank Indonesia or Financial Services Authority and laws and regulations;
   e. Making efforts to ensure that the policies, provisions, systems, and procedures, as well as the Company's business activities, comply with the provisions of the Financial Services Authority and applicable laws and regulations; and

f. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Laporan Pelaksanaan Kerja Fungsi Kepatuhan

Sepanjang tahun 2024, Fungsi Kepatuhan Bank telah melaksanakan berbagai tugas dan tanggung jawab guna mendukung terciptanya budaya kepatuhan di seluruh aktivitas bisnis, yang meliputi:

1. Melakukan langkah-langkah untuk mendorong terwujudnya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank melalui kegiatan *risk awareness* kepada seluruh karyawan, antara lain:
   a. Melakukan sosialisasi/diseminasi ketentuan baru kepada pejabat dan pihak yang terkait;
   b. Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait;
   c. Menatausahakan dan mengkinikan *database* peraturan perbankan di portal internal Bank; dan
   d. Melakukan *compliance test* terhadap ketentuan yang berlaku;
2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
   a. Menyusun laporan hasil *self assessment* risiko *inheren* risiko kepatuhan;
   b. Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
   c. Melakukan kajian atas permohonan/usulan kredit baru, tambahan, perpanjangan maupun alokasi fasilitas kredit, pembelian surat berharga dan pengajuan *limit counterparty* untuk memastikan bahwa permohonan/usulan tersebut telah memenuhi ketentuan dan prinsip kehati-hatian;
   d. Melakukan tinjauan dan memberikan pendapat atas rencana produk dan aktivitas baru, untuk memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku;
   e. Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
   f. Melakukan pemantauan terhadap tingkat kepatuhan atas ketentuan yang berlaku terkait prinsip *prudential banking*, seperti kewajiban penyediaan modal minimum, giro wajib minimum, batas maksimum pemberian kredit, *non-performing loan*, dan posisi devisa neto. Sepanjang tahun 2024, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan

f. Performing other duties related to the Compliance Function.

Report on the Implementation of Compliance Function's Work

Throughout 2024, the Bank's Compliance Function carried out various duties and responsibilities to support the creation of compliance culture in all business activities, including:

1. Taking measures to encourage the realization of a compliance culture at all levels of the Bank's organization and business activities through risk awareness activities for all employees, including:
   a. Conducting outreach/dissemination of new provisions to officials and related parties;
   b. Conducting a consultative function related to the implementation of applicable provisions to the relevant division;
   c. Administering and updating banking regulations database on the Bank's internal portal; and
   d. Carrying out compliance test against applicable regulations;
2. Managing compliance risk and ensuring that policies, provisions, systems, and procedures as well as business activities carried out by the Bank complying with applicable regulations, including:
   a. Preparing reports on self-assessment results of inherent risk of compliance risk;
   b. Making adjustment to internal manuals, policies, and procedures;
   c. Conducting reviews of new loan applications/proposals, additional, extension, or allocation of loan facilities, purchase of securities and submission of counterparty limits to ensure that the applications/proposals have met the provisions and principles of prudence;
   d. Conducting survey and providing opinions on plans for new products and activities, to ensure that the products to be made and new activities to be carried out comply with the applicable regulations;
   e. Conducting a survey on the draft of internal provisions to be issued to ensure that the internal provisions were in accordance with the applicable provisions;
   f. Monitoring the level of compliance with the applicable provisions related to prudential banking principles, such as capital adequacy ratio, minimum statutory reserves, legal lending limits, non-performing loans, and net foreign exchange position. Throughout 2024, overall, there were no violations of provisions related to prudential banking principles; and

g. Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator melalui *report reminder system*;

3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
   a. Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, dan regulator lainnya; dan
   b. Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

Kebijakan kepatuhan telah tertuang dalam Pedoman Internal, di mana setiap rencana kebijakan dan/atau keputusan transaksi investasi berisiko tinggi yang berkaitan dengan ketentuan kehati-hatian yang akan dilaksanakan oleh unit kerja terkait wajib diajukan terlebih dahulu kepada Direktur/Satuan Kerja Kepatuhan untuk dilakukan pengujian.

Beberapa langkah strategi terkait dengan pelaksanaan Fungsi Kepatuhan yang telah dilakukan selama tahun 2024, antara lain:

1. Penilaian terhadap penerapan GCG pada Bank;
2. Pengkajian rancangan kebijakan/keputusan;
3. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
4. Pengkinian *database* peraturan perbankan di portal;
5. Monitoring keputusan/kebijakan;
6. Opini kepatuhan kredit diberikan;
7. Pemantauan surat berharga;
8. Pengkajian rencana produk dan/atau aktivitas baru;
9. Pemantauan laporan berkala/insidentil ke otoritas;
10. Pelaksanaan prinsip kehati-hatian;
11. Penyusunan laporan pihak terkait;
12. Pelaksanaan fungsi konsultatif;
13. Pemantauan realisasi RBB; dan
14. Pemenuhan perjanjian dan komitmen Bank dan pelaporan ke otoritas.

Pengembangan Kompetensi Fungsi Kepatuhan

Sepanjang tahun 2024, Fungsi Kepatuhan secara aktif mengikuti berbagai kegiatan pelatihan dan sosialisasi yang diselenggarakan oleh regulator dan institusi profesional, baik di tingkat nasional maupun internasional. Fokus pelatihan mencakup penguatan pemahaman atas peraturan terbaru, pencegahan tindak pidana keuangan, pelaporan keuangan, hingga penguatan sistem informasi dan perlindungan data. Kegiatan ini bertujuan untuk meningkatkan kapabilitas pengawasan kepatuhan di lingkungan Bank, mendukung efektivitas penerapan prinsip-prinsip GCG, serta memastikan kepatuhan terhadap seluruh ketentuan hukum dan peraturan yang berlaku.

g. Monitoring compliance with the obligation to submit reports to the regulator through the report reminder system;

3. Ensuring the Bank's compliance with the commitments made to the regulator, among others:
   a. Monitoring the Bank's commitment to the Financial Services Authority and other regulators; and
   b. Monitoring and following up on requests for information/data by authorities in the context of Bank supervision.

The compliance Policy has been stated in Internal Guidelines, in which every policy plan and/or high-risk investment transaction decision related to prudential provisions shall be carried out by the relevant divisions and must be submitted in advance to the Director/Compliance Division for testing.

Some of the strategic steps related to the Compliance Function implementation carried out in 2024, among others:

1. Assessment of the implementation of GCG at the Bank;
2. Study of policy draft/decisions;
3. Dissemination of decisions/policies and applicable provisions;
4. Updating banking regulation database on the portal;
5. Monitoring decisions/policies;
6. Compliance opinion of provided loans;
7. Monitoring securities;
8. Studying new product and/or activity plans;
9. Monitoring periodic/incidental reports to the authority;
10. Implementing prudential principle;
11. Preparing related party reports;
12. Implementing consultative functions;
13. Monitoring RBB realization; and
14. Fulfilling the Bank's agreements and commitments and reporting to the authorities.

Competency Development of the Compliance Function

Throughout 2024, the Compliance Function actively attended various training and dissemination activities held by regulators and professional institutions, either at national or international levels. The focus of the training included strengthening understanding of the latest regulations, prevention of financial crimes, financial reporting, to strengthening information systems and data protection. These activities aimed at improving compliance monitoring capabilities within the Bank, supporting the effectiveness of GCG principles implementation, and ensuring compliance with all applicable laws and regulations.

Tinjauan atas Efektivitas Fungsi Kepatuhan

Pada tahun 2024, Fungsi Kepatuhan telah dijalankan dengan baik melalui penerapan kebijakan kepatuhan di seluruh unit kerja. Namun demikian, masih diperlukan peningkatan efektivitas dalam pemantauan. Pelaksanaan Fungsi Kepatuhan tersebut tercermin dalam beberapa indikator berikut:

Secara umum, Fungsi Kepatuhan sepanjang tahun 2024 telah berjalan baik karena kebijakan kepatuhan sudah secara menyeluruh diterapkan dalam setiap unit meskipun masih perlu pemantauan yang efektif. Beberapa Indikator yang mencerminkan pelaksanaan fungsi kepatuhan di Bank, antara lain:

1. Pelaksanaan *Capital Adequacy Ratio* dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional sebesar 72,55% di atas ketentuan yang berlaku, yaitu 9,00% sampai dengan < <10,00% (Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko Bank yaitu peringkat 2);
2. Pemenuhan modal inti minimun per 31 Desember 2024 sebesar Rp3.308.800 juta;
3. Pemenuhan Posisi Devisa Neto selama tahun 2024 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan* bruto sebesar 1,16% dan rasio *Non-Performing Loan* neto sebesar 0,09% masih berada jauh dari batas maksimal sebesar 5,00% (net) sesuai ketentuan yang berlaku;
5. Tidak ada pelampauan maupun pelanggaran terhadap Batas Maksimum Pemberian Kredit, baik kepada pihak terkait, maupun kepada kelompok usaha;
6. Giro Wajib Minimum dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2024 telah sesuai dengan ketentuan; dan
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik.

Berdasarkan indikator kinerja diatas, dapat disimpulkan bahwa sepanjang tahun 2024 tingkat kepatuhan Bank menunjukkan hasil yang “Baik”, dan peringkat Tingkat Kesehatan Bank berdasarkan risiko (*Risk-Based Bank Rating*) adalah Sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya, termasuk terkait pemenuhan terhadap prinsip prudential banking (Kewajiban Penyediaan Modal Minimum, Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, *Non-Performing Loan*) dan penerapan program APU PPT.

Review of the Effectiveness of Compliance Function

In 2024, the Compliance Function was carried out properly through the implementation of compliance policies in all divisions. However, the effectiveness of monitoring still needs to be improved. The implementation of Compliance Function is reflected in the following indicators:

In general, the Compliance Function throughout 2024 was carried out properly due to the compliance policy comprehensively implemented in each unit, although an effective monitoring was still necessary. Some Indicators that reflect the implementation of compliance function at the Bank include:

1. Implementation of Capital Adequacy Ratio by considering credit risk, market risk, and operational risk of 72.55% above the applicable provisions, namely 9.00% to <10.00% (Capital Adequacy Ratio based on the Bank’s risk profile, namely ratting 2);
2. Fulfillment of minimum core capital as of December 31, 2024, of Rp3.31 trillion;
3. Fulfillment of the Net Open Position throughout 2024 with no violations;
4. Fulfillment of gross Non-Performing Loan ratio of 1.16% and net Non-Performing Loan ratio of 0.09% which were still far from the maximum limit of 5.00% (net) according to the applicable regulations;
5. There was no exceedance or violation of the Legal Lending Limit, either to related parties or to business groups;
6. The Minimum Statutory Reserves in Rupiah and Foreign Currency, as well as the Macroprudential Liquidity Buffer for 2024 were in accordance with the provisions; and
7. The commitment to the Financial Services Authority has been well fulfilled.

The performance indicators above concluded that throughout 2024 the Bank’s compliance level showed “Good” results, and the Bank’s Soundness Level rating based on risk (Risk-Based Bank Rating) was Healthy, it was considered capable of facing significant negative influences from changes in business conditions and other external factors, including those related to compliance with prudential banking principles (Minimum Capital Adequacy Ratio, Minimum Reserves, Legal Lending Limit, Non-Performing Loan) and implementation of the APU CTF program.

Pemenuhan kepatuhan Bank tersebut merupakan cerminan dari terwujudnya pelaksanaan budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank. Hal tersebut dikarenakan tanggung jawab kepatuhan merupakan tanggung jawab bersama, melekat pada seluruh jenjang organisasi sesuai peran dan tanggung jawab masing-masing.

The fulfillment of the Bank's compliance is a reflection of the realization of compliance culture implementation at all levels of the organization and the Bank's business activities. This is because compliance is a shared responsibility, attached to all levels of the organization according to their respective roles and responsibilities.

Fungsi kepatuhan yang telah berjalan dengan baik selama ini, secara berkesinambungan akan terus dikembangkan melalui peningkatan pelaksanaan budaya kepatuhan, meningkatkan kualitas pemahaman terhadap ketentuan yang berlaku, serta meningkatkan pemantauan dan pengujian terhadap rencana keputusan dan/atau kebijakan manajemen.

The compliance function that has been running well so far will continue to be developed through improving the implementation of a compliance culture, increasing the quality of understanding of applicable regulations, and increasing monitoring and testing of planned decisions and/or management policies.

PROGRAM ANTI-PENCUCIAN UANG, PENCEGAHAN PENDANAAN TERORISME, DAN PENCEGAHAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL

Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Perseroan berkomitmen menjalankan Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sesuai regulasi. Program ini bertujuan mencegah, mendeteksi, dan melaporkan aktivitas mencurigakan untuk melindungi Bank dari penyalahgunaan dalam kejahatan keuangan, sekaligus menjaga integritas dan reputasi Bank.

The Company is committed to implementing Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in accordance with regulations. This program aims to prevent, detect, and report suspicious activities to protect the Bank from misuse in financial crimes, while maintaining the Bank's integrity and reputation.

Pedoman dan Tata Tertib Kerja Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Perseroan berpedoman pada Pedoman Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal yang disusun berdasarkan ketentuan dari Otoritas Jasa Keuangan. Implementasinya dilakukan dengan ketentuan dan perundang-undangan yang berlaku dan mengambil tindakan yang diperlukan untuk mencegah, mendeteksi, dan melaporkannya kepada pihak yang berwenang.

Guidelines and Work Procedures for the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

The Company is guided by the Guidelines for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program, prepared based on the provisions of Financial Services Authority. It is implemented according to the applicable laws and regulations and taking necessary actions to prevent, detect, and report the crimes to the authorities.

Adapun peraturan-peraturan yang dipatuhi Bank dalam melaksanakan Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sebagai berikut:

1. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
2. Undang-Undang Republik Indonesia No. 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
3. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 tentang Penerapan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; dan
5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.

Laporan Pelaksanaan Kerja Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Pada tahun 2024, realisasi dari implemetasi Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sebagai berikut:

1. Meningkatkan budaya kepatuhan terhadap penerapan Anti-Pencucian Uang Pencegahan Pendanaan Terorisme, melalui pelatihan dan sosialisasi kepada seluruh karyawan. Khususnya karyawan *front office* dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui tatap muka dan media Zoom, serta untuk pejabat/karyawan yang menangani Anti-Pencucian Uang Pencegahan Pendanaan Terorisme, diikutsertakan pada pelatihan yang diselenggaran oleh pihak eskternal seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan;
2. Penyampaian Laporan-laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) yaitu Laporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan Mencurigakan (LTKM), Laporan Transfer Dana dari dan ke Luar Negeri (LTKL), dan Laporan Sistem Informasi Pengguna Jasa;
3. Melakukan pemantauan atas pengkinian data nasabah sesuai dengan target yang disampaikan cabang/ cabang pembantu untuk tahun 2024 setiap bulan dan untuk realisasi pencapaiannya dilaporkan setiap tahun kepada Otoritas Jasa Keuangan;

The regulations that the Bank complies with in implementing Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program are as follows:

1. Law of the Republic of Indonesia No. 8 of 2010 dated October 22, 2010, on Prevention and Eradication of the Criminal Action of Money Laundering;
2. Law of the Republic of Indonesia No. 9 of 2013 dated March 13, 2013, on Prevention and Eradication of Terrorist Financing Crime;
3. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program;
4. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated June 22, 2017, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program in Banking Sector; and
5. Rules and Regulations issued by the Indonesian Financial Transaction Reports and Analysis Center.

Report on the Work Implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

In 2024, the realization of the implementation of the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program was as follows:

1. Improving the compliance culture with the implementation of Anti-Money Laundering Counter-Terrorist Financing, through training and dissemination to all employees. In particular, for front office employees and those directly involved with customers, a refresher program is carried out. The training is carried out through face-to-face and Zoom media, and for officials/employees who handle Anti-Money Laundering Counter-Terrorist Financing, they are included in training organized by external parties such as the Financial Services Authority, Banking Compliance Director Communication Forum, or Indonesian Financial Transaction Reports and Analysis Center;
2. Submitting Reports to the Indonesian Financial Transaction Reports and Analysis Center (PPATK), namely Reports on Cash Financial Transaction (LTKT), Suspicious Financial Transaction Reports (LTKM), Transfer of Funds from and to Abroad (LTKL), and Service User Information Systems;
3. Monitoring the update of customer data in accordance with the targets submitted by branches/ sub-branches for 2024 every month and for the realization of its achievements reported annually to the Financial Services Authority;

4. Melakukan *screening* atas pembukaan rekening dan transaksi terhadap nama-nama yang memiliki kemiripan/kesamaan yang terdaftar dalam *whatchlist* daftar terduga teroris dan organisasi teroris (DTTOT) dan Daftar Pendanaan Profilerasi Senjata Pemusnah Massal (DPPSPM), dan melakukan pengkinian daftar teroris dan profilerasi pada sistem *core banking*;
5. Selain pemantauan daftar teroris dan profilerasi, untuk nasabah yang tergolong high risk, bank telah memiliki daftar *politically exposed person* (PEP) dan daftar terpidana pencucian uang;
6. Pengembangan sistem informasi untuk mendukung pelaksanaan program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme baik untuk pelaporan maupun pemantauan tetap dilakukan;
7. Melakukan penyesuaian Pedoman Anti-Pencucian Uang Pencegahan Pendanaan Terorisme dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme;
8. Dalam rangka implementasi *financial integrity rating on money laundering and terorrist financing* (FIR on ML/TF) yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha melakukan penilaian sendiri atas efektivitas Program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme yang terfokus pada pelaksanaan Program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme dan pelaporan Anti-Pencucian Uang Pencegahan Pendanaan Terorisme;
9. Melakukan penyusunan *individual risk assessment* (IRA) tahun 2023 untuk melakukan pemetaan risiko yang ditindaklanjuti dengan langkah-langkah pencegahan dan pemberantasan berupa penyempurnaan ketentuan serta perbaikan implementasi penerapan program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme;
10. Dalam rangka pemilihan umum dan pemilihan kepada daerah, Bank Ganesha berpartisipasi sebagai anggota Tim Kerja Analisis Kolaboratif terkait pemilihan umum dan pemilihan kepala daerah dan melakukan pemadanaan atas *cost, insurance*, dan *freight* (CIF) yang memiliki rekening di Bank Ganesha, serta melaporkan penyampaian data khusus tematik setiap ada transaksi yang dilakukan oleh nasabah hasil pemadanan; dan
11. Melakukan pemadanan atas daftar pihak yang diduga terkait dengan judi *online* yang diterima dari Otoritas Jasa Keuangan pada *core banking* secara bertahap yang selanjutnya dilakukan identifikasi dan verifikasi terhadap kesamaan nama-nama dengan daftar nasabah di Bank Ganesha, yang kemudian melaporkan hasilnya kepada Otoritas Jasa Keuangan.

4. Conducting screening of account openings and transactions against names with similarities/likeliness registered in the list of suspected terrorists and terrorist organizations (DTTOT) and the List of Financing for Weapons of Mass Destruction Profiles (DPPSPM), and updating the list of terrorists and profiles on the core banking system;
5. In addition to monitoring the list of terrorists and proliferation, for high risk customers, the bank has a list of politically exposed persons (PEP) and a list of money laundering convicts;
6. Development of information system to support the implementation of Anti-Money Laundering Counter-Terrorist Financing program for both reporting and monitoring is still carried out;
7. Making adjustment of Anti-Money Laundering Counter-Terrorist Financing Guidelines with applicable provisions and issuing technical instructions for the implementation of Anti-Money Laundering Counter-Terrorist Financing program;
8. In implementing the financial integrity rating on money laundering and terrorist financing (FIR on ML/TF) carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha conducted self-assessment of the effectiveness of Anti-Money Laundering Counter-Terrorist Financing Program which focuses on the implementation of Anti-Money Laundering Counter-Terrorist Financing Program and reporting on Anti-Money Laundering Counter-Terrorist Financing;
9. Preparing individual risk assessment (IRA) in 2023 to conduct risk mapping followed up with preventive and eradication measures in improving provisions and improving the implementation of Anti-Money Laundering Counter-Terrorist Financing program;
10. In the General Election and Regional Head Election, Bank Ganesha participated as a member of the Collaborative Analysis Working Team related to general election and regional head election and conducted funding for costs, insurance, and freight (CIF) with accounts at Bank Ganesha, and reported the submission of special thematic data for every transaction made by customers from the matching results; and
11. Conducting a matching of the list of parties suspected of being related to online gambling received from the Financial Services Authority in core banking in stages, which then identified and verified for similarities in names with the list of customers at Bank Ganesha, which then the results are reported to the Financial Services Authority.

PERKARA HUKUM
Legal Cases

Pada tahun 2024, permasalahan hukum yang dihadapi oleh Perseroan serta anggota Dewan Komisaris dan Direksi yang sedang menjabat sebagai berikut:

In 2024, the legal issues faced by the Company and the serving members of the Board of Commissioners and Board of Directors were as follows:

Permasalahan Hukum	Total		Legal Issues
	Perdata Civil	Pidana Criminal	
Telah selesai (telah mempunyai kekuatan hukum yang tetap)	1	0	Settled (final and binding)
Dalam proses penyelesaian	2	0	In settlement process
Total	**3**	**0**	**Total**

Gugatan Perlawanan Lawsuit Appeal	
Pokok Perkara **Case Profile**	Pelawan selaku penyewa objek lelang mengajukan perlawanan ke Pengadilan Negeri Jakarta Selatan untuk menuntut pembatalan lelang eksekusi hak tanggungan yang sudah terlaksana dan terjual objek lelang. The plaintiff as the lessee of the auction object filed a lawsuit to the South Jakarta District Court to demand the cancellation of auction of execution and mortgage rights that had been carried out and sold as auction object.
Nilai Perkara **Case Value**	Tidak ada tuntutan nilai materiil maupun immateriil. There were no demands for material or immaterial value.
Status Perkara **Case Status**	Bank telah memenangkan perkara pada tingkat Pengadilan Negeri, saat ini Pelawan mengajukan banding ke Pengadilan Tinggi. The Bank has won the case at the District Court level, currently the Plaintiff has filed an appeal to the High Court.
Risiko yang Dihadapi **Risks Faced**	Tuntutan Pelawan dikabulkan dan lelang dibatalkan. The Plaintiff's claim was granted and the auction was annulled.
Pengaruh terhadap Kinerja Bank **Impact on Bank Performance**	Tidak ada. None.
Sanksi Administratif **Administrative Sanctions**	Tidak ada. None.

Gugatan Perlawanan Lawsuit Appeal	
Pokok Perkara **Case Profile**	Pelawan selaku pemilik awal/pemberi hak tanggungan atas objek lelang mengajukan perlawanan ke Pengadilan Negeri Jakarta Selatan atas eksekusi pengosongan yang dimohonkan oleh pembeli objek lelang, di mana salah satu tuntutannya menyatakan lelang eksekusi hak tanggungan yang sudah terlaksana dan terjual objek lelangnya minta dinyatakan tidak sah dan tidak berkekuatan hukum. The Plaintiff as the initial owner/giver of mortgage rights on the object of the auction filed a lawsuit to the South Jakarta District Court regarding the execution of vacating requested by the buyer of the object of auction, in which one of the demands state that the execution auction of mortgage rights that had been carried out and the sold as auction object was requested to be declared invalid and had no legally binding decisions.
Nilai Perkara **Case Value**	Tidak ada tuntutan nilai materiil maupun immateriil. There were no demands for material or immaterial value.
Status Perkara **Case Status**	Bank telah memenangkan perkara pada tingkat Pengadilan Negeri dan perkara telah selesai (telah mempunyai kekuatan hukum yang tetap). The Bank has won the case at the District Court level and the case was completed (has legally binding decisions).
Risiko yang Dihadapi **Risks Faced**	Tidak ada. None.
Pengaruh terhadap Kinerja Bank **Impact on Bank Performance**	Tidak ada. None.
Sanksi Administratif **Administrative Sanctions**	Tidak ada. None.

Gugatan Waris Inheritance Lawsuit	
Pokok Perkara **Case Profile**	Penggugat mengajukan gugatan waris ke Pengadilan Agama Jakarta Selatan, dengan tuntu-tan meminta objek lelang yang telah dilelang dan terjual kepada pihak ketiga ditetapkan sebagai harta waris, di mana salah satu tuntutannya menyatakan lelang eksekusi hak tanggungan yang sudah terlaksana dan terjual objek lelangnya tersebut minta dinyatakan tidak sah dan tidak berkekuatan hukum. The plaintiff filed an inheritance lawsuit to the South Jakarta Religious Court, with a demand that the auction object auctioned and sold to a third party be determined as inheritance property, in which one of the demands stated that the execution of auction of the mortgage rights carried out and the auction object sold were requested to be declared invalid and had no legally binding decisions.
Nilai Perkara **Case Value**	Tidak ada tuntutan nilai materiil maupun immateriil. There were no demands for material or immaterial value.
Status Perkara **Case Status**	Pemeriksaan tingkat Pengadilan Agama. Examination at Religious Court level.
Risiko yang Dihadapi **Risks Faced**	Tuntutan Penggugat dikabulkan dan lelang dinyatakan tidak sah/tidak berkekuatan hukum tetap. The Plaintiff's claim was granted and the auction was declared invalid/had no legally binding decisions.
Pengaruh terhadap Kinerja Bank **Impact on Bank Performance**	Tidak ada. None.
Sanksi Administratif **Administrative Sanctions**	Tidak ada. None.

SANKSI ADMINISTRATIF
Administrative Sanctions

Sepanjang tahun 2024, sanksi administratif yang dikenakan kepada Bank, anggota Direksi, maupun anggota Dewan Komisaris Bank sebagai berikut:

Throughout 2024, the administrative sanctions imposed on the Bank, members of the Board of Directors, and members of the Bank's Board of Commissioners were as follows:

Penerima Sanksi Sanctioned Party	Jenis Sanksi Types of Sanction	Jumlah Sanksi Administratif Total Administrative Sanctions (Rp)	Otoritas Pemberi Sanksi Sanctioning Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	100.000	Bank Indonesia
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	100.000	Bank Indonesia
PT Bank Ganesha Tbk	Sistem Layanan Informasi Keuangan Financial Information Service System	200.00	Otoritas Jasa Keuangan Financial Services Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	2.000.000	Bank Indonesia
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	200.000	Bank Indonesia
PT Bank Ganesha Tbk	Sistem Layanan Informasi Keuangan Financial Information Service System	500.000	Otoritas Jasa Keuangan Financial Services Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	500.000	Bank Indonesia
Jumlah Sanksi Administratif **Total Administrative Sanctions**		3.600.000	

KODE ETIK
Code of Conduct

Bank menerapkan Kode Etik sebagai pedoman perilaku untuk memastikan tata kelola yang konsisten, meningkatkan nilai perusahaan, dan mendukung pertumbuhan bisnis berkelanjutan. Kode Etik Bank berfungsi sebagai standar bagi karyawan dalam berperilaku dan mengambil keputusan yang sejalan dengan Visi, Misi, dan Nilai-nilai Perusahaan.

The Bank implements the Code of Conduct as a behavioral guideline to ensure a consistent governance, increase corporate value, and support sustainable business growth. The Bank's Code of Conduct serves as a standard for employees to behave and make decisions in line with the Company's Vision, Mission, and Values.

Pokok–Pokok Kode Etik

Isi dari Kode Etik Perseroan meliputi:
1. Pengertian umum;
2. Visi, misi, pilar-pilar strategi, dan nilai-nilai perusahaan;
3. Kode etik bankir Indonesia;
4. Unsur-unsur kode etik meliputi:
   a. Kepatuhan terhadap hukum dan kebijakan bank;
   b. Hubungan dengan nasabah eksternal;
   c. Hubungan dengan komunitas setempat;
   d. Hubungan perusahaan dengan karyawan;
   e. Kerahasiaan bank;
   f. Akurasi pembukuan bank;
   g. Pemberian dan penerimaan hadiah dan gratifikasi;
   h. Pengadaan barang dan jasa;
   i. Kegiatan usaha di luar bank;
   j. Suap;
   k. Kontribusi dan aktivitas politik;
   l. Pemberian kredit;
   m. Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik.

Principles of the Code of Conduct

The contents of the Company's Code of Conduct are:
1. General understanding;
2. Vision, mission, strategic pillars, and corporate values;
3. Indonesian banker's code of conduct;
4. The code of conduct elements include:
   a. Compliance with laws and bank policies;
   b. Relationship with external customers;
   c. Relationship with local communities;
   d. Company relations with employees;
   e. Bank secrecy;
   f. Bank bookkeeping accuracy;
   g. Giving and receiving gifts and gratuities;
   h. Procurement of goods and services;
   i. Business activities outside the bank;
   j. Bribery;
   k. Political contributions and activities;
   l. Granting of credit;
   m. Handling and disclosure of conflicts of interest; and
5. Sanctions and statements of compliance with the code of conduct.

Pernyataan bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kode Etik Bank wajib dipatuhi dan diterapkan oleh Direksi, Dewan Komisaris, Pejabat Eksekutif, dan seluruh karyawan.

Statement that the Company's Code of Conducts Applies to All Levels of the Organization

The Bank's Code of Conduct must be complied with and implemented by the Board of Directors, Board of Commissioners, Executive Officers, and all employees.

Bentuk Sosialisasi dan Upaya Penegakan Kode Etik

Bank secara konsisten mensosialisasikan Kode Etik melalui berbagai saluran, termasuk teknologi informasi dan media fisik seperti poster dan *banner* di kantor pusat dan kantor cabang. Dalam upaya penegakan Kode Etik, seluruh karyawan diwajibkan melaporkan pelanggaran Kode Etik dengan bukti relevan. Laporan pelanggaran akan diselidiki

Dissemination and Efforts to Enforce the Code of Conducts

The Bank consistently disseminates the Code of Conduct through various channels, including information technology and physical media such as posters and banners at head office and branch offices. In an effort to enforce the Code of Conduct, all employees are required to report violation of the Code of Conduct with relevant evidence. Reports

oleh Satuan Kerja Audit Intern dan akan diberikan sanksi tegas jika terbukti melanggar.

of violations will be investigated by the Internal Audit Division and strict sanctions will be imposed if proven to be in violation.

Sanksi Pelanggaran Kode Etik

Perseroan menetapkan sanksi atas pelanggaran Kode Etik sesuai dengan ketentuan yang diatur dalam Perjanjian Kerja Bersama dan peraturan perundang-undangan yang berlaku.

Sanctions for Violation of the Code of Conduct

The Company determines the sanctions for violation of the Code of Conduct in accordance with the provisions stipulated in Collective Labor Agreement and applicable laws and regulations.

Jumlah Pelanggaran Kode Etik

Pada tahun 2024, Tidak terdapat pelanggaran Kode Etik yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, maupun Karyawan.

Number of Violations of the Code of Conducts

In 2024, there were no violations of the Code of Conduct involving the Board of Commissioners, Board of Directors, Executive Officers, or Employees.

KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN DAN/ATAU KARYAWAN

Policy of Providing Performance-Based Long-Term Compensation to Management and/or Employees

Bank tidak menerapkan program kepemilikan saham bagi manajemen atau karyawan sebagai bagian dari kebijakan kompensasi jangka panjang. Sebagai gantinya, Perseroan memberikan kompensasi dan manfaat secara adil, merata, dan proporsional berdasarkan golongan atau jabatan serta sesuai dengan ketentuan perundang-undangan yang berlaku.

The Bank does not implement a stock ownership program for management or employees as part of its long-term compensation policy. In return, the Company provides compensation and benefits fairly, evenly, and proportionally based on the classification or position and according to the applicable laws and regulations.

KEBIJAKAN PENGUNGKAPAN INFORMASI
Information Disclosure Policy

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 04 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka, setiap anggota Dewan Komisaris dan Direksi diwajibkan melaporkan kepemilikan sahamnya kepada Otoritas Jasa Keuangan. Selain itu, setiap perubahan kepemilikan saham harus dilaporkan kepada Otoritas Jasa Keuangan paling lambat 3 hari setelah transaksi terjadi. Pada tahun 2024, Dewan Komisaris dan Direksi Perseroan telah menyampaikan kepemilikan sahamnya melalui *e-reporting* kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia.

Pursuant to the Financial Services Authority Regulation No. 04 of 2024 on Reports of Ownership or Any Changes in Ownership of Public Company Shares and Reports of Activities of Pledge of Public Company Shares, each member of the Board of Commissioners and Board of Directors is required to report the share ownership to the Financial Services Authority. In addition, any changes in share ownership must be reported to the Financial Services Authority no later than 3 days after the transaction occurs. In 2024, the Board of Commissioners and Board of Directors submitted their share ownership through e-reporting to Financial Services Authority and Indonesia Stock Exchange.

Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Pengungkapan kepemilikan saham Dewan Komisaris dan Direksi sebesar 5% atau lebih di Perseroan maupun perusahaan lain, baik di dalam maupun luar negeri di tahun 2024, sebagai berikut:

Share Ownership Disclosure of Board of Commissioners and Board of Directors

Share ownership disclosure of the Board of Commissioners and Board of Directors who own 5% or more shares either in the Company or other companies, domiciled at home and abroad, in 2024, was as follows:

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Shareholding (Share)			
		Bank Ganesha	Bank Lain Other Banks	Lembaga Keuangan Non-Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies
Dewan Komisaris **Board of Commissioners**					
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	0	0	0	0
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	0	0	0	0
Sudarto	Komisaris Independen Independent Commissioner	0	0	0	0
Trisna Chandra	Komisaris Independen Independent Commissioner	0	0	0	0
Direksi **Board of Directors**					
Lenny Sugihat	Presiden Direktur President Director	0	0	0	0
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	0	0	0	0
Mahesh Ajit Ranade**	Wakil Presiden Direktur Vice President Director	1.200.000	0	0	0
Suroso	Direktur Director	0	0	0	0
Agoes Roediyanto***	Direktur Director	0	0	0	0

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Shareholding (Share)			
		Bank Ganesha	Bank Lain Other Banks	Lembaga Keuangan Non-Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies
Arif Wicaksono	Direktur Director	0	0	0	0
Ibrahim****	Direktur Director	8.817.300	0	0	0

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.

** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.

*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.

**** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1,2024.

Transaksi Kepemilikan Saham Dewan Komisaris dan Direksi

Pada tahun 2024, tidak terdapat transaksi kepemilikavn saham oleh Dewan Komisaris dan Direksi Bank.

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

In 2024, there were no share ownership transactions by the Bank's Board of Commissioners and Board of Directors.

SISTEM PELAPORAN PELANGGARAN
Whistleblowing System

Sistem pelaporan pelanggaran (*whistleblowing system*/WBS) merupakan sebuah mekanisme atau prosedur yang disediakan oleh Bank untuk melaporkan tindakan pelanggaran yang dilakukan oleh insan Bank. Pelanggaran yang dapat dilaporkan melalui sistem pelaporan pelanggaran antara lain tindakan, perilaku, atau kejadian yang berkaitan dengan *fraud*, pelanggaran terhadap hukum, Perjanjian Kerja Bersama, Kode Etik, kebijakan internal Bank, ataupun benturan kepentingan.

Whistleblowing system (WBS) is a mechanism or procedure provided by the Bank to report violations committed by Bank personnel. Violations that can be reported through the whistleblowing system include actions, behavior, or incidents related to fraud, violation of the law, Collective Labor Agreement, Code of Conduct, internal Bank policies, or conflicts of interest.

Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Perseroan mendorong pihak internal maupun ekternal melap orkan tindakan pelanggaran dengan menyertakan informasi lengkap, seperti indikasi, fakta pelanggaran, identitas terlapor, serta waktu dan lokasi kejadian.

Procedures of Submission of Violation Reports and Parties Managing Violations

The Company encourages internal and external parties to report violations by including complete information, such as indications, facts of the violation, identity of the whistleblower, and time and incident location.

Laporan harus disampaikan dengan iktikad baik dan dapat dipertanggungjawabkan. Pelaporan dapat dilakukan melalui tautan di situs web resmi atau di saluran berikut:

Reports must be submitted in good faith and is accountable. Reporting can be carried out through the link on the official website or through the following channels:

SMS/WhatsApp
081288885169

E-mail
whistleblowing@bankganesha.co.id

Perlindungan bagi Pelapor

Bank berkomitmen melindungi pelapor dengan menjaga kerahasiaan identitas termasuk informasi yang dapat digunakan untuk menghubungi pelapor dan mencegah tindakan balasan. Hal tersebut dilakukan guna menciptakan rasa aman serta mendorong semua pihak untuk berani melaporkan pelanggaran.

Protection for Whistleblowers

The Bank is committed to protecting the whistleblowers by maintaining the confidentiality of their identity including information that can be used to contact them and preventing retaliation. This is done to create a sense of security and encourage all parties to have the courage to report violations.

Penanganan Pengaduan

Semua laporan pelanggaran yang masuk akan ditangani oleh Komite *Anti-Fraud*, yang bertugas melakukan investigasi guna memastikan validitas laporan. Apabila laporan terbukti benar, hasil investigasi akan disampaikan kepada Dewan Komisaris dan Direksi untuk menetapkan sanksi yang sesuai. Selain itu, sanksi juga dapat diberikan jika laporan mengarah pada tindakan pencemaran nama baik atau perbuatan tidak bertanggung jawab lainnya.

Report Handling

All incoming violation report will be handled by the Anti-Fraud Committee, that is in charge of conducting investigations to ensure the report's validity. If the report is proven true, the investigation results will be submitted to the Board of Commissioners and Board of Directors to determine the appropriate sanction. In addition, sanction may be imposed in the event that the report leads to defamation act or other irresponsible acts.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Perseroan terus meningkatkan strategi *anti-fraud* dengan rutin mensosialisasikan penerapannya kepada karyawan. Sebagai langkah pencegahan, media pelaporan dugaan pelanggaran ditambah dan disosialisasikan kepada pihak internal dan eksternal melalui poster di seluruh kantor Bank.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Company continuously improves the anti-fraud strategy by regularly disseminating its implementation to employees. As a preventive measure, the media for reporting alleged violations has been increased and disseminated to internal and external parties through posters placed in all Bank offices.

Laporan Pengaduan Pelanggaran 2024

Sepanjang tahun 2024, tidak terdapat laporan pengaduan pelanggaran yang terjadi di lingkungan Bank.

Whistleblowing Reports 2024

Throughout 2024, there were no complaint reports of violation that occurred within the Bank.

KEBIJAKAN ANTI-KORUPSI DAN *ANTI-FRAUD*
Anti-Corruption and Anti-Fraud Policies

Bank Ganesha berkomitmen menciptakan lingkungan kerja yang bebas korupsi melalui Kebijakan Anti-Korupsi yang wajib dipatuhi seluruh organisasi. Bank juga menerapkan kebijakan *anti-fraud* sebagai wujud tanggung jawab dalam pelaksanaan GCG.

Bank Ganesha is committed to creating a corruption-free work environment through the Anti-Corruption Policy which must be complied with by all organizations. The Bank also implements an anti-fraud policy as a form of responsibility in implementing GCG.

Sosialisasi Kebijakan Anti Korupsi dan *Anti-Fraud*

Bank secara rutin mengadakan sosialisasi Kebijakan Anti-Korupsi serta kebijakan dan strategi anti-*fraud* kepada pejabat dan karyawan di Kantor Pusat maupun Kantor Cabang. Bank juga menyediakan saluran untuk melaporkan dugaan pelanggaran (*whistleblowing*) dan melakukan sosialisasi kepada pihak internal dan eksternal melalui berbagai media, termasuk poster dan *screen* TV yang ditempatkan di seluruh kantor Bank Ganesha, situs web, media sosial (Facebook dan Instagram), serta layar ATM.

Dissemination of Anti-Corruption and Anti- Fraud Policies

The Bank regularly disseminates the Anti-Corruption Policy and anti-fraud policies and strategies to officials and employees at Head Office and Branch Offices. The Bank also provides channels for reporting the alleged violations (whistleblowing) and conducts dissemination to internal and external parties through various media, including posters and TV screens placed throughout Bank Ganesha offices, websites, social media (Facebook and Instagram), as well as ATM screens.

PENGENDALIAN GRATIFIKASI
Gratification Control

Pengendalian gratifikasi penting bagi Perseroan untuk menjamin integritas dan etika bisnis. Oleh karenanya, Perseroan melarang karyawan menerima pemberian atau imbalan dari nasabah, debitur, vendor, mitra kerja, atau pihak ketiga lainnya atas jasa yang diberikan oleh karyawan dalam menjalankan tugasnya. Kebijakan mengenai pengendalian gratifikasi ini telah diatur dalam Kode Etik Perseroan.

Gratification control is important for the Company to ensure its business integrity and ethics. Therefore, the Company forbids the employees from accepting gifts or rewards from customers, debtors, vendors, business partners, or other third parties for services provided by the employees in performing their duties. Policy regarding gratification is stipulated in the Company's Code of Conduct.

Pengelolaan Pengendalian Gratifikasi

Perseroan mengelola pengendalian gratifikasi dengan mewajibkan pelaporan atas setiap penerimaan gratifikasi atau parsel dalam bentuk apa pun. Apabila Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan, atau anggota keluarganya menerima gratifikasi atau parsel, maka yang bersangkutan harus melaporkannya dengan mengisi formulir khusus dan menyerahkannya kepada Sekretaris Perusahaan untuk proses tindak lanjut.

Gratification Control Management

The Company manages gratification control by requiring reporting of any receipt of gratuity or parcels in any form. If the Board of Commissioners, Board of Directors, Executive Officers, Head of Office, employees, or their family members receive gratuities or parcels, the person concerned must report it by filling out specific form and submitting it to Corporate Secretary for follow up.

Sosialisasi Kebijakan Pengendalian Gratifikasi

Perseroan secara rutin melakukan sosialisasi pengendalian gratifikasi kepada karyawan melalui berbagai saluran internal untuk meningkatkan pemahaman dan kesadaran akan pentingnya menciptakan lingkungan kerja yang bersih dan berintegritas.

Laporan Gratifikasi Tahun 2024

Sepanjang tahun 2024, Bank tidak menerima laporan gratifikasi dari kantor pusat dan kantor cabang.

Dissemination of Gratification Control Policies

The Company regularly disseminates gratification control to employees through various internal channels to increase their understanding and awareness of the importance of creating a clean and integrity-based work environment.

Gratification Report in 2024

Throughout 2024, the Bank did not receive any gratification reports from head office and branch offices.

PAKTA INTEGRITAS
Integrity Pact

Perseroan mendukung penerapan GCG berkelanjutan melalui Pakta Integritas antara Perseroan dan karyawan. Pakta Integritas menegaskan bahwa kedua pihak akan menjalankan tugas dengan profesional, hati-hati, serta memberikan pelayanan terbaik kepada masyarakat dengan menggunakan seluruh kemampuan dan keahlian yang dimiliki. Melalui Pakta Integritas, diharapkan dapat menciptakan karyawan yang jujur, disiplin, loyal, serta mencegah terjadinya benturan kepentingan.

The Company supports the implementation of sustainable GCG through the Integrity Pact between the Company and employees. The Integrity Pact emphasizes that both parties will carry out their duties professionally and carefully and provide the best service to the community by devoting all their abilities and expertise. The Integrity Pact is expected to generate honest, disciplined, and loyal employees, and prevent conflicts of interest.

RENCANA STRATEGIS BANK
Bank Strategic Plan

Menyikapi perubahan lingkungan eksternal yang dinamis dan penyesuaian terhadap perubahan perundang-undangan yang berlaku, Bank senantiasa mengkaji strategi bisnis, baik untuk jangka pendek, menengah, ataupun jangka Panjang, yang dituangkan dalam RBB. Dalam menyusun RBB, Perseroan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.

In responding to the changes in the dynamic external environment and the adjustments to amendments in the applicable laws, the Bank constantly reviews its business strategies for the short, medium, and long term, which are outlined in the RBB. In preparing RBB, the Company is guided by Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank Business Plans.

Rencana Jangka Menengah dan Panjang

Untuk mendukung tercapainya visi dan misi, Bank merancang strategi komprehensif yang akan diimplementasikan dalam jangka waktu 2 hingga 3 tahun ke depan, yaitu:

1. Melanjutkan pengembangan aplikasi BANGGA untuk menjadi Super Apps;
2. Melanjutkan digitalisasi proses bisnis kerja sama dengan mitra strategis dalam rangka membangun ekosistem digital;
3. Mengembangkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lain-lain);
4. Memperluas kemitraan bisnis digital;
5. Diversifikasi produk-produk simpanan dan pinjaman; serta
6. Memperkuat sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lain-lain).

Medium and Long-Term Plans

To support the achievement of vision and mission, the Bank designs comprehensive strategies to be implemented in the next 2 to 3 years, which are:

1. Continuing the development of BANGGA application to become Super Apps;
2. Continuing the digitalization of business processes in collaboration with strategic partners to build a digital ecosystem;
3. Developing a transaction security and customer protection system (fraud detection system, credit risk scoring, etc.);
4. Expand digital business partnerships;
5. Diversification of savings and loan products; and
6. Strengthening transaction security and customer protection system (fraud detection system, credit risk scoring, etc.).

Rencana Jangka Pendek

Dalam kurun waktu 1 tahun ke depan, Bank menetapkan target jangka pendek yang ingin dicapai sebagai berikut:

1. Menambah beberapa fitur transaksi dalam aplikasi BANGGA;
2. Mereview kebijakan, SOP, pengendalian internal, sistem manajemen risiko dalam rangka pengembangan layanan digital;
3. Digitalisasi proses bisnis;
4. Pemetaan/analisa terhadap potensi mitra strategis dalam rangka membangun ekosistem digital;
5. Membangun kemampuan digital (organisasi, sumber daya manusia, dan *cyber security*); serta
6. Membangun sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lain-lain).

Short-Term Plan

In the next one year, the Bank set short-term targets to be achieved as follows:

1. Adding several transaction features in BANGGA application;
2. Reviewing policies, SOPs, internal controls, risk management systems in order to develop digital services;
3. Digitalization of business processes;
4. Mapping/analysis of potential strategic partners to build a digital ecosystem;
5. Building digital capabilities (organization, human resources, and cyber security); and
6. Establishing transaction security and customer protection system (fraud detection system, credit risk scoring, etc.).

TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN
Transparency of Financial and Non-Financial Conditions

Sepanjang tahun 2024, Bank telah menyampaikan transparansi kondisi keuangan dan non-keuangan melalui media cetak maupun situs web Bank yang ditunjukkan sebagai berikut:

Throughout 2024, the Bank submitted the transparency on its financial and non-financial conditions through print media and the Bank's website as presented below:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan dan Keberlanjutan Annual and Sustainability Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Tahunan Yearly	1
Laporan Keuangan Financial Statements	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Triwulanan Quarterly	4
Laporan Registrasi Pemegang Saham Shareholder Registration Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan Financial Services Authority	Semesteran Semi-annual	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4

KONGLOMERASI KEUANGAN
Financial Conglomeration

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi dan Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Bank Ganesha tidak termasuk dalam kategori lembaga keuangan yang diwajibkan untuk menerapkan tata kelola terintegrasi. Hal ini disebabkan oleh tidak adanya kepemilikan saham Bank Ganesha pada Lembaga Jasa Keuangan.

Based on the Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Governance for Financial Conglomeration with Integrated Governance and the Financial Services Authority Regulation of the Republic of Indonesia No. 45/POJK.03/2020 on Financial Conglomeration, Bank Ganesha does not fall into the category of financial institution that is required to implement integrated governance. This is due to Bank Ganesha has no share ownership in Financial Services Institutions.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI
Share and/or Bond Buyback

Pada tahun 2024, Bank tidak melakukan transaksi pembelian kembali saham (*buyback shares*).

In 2024, the Bank did not conduct any share buyback transactions.

PEMBERIAN DANA KEGIATAN POLITIK
Provision of Funds for Political Activities

Bank menerapkan kebijakan tegas yang melarang keterlibatan dalam aktivitas politik, termasuk pemberian dana atau fasilitas kepada pihak terkait. Kebijakan ini dirancang untuk memastikan independensi dan menjaga profesionalisme seluruh elemen organisasi. Sepanjang tahun 2024, Bank Ganesha tetap konsisten dalam prinsip ini dengan tidak memberikan dukungan dalam bentuk apapun kepada partai politik, politisi, atau kandidat pejabat publik.

The Bank implements a strict policy that prohibits its involvement in any political activities, including providing funds or facilities to related parties. This policy is designed to ensure the independency and maintain the professionalism of all elements of the organization. Throughout 2024, Bank Ganesha stayed consistent in this principle by not providing support in any form to political party, politician, or public official candidate.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR
Provision of Funds to Related Parties and Provision of Large Exposure

Dalam mengatur penyediaan dana kepada pihak terkait dan penyediaan dana besar, Bank mengikuti ketentuan yang diatur oleh Peraturan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit (BMPK). Keputusan terkait penyediaan dana kepada pihak terkait dan dana besar diambil oleh Komite Kredit secara independen dengan mengacu pada peraturan yang berlaku.

In regulating the provision of funds to related parties and provision of large exposures, the Bank follows the provisions stipulated by Financial Services Authority Regulation on Legal Lending Limit (LLL). Decisions on the provision of funds to related parties and large exposures are made by the Credit Committee independently with reference to the applicable regulations.

Per 31 Desember 2024, jumlah penyediaan dana kepada pihak terkait dan debitur inti sebagai berikut:

As of December 31, 2024, the amount of funds provided to related parties and core debtors was as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (million Rupiah)	
Kepada Pihak Terkait	**4**	**30.505**	To Related Parties
Kepada Debitur Inti			To Core Debtors
a. Individu	**15**	**2.634.683**	a. Individual
b. Grup	**10**	**1.653.902**	b. Group

PENYIMPANGAN (*INTERNAL FRAUD*)
Irregularities (Internal Fraud)

Bank berkomitmen untuk mencegah kemungkinan terjadinya *internal fraud* yang melibatkan seluruh insan Perseroan. Langkah-langkah pencegahan diambil untuk meminimalkan risiko penyimpangan internal yang dapat dilakukan oleh anggota Dewan Komisaris, Direksi, karyawan tetap, karyawan tidak tetap, serta tenaga kerja alih daya (*outsourcing*) yang berpotensi memengaruhi kinerja Bank. Pada tahun 2024, tidak ditemukan adanya penyimpangan atau kecurangan dalam proses kerja dan operasional Bank yang melibatkan Dewan Komisaris, Direksi, maupun karyawan.

The Bank is committed to preventing the possibility of internal fraud that involves all Company personnel. Preventive measures are taken to minimize the risk of internal irregularities that may be committed by members of the Board of Commissioners, Board of Directors, permanent employees, non-permanent employees, and outsourced employees that have the potential to affect the Bank's performance. In 2024, there were no irregularities or fraud found in the Bank's work processes and operations that involved the Board of Commissioners, Board of Directors, or employees.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA
Implementation of Public Company Governance Guidelines

Bank menerapkan Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Adapun uraian penerapannya di Bank sebagai berikut:

The Bank implements Financial Services Authority Regulation No. 21/POJK.04/2015 and Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies. The description of its implementation at the Bank is as follows:

ASPEK 1: HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM

Aspect 1 : Relationship between the Public Company and Shareholders in Guaranteeing Shareholders' Rights

Prinsip 1: Meningkatkan Nilai Penyelenggaraan RUPS. Principle 1: Increasing the Value of Convening GMS.	
Rekomendasi 1: **Recommendation 1:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*), baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. The Public Company has technical voting methods or procedures, either open or close, prioritizing independence and interest of Shareholders.	**Terpenuhi / Complied** Perseroan sebagai perusahaan terbuka telah memiliki prosedur teknis pengumpulan suara yang mengedepankan independensi dan kepentingan Pemegang Saham. Prosedur ini tertuang dalam Tata Tertib RUPS. The Company as a public company has technical voting procedures prioritizing independence and interests of Shareholders. This procedure is stated in the GMS Rules of Procedure.
Rekomendasi 2: **Recommendation 2:**	**Status dan Penerapan:** **Status and Implementation:**
Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of the Public Company attend the Annual GMS.	**Terpenuhi / Complied** RUPS Tahunan 2024 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Bank. The 2024 Annual GMS was attended by all of Board of Commissioners and Board of Directors of the Bank.
Rekomendasi 3: **Recommendation 3:**	**Status dan Penerapan:** **Status and Implementation:**
Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 tahun. Summary of GMS minutes is available on the Company's website (www.bankganesha.co.id) for more than 1 year.	**Terpenuhi / Complied** Ringkasan risalah RUPS tersedia di situs web Perseroan. Summary of GMS minutes is available on the Company's website.

Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan terbuka dengan Pemegang Saham atau Investor.
Principle 2: Increasing the Communication Quality between the Public Company and Shareholders or Investors.

Rekomendasi 4: Recommendation 4:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	**Terpenuhi** / **Complied** Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman *Corporate Secretary*. The Company already has a communication policy with Shareholders or investors. This policy is contained in the Corporate Secretary Guidelines.

Rekomendasi 5: Recommendation 5:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The Public Company discloses its policy on communication with Shareholders or investors on the website.	**Terpenuhi** / **Complied** Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan (www.bankganesha.co.id). The communication policy has been disclosed on the Company's website (www.bankganesha.co.id).

ASPEK 2: FUNGSI DAN PERAN DEWAN KOMISARIS

Aspect 2: Functions and Roles of the Board of Commissioners

Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.
Principle 3: Strengthening the Board of Commissioners' Membership and Composition.

Rekomendasi 6: Recommendation 6:	Status dan Penerapan: Status and Implementation:
Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka. The determination of number of Board of Commissioners' members considers the Public Company's condition.	**Terpenuhi** / **Complied** Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi, serta kemampuan Bank. The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the needs, conditions, and capabilities of the Bank.

Rekomendasi 7: Recommendation 7:	Status dan Penerapan: Status and Implementation:
Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** / **Complied** Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung perkembangan bisnis Bank Ganesha. The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required to support Bank Ganesha's business development.

Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.
Principle 4: Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.

Rekomendasi 8: Recommendation 8:	Status dan Penerapan: Status and Implementation:
Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	**Terpenuhi** / **Complied** Dewan Komisaris telah mempunyai Kebijakan Penilaian Sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment Policy to assess the Board of Commissioners' performance.

Rekomendasi 9: Recommendation 9:	Status dan Penerapan: Status and Implementation:
Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	**Terpenuhi** / **Complied** Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya. The Board of Commissioners' self-assessment policy is disclosed in the Annual Report along with the assessment results.

Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.
Principle 4: Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.

Rekomendasi 10: Recommendation 10:	Status dan Penerapan: Status and Implementation:
Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	**Terpenuhi** / **Complied** Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar, yaitu bahwa masa jabatan Dewan Komisaris berakhir apabila tidak lagi memenuhi persyaratan Perundang-undangan yang berlaku. The Board of Commissioners has policy regarding resignation of members of the Board of Commissioners if involved in a financial crime as stated in the Articles of Association, namely that the term of office of the Board of Commissioners ends if they no longer meet the requirements of applicable laws and regulations.
Rekomendasi 11: **Recommendation 11:**	**Status dan Penerapan:** **Status and Implementation:**
Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing remuneration and nomination functions prepares the succession policy for the nomination process of the Board of Directors' members.	**Terpenuhi** / **Complied** Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/ or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.

ASPEK 3: FUNGSI DAN PERAN DIREKSI
Aspect 3: Functions and Roles of the Board of Directors

Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.
Principle 5: Strengthening the Board of Directors' Membership and Composition.

Rekomendasi 12: Recommendation 12:	Status dan Penerapan: Status and Implementation:
Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektivitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and efectiveness in decision-making.	**Terpenuhi** / **Complied** Perseroan menentukan jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan serta efektivitas dalam pengambilan keputusan. The Company determines the number of members of the Board of Directors in accordance with the provisions and considers the Company condition and efectiveness in decision making.
Rekomendasi 13: **Recommendation 13:**	**Status dan Penerapan:** **Status and Implementation:**
Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** / **Complied** Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai dengan kebutuhan, ukuran, dan kompleksitas usaha Bank. The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required in accordance with the needs, size, and complexity of the Bank's business.
Rekomendasi 14: **Recommendation 14:**	**Status dan Penerapan:** **Status and Implementation:**
Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	**Terpenuhi** / **Complied** Anggota Direksi yang membawahi bidang akuntasi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in accounting.

Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.
Principle 6: Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.

Rekomendasi 15: Recommendation 15:	Status dan Penerapan: Status and Implementation:
Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	**Terpenuhi** / **Complied** Direksi telah mempunyai Kebijakan Penilaian Sendiri untuk menilai kinerja Direksi. The Board of Directors has self-assessment Policy for assessing the Board of Directors' performance.

Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.
Principle 6: Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.

Rekomendasi 16: Recommendation 16:	Status dan Penerapan: Status and Implementation:
Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the public company's Annual Report.	**Terpenuhi** / **Complied** Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya. The Self-Assessment Policy is disclosed in the Annual Report along with the assessment results.
Rekomendasi 17: **Recommendation 17:**	**Status dan Penerapan:** **Status and Implementation:**
Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	**Terpenuhi** / **Complied** Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar. The Board of Directors has policy regarding resignation of members of the Board of Directors if involved in a financial crime as stated in the Articles of Association.

ASPEK 4: PARTISIPASI PEMANGKU KEPENTINGAN
Aspect 4: Stakeholders Participation

Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.
Principle 7: Increasing the Corporate Governance Aspect through Stakeholders Participation.

Rekomendasi 18: Recommendation 18:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Public Company has a policy to prevent the occurrence of insider trading.	**Terpenuhi** / **Complied** Perseroan telah memiliki kebijakan untuk mencegah terjadinya *insider trading* melalui Kebijakan Pencegahan *insider trading*. The Company already has a policy to prevent insider trading through the Insider Trading Prevention Policy.
Rekomendasi 19: **Recommendation 19:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan anti korupsi dan *anti-fraud*. The Public Company has anti-corruption and anti-fraud policy.	**Terpenuhi** / **Complied** Perseroan telah memiliki kebijakan anti-korupsi dan *Anti-Fraud* dalam Kebijakan Anti-Korupsi dan Pedoman Penerapan Strategi *Anti-Fraud* yang mengacu pada Peraturan Otoritas Jasa Keuangan. The Company already has anti-corruption and anti-fraud policies in the Anti-Corruption Policy and Guidelines for Implementing Anti-Fraud Strategies, which refer to the Financial Services Authority Regulations.
Rekomendasi 20: **Recommendation 20:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	**Terpenuhi** / **Complied** Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang diatur dalam Pedoman tentang Pengadaan Barang dan Jasa. The Company already has a policy regarding the selection and capacity building of suppliers or vendor regulated in Guideline on Procurement of Goods and Services.
Rekomendasi 21: **Recommendation 21:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has a policy on the fulfillment of creditor's rights.	**Terpenuhi** / **Complied** Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen. The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.
Rekomendasi 22: **Recommendation 22:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan sistem *whistleblowing*. The Public Company has a policy on whistleblowing system.	**Terpenuhi** / **Complied** Perseroan telah memiliki Kebijakan Sistem *Whistleblowing*, yang diatur dalam Pedoman tentang Penerapan Strategi *Anti-Fraud*. The Company has Whistleblowing System Policy, stipulated in the Guidelines on the Implementation of Anti-Fraud Strategy.

Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Increasing the Corporate Governance Aspect through Stakeholders Participation.	
Rekomendasi 23: **Recommendation 23:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	**Terpenuhi** / **Complied** Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi. The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.

ASPEK 5: KETERBUKAAN INFORMASI
Aspect 5: Information Disclosure

Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Increasing the Implementation of Information Disclosure.	
Rekomendasi 24: **Recommendation 24:**	**Status dan Penerapan:** **Status and Implementation:**
Perusahaan terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	**Terpenuhi** / **Complied** Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui situs web dan media sosial. The Company has utilized information technology as information disclosure through its website and social media.
Rekomendasi 25: **Recommendation 25:**	**Status dan Penerapan:** **Status and Implementation:**
Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of Public Company through Main and Controlling Shareholders.	**Terpenuhi** / **Complied** Dalam Laporan Tahunan telah diungkapkan kepemilikan saham paling sedikit 5%. The Annual Report has disclosed share ownership of at least 5%.

TRANSPARANSI PRAKTIK *BAD CORPORATE GOVERNANCE*
Transparency of Bad Corporate Governance Practices

Bank berupaya untuk membangun aktivitas bisnis yang baik dan selaras dengan peraturan perundang-undangan dengan berupaya menghindari adanya praktik *bad corporate governance* berikut:

The Bank strives to build good business activities that are in line with laws and regulations by trying to avoid the following bad corporate governance practices:

Keterangan	Praktik Practices	Description
Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan.	**N/A**	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	**N/A**	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	**N/A**	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat kasus terkait buruh dan karyawan.	**N/A**	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	**N/A**	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	**N/A**	Discrepancies in the annual report file format with regulations.

LAPORAN KEBERLANJUTAN

Sustainability Report



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ESG

STRATEGI KEBERLANJUTAN
Sustainability Strategy

Bank Ganesha sebagai institusi jasa keuangan, berkomitmen untuk berkontribusi pada pertumbuhan ekonomi dengan mengembangkan portofolio produk dan layanan yang mengintegrasikan aspek sosial, lingkungan hidup, dan pengelolaan risiko. Oleh karenanya, Bank secara konsisten menyempurnakan pengelolaan usaha berbasis prinsip keuangan berkelanjutan yang mencakup seluruh wilayah operasional dan unit bisnis.

Sebagai mitra strategis, Bank Ganesha berperan aktif dalam mendukung pertumbuhan usaha mikro, kecil, dan menengah (UMKM) yang menjadi pilar utama ekonomi nasional. Bank juga berkomitmen menerapkan praktik perbankan yang bertanggung jawab dan berlandaskan prinsip keberlanjutan.

Untuk memastikan implementasi strategi yang terukur dan terarah, Bank Ganesha telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) untuk periode 2021-2025. RAKB difokuskan pada pengembangan bisnis yang berkelanjutan dengan menitikberatkan pada sektor UMKM sebagai katalisator utama pertumbuhan ekonomi melalui struktur bisnis yang kuat dan sehat.

Bank Ganesha, as a financial service institution, is committed to giving contribution to economic growth by developing products and services portfolio that integrates social, environmental, and risk management aspects. Therefore, the Bank consistently improves business management based on sustainable financial principles that cover all operational areas and business units.

As a strategic partner, Bank Ganesha plays an active role in supporting the growth of micro, small, and medium enterprises (MSMEs) which serve as the main pillars of national economy. The Bank is also committed to implementing responsible banking practices based on sustainability principles.

To ensure measurable and targeted strategy implementation, Bank Ganesha has prepared the Sustainable Financial Action Plan (RAKB) for the 2021-2025 period. RAKB is focused on developing sustainable business by emphasizing MSME sector as the main catalyst for economic growth through a strong and sound business structure.

Rencana Aksi Keuangan Berkelanjutan

Bank Ganesha telah menyusun Rencana Aksi Keuangan Berkelanjutan dengan langkah-langkah strategis yang dirancang untuk memastikan keseimbangan antara pertumbuhan bisnis, tanggung jawab sosial, dan pelestarian lingkungan. Berikut langkah-langkah yang telah dilakukan Bank dalam mencapai tujuan RAKB tersebut:

Sustainable Finance Action Plan

Bank Ganesha has prepared the Sustainable Financial Action Plan with strategic steps designed to ensure balance between business growth, social responsibility, and environmental preservation. The following are steps taken by the Bank to achieve the RAKB objectives:

01	02	03	04	05
Pembentukan tim penerapan keuangan berkelanjutan. Formation of a sustainable finance implementation team.	Pelaksanaan pedoman dan standar operasional prosedur penerapan keuangan berkelanjutan. Implementation of guidelines and standard operating procedures for implementing sustainable finance.	Upaya dalam organisasi internal yang mendukung penerapan keuangan berkelanjutan. Efforts within the internal organization that support the implementation of sustainable finance.	Peningkatan pertumbuhan portofolio penyaluran dana kepada sektor UMKM. Increase the growth of the distribution of funds portfolio to the MSME sector.	Bekerja sama dan bersinergi dengan mitra strategis untuk penerapan keuangan berkelanjutan. Cooperate and synergize with strategic partners for the implementation of sustainable finance.

Tahapan Implementasi Rencana Aksi Keuangan Berkelanjutan

Tahapan implementasi Rencana Aksi Keuangan Berkelanjutan Bank terdiri dari 3 tahap yang diuraikan sebagai berikut:

Stages of Implementation of the Sustainable Finance Action Plan

The implementation of the Bank's Sustainable Finance Action Plan consists of 3 stages, described as follows:

2020

Tahap Penyesuaian dan Implementasi Awal
Initial Adjustment and Implementation Stage

- Tim penerapan keuangan berkelanjutan;
- Pelaksanaan edukasi internal;
- Pelaksanaan pedoman dan standar operasional prosedur penerapan keuangan berkelanjutan;
- Pelaksanaan kegiatan di internal yang mendukung penerapan keuangan berkelanjutan;
- Implementasi dan alokasi dana tanggung jawab sosial dan perusahaan dan lingkungan hidup; dan
- Kerja sama dengan mitra strategis untuk penerapan keuangan berkelanjutan.

- Sustainable finance implementation team;
- Implementation of internal education;
- Implementation of guidelines and standard operating procedures for implementing sustainable finance;
- Implementation of internal activities that support the implementation of sustainable finance;
- Implementation and allocation of social and environmental responsibility funds; and
- Collaboration with strategic partners for the implementation of sustainable finance.

2021-2022

Tahap Implementasi Lanjutan
Advanced Implementation Stage

- Pengembangan kompetensi sumber daya manusia yang mengelola fungsi keuangan berkelanjutan;
- Pengembangan sistem informasi teknologi keuangan berkelanjutan;
- Pelaksanaan inklusi dan edukasi eksternal;
- Pembiayaan atau penyaluran kredit kepada UMKM; dan
- Pembiayaan kredit yang mendukung kegiatan usaha berkelanjutan.

- Development of human resource competencies that manage the sustainable finance function;
- Development of a sustainable finance technology information system;
- Implementation of inclusion and external education;
- Financing or lending to MSMEs; and
- Credit financing that supports sustainable business activities.

2023-2024

Tahap Implementasi Akhir dan Berkelanjutan
Final and Sustainable Implementation Stage

- Pengembangan kompetensi sumber daya manusia lanjutan;
- Pelaksanaan inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan;
- Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan; dan
- Penerapan keuangan berkelanjutan yang dapat mendukung pertumbuhan UMKM secara berkesinambungan.

- Advanced human resource competency development;
- Implementation of external inclusion and education regarding sustainable finance products and/or services;
- Compilation of a monitoring and reporting system for the implementation of sustainable finance; and
- The application of sustainable finance that can support the growth of MSMEs on an ongoing basis.

Implementasi Rencana Aksi Keuangan Berkelanjutan

Pada tahun 2024, Bank Ganesha memperkuat langkahnya dalam melaksanakan program keuangan berkelanjutan. Fokus utama Bank adalah pada pelaksanaan kegiatan prioritas yang telah dirancang dengan jelas, dilengkapi dengan indikator keberhasilan yang spesifik untuk memantau pencapaian. Berikut rincian dari target kegiatan prioritas, indikator keberhasilan, dan realisasinya di tahun 2024:

Implementation of the Sustainable Finance Action Plan

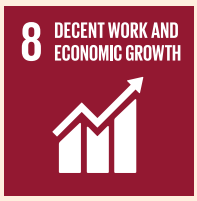
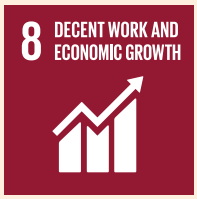
In 2024, Bank Ganesha strengthened its steps in implementing sustainable finance programs. The Bank's main focus was on implementing clearly designed priority activities, equipped with specific success indicators to monitor the achievement. The following are details of priority activity targets, success indicators, and their realization in 2024:

Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Indicator of Success	Realisasi Tahun 2024 Realization in 2024
Meningkatkan pelatihan dan pemahaman mengenai keuangan berkelanjutan. Improving training and understanding of sustainable finance.	Keikutsertaan dalam *workshop* dan pelatihan terkait keuangan berkelanjutan, baik yang diselenggarakan secara internal maupun eksternal. Participation in workshops and training related to sustainable finance, both held internally and externally.	**Telah mengikuti *workshop* yang membahas topik keuangan berkelanjutan.** **Has attended workshops discussing sustainable finance topics.**
Melaksanakan inklusi dan edukasi eksternal mengenai produk dan/atau jasa keuangan berkelanjutan melalui media sosial dan situs web secara daring. Implementing external inclusion and education on sustainable financial products and/or services through social media and online websites.	• Pembuatan materi komunikasi seperti brosur, *flyer*, serta iklan di situs web dan media sosial sebagai sarana edukasi dan inklusi; dan • Pelaksanaan *talk show* dengan topik antara lain literasi digital, perencanaan keuangan, dan pemberdayaan UMKM • Producing communication materials, such as brochures, flyers, and advertisements on websites and social media as a means of education and inclusion; and • Carrying out talk shows with topics including digital literacy, financial planning, and empowering MSMEs.	**Telah dilakukan sosialisasi dan kampanye terkait keuangan berkelanjutan melalui situs web dan media sosial Bank, yang ditujukan kepada karyawan, nasabah, dan masyarakat umum.** **Has carried out dissemination and campaigns related to sustainable finance conducted through the Bank's website and social media, aimed at employees, customers, and the general public.**
Mendorong pertumbuhan portofolio penyaluran kredit ke sektor UMKM dan/atau jasa keuangan berkelanjutan melalui kerja sama dengan perusahaan *fintech*. Encouraging the growth of lending portfolio to MSME sector and/or sustainable financial services through cooperation with fintech companies.	• Penambahan kerja sama dengan mitra *fintech* untuk mendukung penyaluran kredit kepada UMKM; dan • Terjadinya pertumbuhan kinerja penyaluran kredit ke sektor UMKM dan/atau produk keuangan berkelanjutan. • Adding cooperation with fintech partners to support lending to MSMEs; and • There has been growth in lending performance to MSME sector and/or sustainable financial products.	**Telah dilakukan penambahan kerja sama dengan mitra *fintech* untuk mendukung pembiayaan kredit.** **Has added cooperation with fintech partners to support loan financing.**

DUKUNGAN TERHADAP SDGS
Support for SDGs

Bank Ganesha terus berupaya mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs) di Indonesia melalui pelaksanaan Rencana Aksi Keuangan Berkelanjutan. Berdasarkan hal tersebut, Bank menetapkan strategi dan program yang selaras dengan target SDGs yang ditetapkan oleh pemerintah. Keterkaitan antara rencana yang dijalankan Bank dan target SDGs dijelaskan sebagai berikut:

Bank Ganesha continuously strives to support the achievement of Sustainable Development Goals (SDGs) in Indonesia by implementing Sustainable Finance Action Plan. Based on this matter, the Bank establishes strategies and programs in line with SDGs targets set by the government. The relationship between the Bank's plans and SDGs targets is explained as follows:

Target SDGs SDGs Target	Strategi Bank Ganesha Bank Ganesha Strategy	Target yang Diharapkan Expected Targets
	Aspek Ekonomi **Economic Aspects**	
	Meningkatkan keunggulan bisnis yang berpengaruh positif terhadap kestabilan kegiatan operasional dan distribusi nilai manfaat bagi pemangku kepentingan dengan menghasilkan produk dan layanan inovatif. Improving business excellence that has a positive effect on the stability of operational activities and the distribution of value benefits for stakeholders by producing innovative products and services.	• Meningkatkan pendapatan dan distribusi nilai manfaat bagi pemangku kepentingan; • Memperluas pangsa pasar; dan • Meningkatkan kualitas produk dan layanan yang dapat memberikan pengaruh positif bagi nasabah. • Increasing revenue and distribution of value benefits for stakeholders; • Expanding market share; and • Improving the quality of products and services that can have a positive impact on customers.
	Aspek Sosial **Social Aspects**	
	Menciptakan lingkungan kerja yang layak dan aman serta memenuhi hak-hak karyawan. Creating a decent and safe work environment and fulfilling employee rights.	• Meningkatkan peserta pelatihan serta program pengembangan kompetensi karyawan; • Mencapai nihil kecelakaan fatal (*zero fatalities*) dan nihil kehilangan hari kerja (*zero lost time injury*); dan • Menjaga remunerasi karyawan di atas tingkat Upah Minimum Regional (UMR). • Increasing training participants and employee competency development programs; • Achieving zero fatal accidents (zero fatalities) and zero lost workdays (zero lost time injury); and • Maintaining employee remuneration above the Regional Minimum Wage (UMR) level.
	Aspek Lingkungan Hidup **Environmental Aspects**	
	Meningkatkan efektivitas pengelolaan lingkungan hidup. Improving the effectiveness of environmental management.	• Meningkatkan efisiensi energi; • Mengurangi jumlah pemakaian kertas dan air; • Meningkatkan daur ulang sampah dari limbah yang dihasilkan; dan • Meningkatkan gaya hidup yang lebih ramah lingkungan. • Increasing energy efficiency; • Reducing the amount of paper and water usage; • Increasing waste recycling of waste generated; and • Promoting a more environmentally friendly lifestyle.

IKHTISAR KEBERLANJUTAN
Sustainability Highlights

Kinerja Ekonomi — Economic Performance

Uraian	Satuan Unit	2024	2023	2022	Description
Kinerja Operasional					**Operational Performance**
Jumlah Rekening Produk Simpanan	unit rekening account unit	**36.301**	35.380	35.629	Number of Deposit Product Accounts
Jumlah Dana Produk Simpanan	jutaan Rupiah million Rupiah	**6.653.778**	5.992.039	5.622.951	Amount of Deposit Product Funds
Jumlah Pinjaman yang Diberikan	jutaan Rupiah million Rupiah	**5.019.832**	4.335.772	2.912.793	Amount of Loans Granted
Kinerja Keuangan					**Financial Performance**
Pendapatan Bunga	jutaan Rupiah million Rupiah	**723.199**	592.752	433.413	Interest Income
Laba Bersih Tahun Berjalan	jutaan Rupiah million Rupiah	**204.051**	103.965	46.043	Net Income for the Year
Produk Ramah Lingkungan					**Environmentally Friendly Products**
Kredit kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	jutaan Rupiah million Rupiah	**744.590**	671.731	123.960	Credit to the Green Sector or Criteria for Environmentally Friendly Business Activities
Persentase Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/ Pembiayaan Bank	%	**14,83**	15,49	4,90	Percentage of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/ Financing
Pelibatan Pihak Lokal					**Local Party Engagement**
Bank telah menjalin kerja sama dengan mitra-mitra strategis melalui skema *channeling* maupun *joint financing* untuk memperluas jangkauan pasar serta menjangkau nasabah dari sektor UMKM. The Bank has cooperated with strategic partners through channeling and joint financing schemes to expand its market reach and reach customers from MSME sector.					

Kinerja Sosial — Social Performance

Uraian	Satuan Unit	2024	2023	2022	Description
Pengelolaan Tenaga Kerja					**Manpower Management**
Jumlah Karyawan	orang people	**348**	317	300	Total Employee
Karyawan Wanita	orang people	**126**	116	111	Female Employee
Biaya Pengembangan Kompetensi	jutaan Rupiah million Rupiah	**4.794**	3.337	1.583	Competency Development Costs
Pengembangan dan Pemberdayaan Masyarakat					**Community Development and Empowerment**
Jenis Kegiatan	program	**4**	4	9	Type of Activity
Biaya Kegiatan	jutaan Rupiah million Rupiah	**723**	55	101	Activity Costs
Kepuasan Nasabah					**Customer Satisfaction**
Indeks Kepuasan Nasabah	angka number	**+ 47,1**	+7,9	+9,8	Customer Satisfaction Index

Kinerja Lingkungan Hidup

Environmental Performance

Uraian	Satuan Unit	2024	2023	2022	Description
Penggunaan Energi Listrik	kWh	**646.481**	740.323	688.737	Electric Energy Use
Penggunaan Bahan Bakar Minyak	liter	**51.137**	8.312	11.054	Fuel Use
Penggunaan Air	m^3	**9.627**	9.827	9.089	Water Use
Emisi yang Dihasilkan	TonCO_2eq	**745,52**	718,30	677,20	Generated Emissions
Limbah B3	Ton	**343**	Belum dilakukan pengukuran. No measurement taken yet.		Hazardous Waste
Limbah Padat Non-B3	Ton	**367,4**			Non-Hazardous Solid Waste
Efluen Cair	Liter	**21.933.000**			Liquid Effluent
Pelestarian Keanekaragaman Hayati	Bank mendukung program ruang terbuka hijau di lingkungan operasional dengan menempatkan pot tanaman di sekitar kantor yang bekerja sama dengan pengelola gedung. The Bank supports green open space program in the operational environment by placing plant pots around the offices in cooperation with the building managers.				Biodiversity Preserv ation



TATA KELOLA KEBERLANJUTAN
Sustainability Governance

Visi dan Misi Keberlanjutan

VISI
Vision

"Menjadi Bank yang terpercaya."
"Becoming the Most Trusted Bank."

Sustainability Vision and Mission

MISI
Mision

"Menjalankan usaha perbankan yang sehat dengan menyediakan produk yang handal dan inovatif melalui pelayanan prima."
"Running a healthy banking business by providing reliable and innovative products through excellent service."

Penanggung Jawab Penerapan Keuangan Berkelanjutan

Penanggung jawab tugas dalam penerapan keberlanjutan keuangan Bank Ganesha dan tanggung jawabnya diuraikan sebagai berikut:

Person in Charge of Implementing Sustainable Finance

The person in charge of implementing Bank Ganesha's financial sustainability and the responsibilities are outlined as follows:

Divisi Division	Peran Role	Tugas dan Tanggung Jawab Duties and Responsibilities
Sekretaris Perusahaan Corporate Secretary	Koordinator sekaligus perencana teknis Coordinator and technical planner	**Mengoordinir dan mengawasi keseluruhan pelaksanaan penerapan keuangan berkelanjutan, serta melaporkan hasil penerapan keuangan berkelanjutan kepada Direksi.** **Coordinate and supervise the overall sustainable finance implementation, and report the results of implementing sustainable finance to the Board of Directors.**
• Satuan Kerja Manajemen Risiko & Sistem Prosedur; • Satuan Kerja Kepatuhan & APU PPT; dan • Satuan Kerja Audit Intern. • Risk Management & System Procedure Division; • Compliance & AML CTF Division; and • Internal Audit Division.	Pengawas Supervisor	**Melakukan pengawasan terhadap keseluruhan penerapan keuangan berkelanjutan dan jika ditemukan penyimpangan segera mengambil tindakan sesuai ketentuan yang berlaku.** **Supervise the overall sustainable finance implementation and if irregularities are found, immediately take action in accordance with the applicable provisions.**
Finance Accounting & Management Information System	Perencana teknis Technical planner	• **Menyusun kerangka dan rencana kerja penerapan keuangan berkelanjutan;** • **Membuat rincian biaya pekerjaan yang dicantumkan dalam rencana anggaran;** • **Melakukan koordinasi dengan Tim Pelaksana untuk memastikan kegiatan penerapan keuangan berkelanjutan sesuai rencana; dan** • **Membuat pelaporan rencana aksi keuangan berkelanjutan dan laporan keberlanjutan.** • **Develop a framework and work plan for implementing sustainable finance;** • **Make details of work costs included in the budget plan;** • **Coordinate with the Implementation Team to ensure the implementation of sustainable finance activities according to plan; and** • **Prepare reports on sustainable finance action plans and sustainability reports.**
Analisis Bisnis, Konsumer, dan Operasional Business, Consumer, and Operational Analysis	Pelaksana yang berhubungan dengan eksternal Executors related to external	• **Mendukung dan memfasilitasi pelaksanaan penerapan keuangan berkelanjutan;** • **Melaksanakan penerapan keuangan berkelanjutan sesuai dengan tugas, peranan, serta fungsinya masing-masing; dan** • **Mempersiapkan standar yang berkaitan dengan survei dan pemetaan.** • **Support and facilitate sustainable finance implementation;** • **Implement sustainable finance in accordance with the respective duties, roles, and functions; and** • **Prepare standards related to surveying and mapping.**

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan

Bank Ganesha mendukung pengembangan kompetensi keberlanjutan tahun 2024 dengan memberikan pelatihan kepada penanggung jawab keuangan berkelanjutan, yang ditunjukkan sebagai berikut:

Competency Development Related to Sustainable Finance

Bank Ganesha supported the development of sustainability competencies in 2024 by providing training to the person in charge of sustainable finance, as shown as follows:

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Setting Your Sail on the Indonesia Carbon Trading Ecosystem Part I	Bursa Efek Indonesia Indonesia Stock Exchange	Maret March	Zoominar
Carbon Footprint, Life Cycle Assesment, and Public Disclosure Program for Environmental Compliance (PROPER)	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association	April	Zoominar
Seminar IDX-GRI: GRI 13: Agriculture, Aquaculture, Fisheries & GRI 101: Biodiversity	Bursa Efek Indonesia Indonesia Stock Exchange	Juni June	Zoominar
Understanding the Climate Change Challenge & Mitigation Plan in Sustainability Era	Otoritas Jasa Keuangan Financial Services Authority	Juni June	Zoominar
Setting Your Sail on the Indonesia Carbon Trading Ecosystem Part II	Bursa Efek Indonesia Indonesia Stock Exchange	Juni June	Zoominar
Webinar OJK Institute: ***Understanding the Climate Landscape for Financial Institutions*** **OJK Institute Webinar: Understanding the Climate Landscape for Financial Institutions**	Otoritas Jasa Keuangan Financial Services Authority	September	Zoominar
Peran Pelaku Usaha dan Aspek Hukum dalam Pengembangan Proyek Karbon di Indonesia **The Role of Business Owners and Legal Aspects in Developing Carbon Projects in Indonesia**	Bursa Efek Indonesia Indonesia Stock Exchange	September	Zoominar

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Sepanjang tahun 2024, Bank Ganesha secara aktif melaksanakan proses identifikasi, pengukuran, pemantauan, dan pengendalian terhadap berbagai risiko keberlanjutan yang terkait dengan kegiatan usaha Bank. Risiko-risiko tersebut telah dikelompokkan berdasarkan relevansi dan dampaknya terhadap operasional Bank yang diuraikan sebagai berikut:

Risk Assessment of the Implementation of Sustainable Finance

Throughout 2024, Bank Ganesha actively carried out the process of identifying, measuring, monitoring, and controlling various sustainability risks related to the Bank's business activities. Such risks were grouped based on their relevance and impact on the Bank's operations, outlined as follows:

Jenis Risiko Type of Risk	Indikasi Indication	Mitigasi Risiko Risk Mitigation
Kegagalan penerapan prinsip keuangan berkelanjutan di internal Bank **Failure to apply sustainable finance principles within the Bank**	Rendahnya pemahaman terkait keuangan berkelanjutan yang dimiliki oleh karyawan dan (calon) debitur Bank. Low understanding regarding sustainable finance owned by Bank employees and (prospective) debtors.	Mengikutsertakan karyawan dalam kegiatan pelatihan terkait keuangan berkelanjutan, baik yang diselenggarakan oleh internal maupun eksternal Bank. Participate employees in training activities related to sustainable finance both internally and externally held by the Bank.

Jenis Risiko Type of Risk	Indikasi Indication	Mitigasi Risiko Risk Mitigation
Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab	Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab dapat merusak reputasi Bank dan keberlanjutan ekosistem lingkungan hidup.	• Menetapkan syarat minimum terhadap penyaluran kredit pada kegiatan usaha yang terkait langsung dengan lingkungan hidup, seperti kelengkapan dokumen Analisis Dampak Lingkungan serta Sertifikasi Pengelolaan Lingkungan; dan • Tidak memberikan pembiayaan kredit untuk bisnis yang merusak lingkungan hidup.
Financing of irresponsible business activities	Financing irresponsible business activities can damage the reputation of the Bank and the sustainability of the environmental ecosystem.	• Establish minimum requirements for lending to business activities that are directly related to the environment, such as the completeness of the Environmental Impact Analysis and Environmental Management Certification documents; and • Do not provide credit financing for businesses that damage the environment.

Membangun Budaya Keberlanjutan

Dalam upaya membangun budaya keberlanjutan, Bank mengintegrasikan prinsip keberlanjutan ke dalam bisnis melalui program tanggung jawab sosial dan lingkungan hidup. Adapun berbagai inisiatif yang dilakukan untuk menanamkan budaya keberlanjutan di lingkungan internal Bank, antara lain:

1. Membentuk Tim Penerapan Keuangan Berkelanjutan;
2. Merumuskan kebijakan kredit yang mempertimbangkan faktor lingkungan hidup dan tata kelola;
3. Mengintegrasikan prinsip keberlanjutan dalam kebijakan dan standar operasional prosedur;
4. Menyediakan pelatihan untuk meningkatkan kesadaran karyawan terkait keberlanjutan; dan
5. Melakukan pemetaan terhadap portofolio kredit yang memiliki dampak tinggi pada lingkungan hidup.

Building a Sustainability Culture

In an effort to build a sustainably culture, the Bank integrates sustainability principles into its business through social and environmental responsibility programs. Various initiatives undertaken to embed sustainability culture within the Bank include:

1. Establishing a Sustainable Finance Implementation Team;
2. Formulating loan policies by considering environmental and governance factors;
3. Integrating sustainability principles into policies and standard operating procedures;
4. Providing training to increase employee awareness on sustainability; and
5. Mapping out loan portfolios that have a high impact on the environment.

Hubungan dengan Pemangku Kepentingan

Bank Ganesha mengakui pentingnya peran pemangku kepentingan dalam mendukung keberhasilan pengelolaan perusahaan dan implementasi strategi. Melalui pelibatan aktif, Bank memperoleh perspektif beragam untuk menangani isu-isu relevan. Berikut kelompok pemangku kepentingan utama dan kebutuhannya, serta langkah strategis Bank dalam meresponsnya:

Relations with Stakeholders

Bank Ganesha acknowledges the importance of stakeholders' role in supporting the success of company management and strategy implementation. Through active involvement, the Bank gains diverse perspectives to address relevant issues. The following are the main stakeholder groups and their needs, as well as the Bank's strategic steps in responding to them:

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Pemegang Saham	• Kinerja keuangan dan non-keuangan; • Keberlanjutan usaha; dan • Informasi yang jelas dan terkini terkait arah strategis Bank.	• Menyusun Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB); • Menjaga kinerja Bank tetap optimal dan sesuai target, dengan memperhatikan aspek ekonomi, sosial, serta lingkungan hidup; dan • Menyampaikan informasi mutakhir secara transparan.	• Pelaksanaan Rapat Umum Pemegang Saham (RUPS); • Penyampaian Laporan Tahunan dan Laporan Keberlanjutan; • Pelaksanaan paparan kinerja Bank; dan • Akses informasi dalam situs web Bank.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan.

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Shareholder	• Financial and non-financial performance; • Business continuity; and • Clear and up-to-date information regarding the Bank's strategic direction.	• Prepare a Bank Business Plan (RBB) and a Sustainable Finance Action Plan (RAKB); • Keep the Bank's performance optimal and on target, take into account economic, social, and environmental aspects; and • Transmit the latest information in a transparent manner.	• Implementation of the General Meeting of Shareholders (GMS); • Submission of Annual Report and Sustainability Report; • Implementation of Bank performance exposure; and • Access to information on the Bank's website.	Annually, at a set time, or as needed.
Pemerintah dan Regulator	• Kepatuhan terhadap peraturan yang berlaku; dan • Pemenuhan kewajiban perpajakan.	• Memastikan pemenuhan seluruh peraturan yang berlaku bagi Bank; • Meningkatkan kualitas pelaksanaan GCG; dan • Membayar Pajak dan Penerimaan Negara Bukan (PNBP) Pajak sesuai aturan dan tepat waktu.	• Penyampaian Laporan Tahunan, Laporan Keberlanjutan, Laporan GCG, serta laporan lainnya; dan • Pembayaran dan pelaporan pajak dan PNBP.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan.
Government and Regulators	• Compliance with applicable regulations; and • Fulfillment of tax obligations.	• Ensure compliance with all applicable regulations for the Bank; • Improve the quality of GCG implementation; and • Pay Tax and Non-Tax State Revenue (PNBP) according to regulations and on time.	• Submission of Annual Report, Sustainability Report, GCG Report, and other reports; and • Payment and reporting of taxes and PNBP.	Annually, at a set time, or as needed.
Karyawan	• Pemenuhan hak ketenagakerjaan; • Pemenuhan aspek kesehatan dan keselamatan kerja (K3); • Pengembangan kompetensi serta karier; dan • Kepuasan kerja.	• Memenuhi kontrak kerja dan perjanjian kerja bersama; • Memastikan kecukupan sarana dan prasarana K3; • Melaksanakan pengembangan kompetensi, penilaian kinerja, dan pengembangan karier; • Menyampaikan kebijakan terbaru Bank kepada seluruh karyawan; dan • Menyelenggarakan program beasiswa untuk anak karyawan.	• Penyediaan sistem pelaporan pelanggaran untuk melaporkan pelanggaran praktik ketenagakerjaan di lingkungan Bank; • Penyusunan perjanjian kerja bersama; • Pelaksanaan berbagai kegiatan pendidikan dan pelatihan, serta promosi atau mutasi; dan • Pelaksanaan survei kepuasan karyawan.	Sepanjang tahun atau sesuai rencana pelaksanaan program.
Employee	• Fulfillment of labor rights; • Fulfillment of occupational health and safety (OHS) aspects; • Competency and career development; and • Job satisfaction.	• Comply with work contracts and joint work agreements; • Ensure the adequacy of OHS facilities and infrastructure; • Carry out competency development, performance appraisal, and career development; • Convey the latest Bank policies to all employees; and • Organize scholarship programs for employees' children.	• Provision of a whistleblowing system to report violations of labor practices within the Bank; • Drafting of joint work agreements; • Implementation of various education and training activities, as well as promotions or transfers; and • Implementation of employee satisfaction surveys.	Throughout the year or according to the program implementation plan.
Mitra Usaha	• Pemenuhan kontrak kerja; dan • Kepuasan kerja sama.	• Melakukan kerja sama yang adil dan transparan sesuai dengan peraturan serta kontrak kerja yang berlaku; dan • Membangun hubungan kerja yang harmonis dengan mitra kerja.	• Perumusan dan pemenuhan kontrak kerja sama; • Seleksi; dan • Pelaksanaan pertemuan berkala.	Sepanjang tahun atau sesuai kebutuhan.
Business Partner	• Fulfillment of work contracts; and • Cooperation satisfaction.	• Carry out fair and transparent cooperation in accordance with applicable regulations and work contracts; and • Build a harmonious working relationship with work partners.	• Formulation and fulfillment of cooperation contracts; • Selection; and • Conducting periodic meetings.	All year round or as needed.

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Nasabah	• Produk dan layanan perbankan yang andal dan kompetitif; • Keamanan transaksi perbankan; • Informasi yang jelas serta transparan; dan • Penghargaan bagi nasabah.	• Mengembangkan produk dan layanan Bank; • Menyediakan informasi yang lengkap dan akurat pada situs web; • Meningkatkan keandalan teknologi informasi; dan • Mengadakan program berhadiah bagi nasabah.	• Penyediaan *layanan call center*; dan • Pelaksanaan survei kepuasan nasabah.	Sepanjang tahun atau sesuai kebutuhan.
Customer	• Reliable and competitive banking products and services; • Banking transaction security; • Clear and transparent information; and • Awards for customers.	• Develop Bank products and services; • Provide complete and accurate information on the website; • Increase the reliability of information technology; and • Organize reward programs for customers.	• Provision of call center service; and • Implementation of customer satisfaction surveys.	All year round or as needed.
Masyarakat	• Informasi aktivitas Bank; dan • Peningkatan kesejahteraan masyarakat.	• Menyampaikan informasi mutakhir dalam situs web Bank; • Melibatkan masyarakat dalam program kemitraan dan kesempatan kerja; • Melaksanakan program literasi serta inklusi keuangan; dan • Melaksanakan kegiatan tanggung jawab sosial.	• Pelaksanaan program kemitraan dan pengembangan masyarakat; • Pelaksanaan kegiatan literasi serta inklusi keuangan; dan • Penyediaan sistem pelaporan pelanggaran untuk menerima pengaduan masyarakat.	Sesuai rencana pelaksanaan program atau sesuai kebutuhan.
Public	• Bank activity information; and • Improvement of community welfare.	• Deliver up-to-date information on the Bank's website; • Involve the community in partnership programs and employment opportunities; • Implement financial literacy and inclusion programs; and • Carry out social responsibility activities.	• Implementation of partnership and community development programs; • Implementation of financial literacy and inclusion activities; and • Provision of a whistleblowing system to receive public complaints.	According to the program implementation plan or as needed.
Media	• Kinerja keuangan serta non-keuangan Bank; dan • Informasi terkait perkembangan Bank.	Menyediakan informasi yang relevan dan transparan.	Pelaksanaan konferensi pers.	Sesuai kebutuhan.
Media	• Bank's financial and non-financial performance; and • Information related to the Bank's development.	Provide relevant and transparent information.	Conducting press conferences.	According to the needs.

PERMASALAHAN TERHADAP PENERAPAN KEUANGAN BERKELANJUTAN

Problems with the Implementation of Sustainable Finance

Dalam mengimplementasikan keuangan berkelanjutan, Bank Ganesha menghadapi berbagai tantangan baik dari sisi internal maupun eksternal. Secara internal, tantangan muncul akibat perlunya penyesuaian standar operasional prosedur dengan prinsip keuangan berkelanjutan dan proses identifikasi UMKM yang menjalankan kegiatan usaha berwawasan sosial dan lingkungan. Sebagai langkah responsif, Bank Ganesha telah menyusun kebijakan serta prosedur secara bertahap dan melakukan pendataan terhadap UMKM yang memenuhi kriteria keberlanjutan. Selain itu, keterbatasan pemahaman internal mengenai penerapan keuangan berkelanjutan juga menjadi salah satu hal yang perlu diatasi.

In implementing sustainable finance, Bank Ganesha encounters various challenges both internally and externally. Internally, challenges arise due to the need to adjust standard operating procedures with sustainable finance principles and the process of identifying MSMEs that carry out social and environmental business activities. As a responsive step, Bank Ganesha has developed policies and procedures in stages and collected data on MSMEs that meet sustainability criteria. In addition, limited internal understanding of sustainable finance implementation is also one thing that needs to be addressed.

Dari sisi eksternal, tantangan utama adalah masih minimnya UMKM yang bergerak di sektor sosial dan lingkungan, serta keterbatasan kapasitas Bank dalam menyalurkan kredit ke sektor usaha berkelanjutan. Oleh karena itu, Bank memprioritaskan fokusnya pada penyaluran kredit ke sektor UMKM sebagai bentuk kontribusi nyata terhadap perekonomian.

From external side, the main challenge is the lack of MSMEs engaged in social and environmental sectors, as well as the Bank's limited capacity in lending to sustainable business sector. Therefore, the Bank prioritizes its focus on lending to MSME sector as a form of concrete contribution to the economy.

PERUBAHAN YANG BERSIFAT SIGNIFIKAN

Significant Changes

Sepanjang tahun 2024, Bank Ganesha mengalami perubahan yang signifikan, yaitu:

1. Meresmikan Kantor Cabang Pembantu Bank Ganesha Puri, Jakarta Barat; dan
2. Melaksanakan pembukaan Kantor Cabang Thamrin Nine (relokasi dari Kantor Cabang The East).

Throughout 2024, Bank Ganesha underwent significant changes, namely:

1. Inaugurating Bank Ganesha Puri Sub-Branch Office, West Jakarta; and
2. Opening Thamrin Nine Branch Office (relocation from The East Branch Office).

Selain itu, terdapat beberapa perkembangan di level manajemen untuk mendukung pertumbuhan bisnis dan meningkatkan tata kelola perusahaan. Salah satu perubahan tersebut adalah bergabungnya Bapak Ibrahim sebagai Direktur Perseroan. Selain itu, Bank mengangkat Bapak Setiawan Kumala dari Direktur menjadi Wakil Presiden Direktur menggantikan Bapak Mahesh Ajit Renade yang mengundurkan diri dari jabatannya.

In addition, there were several developments at the management level to support business growth and improve corporate governance. One of these changes was the addition of Mr. Ibrahim as Director of the Company. Furthermore, the Bank appointed Mr. Setiawan Kumala from Director to Vice President Director, replacing Mr. Mahesh Ajit Renade who resigned from his position.

KEBERLANJUTAN ASPEK EKONOMI
Economic Aspect Sustainability

Perbandingan Target yang Sejalan dengan Keuangan Berkelanjutan pada Instrumen Keuangan

Bank Ganesha berkomitmen untuk mendukung kegiatan usaha yang berwawasan lingkungan, dengan fokus utama pada sektor UMKM. Hal ini dilakukan karena sektor UMKM memiliki peran strategis sebagai kontributor terbesar dalam pertumbuhan perekonomian nasional. Melalui kebijakan kredit dan pembiayaan yang berorientasi pada keberlanjutan, Bank mendorong pelaku UMKM untuk mengadopsi praktik usaha yang ramah lingkungan.

Selama 3 tahun terakhir, Bank terus menunjukkan konsistensi dalam menyalurkan pembiayaan berwawasan lingkungan, yang menjadi bagian dari kontribusi nyata Bank terhadap pembangunan ekonomi yang inklusif dan berkelanjutan. Uraian lebih lanjut mengenai realisasi kredit dan pembiayaan tersebut disajikan sebagai berikut:

Comparison of Targets in Line with Sustainable Finance in Financial Instruments

Bank Ganesha is committed to supporting environmentally friendly business activities, with a primary focus on MSME sector. This is carried out because MSME sector has a strategic role as the largest contributor to the national economic growth. Through loan and financing policies oriented towards sustainability, the Bank encourages MSME players to adopt environmentally friendly business practices.

Over the past 3 years, the Bank has consistently demonstrated its consistency in distributing environmentally friendly financing, which is part of the Bank's concrete contribution to inclusive and sustainable economic development. Further descriptions of the realization of loan and financing are presented as follows:

JUMLAH PRODUK YANG MEMENUHI KRITERIA KEGIATAN USAHA BERKELANJUTAN
Number of Products that Meet the Criteria for Sustainable Business Activities

(dalam jutaan Rupiah / in millions of Rupiah)

Uraian	2024	2023	2022	Description
Penghimpunan Dana	**-**	-	-	Funding
Penyaluran Dana	**744.590**	671.731	502.384	Lending

JUMLAH ASET PRODUKTIF KEGIATAN USAHA BERKELANJUTAN
Total Earning Assets of Sustainable Business Activities

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

Uraian	2024	2023	2022	Description
Total Kredit/Pembiayaan Bank	**5.019.832**	4.335.772	2.912.793	Total Bank Credit/Financing
Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	**744.590**	671.731	502.384	Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities
Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan	**4.275.242**	3.664.041	2.410.409	Total Non-Credit/Financing for Non-Sustainable Business Activities
Persentase Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/ Pembiayaan Bank (%)	**14,83**	15,49	17,25	Percentage of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/Financing (%)

JUMLAH DAN KUALITAS KREDIT/PEMBIAYAAN BERDASARKAN KATEGORI KEGIATAN USAHA BERKELANJUTAN

Amount and Quality of Credit/Financing by Category of Sustainable Business Activities

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

Uraian	2024		2023	2022	Description
	Target	Realisasi Realization	Realisasi Realization	Realisasi Realization	
Energi Terbarukan	-	-	-	-	Renewable Energy
Efisiensi Energi	-	-	-	-	Energy Efficiency
Pencegahan dan Pengendalian Polusi	-	-	-	-	Pollution Prevention and Control
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	-	-	41.086	-	Management of Biodiversity and Sustainable Land Use
Konservasi Keanekaragaman Hayati Darat dan Air	-	-	-	-	Conservation of Land and Water Biodiversity
Transportasi Ramah Lingkungan	-	-	150	-	Environmentally Friendly Transportation
Pengelolaan Air dan Limbah yang Berkelanjutan	-	-	-	-	Sustainable Water and Waste Management
Adaptasi Perubahan Iklim	-	-	-	-	Climate Change Adaptation
Produk yang dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco-Efficient*)	-	-	-	-	Products that can Reduce Resource Usage and Generate Less Pollution (Eco-Efficient)
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang diakui secara Nasional, Regional, atau Internasional	-	-	-	-	Environmentally Friendly Buildings that Meet Standards or Certifications that are recognized Nationally, Regionally, or Internationally
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	-	-	40.291	-	Other Environmentally Friendly Business Activities and/or Activities
Kegiatan Usaha Mikro, Kecil, dan Menengah	**962.542**	**744.590**	590.204	502.384	Micro, Small, and Medium Enterprises Activities
Total	**962.542**	**744.590**	**671.731**	**502.384**	**Total**

KEBERLANJUTAN ASPEK SOSIAL
Social Aspect Sustainability



Hari Pelanggan Nasional
National Customer Day

Kepuasan Nasabah Merupakan Prioritas Bank Ganesha

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Nasabah

Bank Ganesha berupaya menyediakan layanan yang setara bagi semua nasabah dengan memberikan edukasi dan informasi produk dan jasa secara konsisten melalui berbagai saluran, seperti *call center*, situs web, media sosial, dan brosur. Penyediaan berbagai saluran informasi tersebut dilakukan untuk memastikan informasi yang relevan dapat diakses dengan mudah oleh semua nasabah, memperkuat transparansi, dan membangun kepercayaan nasabah.

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan

Bank Ganesha terus berinovasi dalam layanan digital untuk memberikan pelayanan terbaik. Fitur seperti pembayaran *Quick Response Code Indonesian Standard* (QRIS), tarik tunai tanpa kartu (*cardless withdrawal)* melalui aplikasi *Mobile Banking* (BANGGA), serta solusi digital lainnya seperti *Online Banking* (*G-online*), layanan perbankan korporasi (*G-corporate*), dan dompet digital (*G-money*) dirancang untuk memenuhi kebutuhan nasabah secara praktis dan modern.

Customer Satisfaction is Bank Ganesha's Priority

Commitment to Providing Equal Services to Customers on Products and/or Services

Bank Ganesha strives to provide equal services to all customers by consistently providing education and information on products and services through various channels, such as call center, website, social media, and brochures. These various information channels are provided to ensure that relevant information is easily accessible to all customers, strengthens transparency, and establishes customer trust.

Innovation and Development of Sustainable Finance Products/Services

Bank Ganesha continues to innovate in digital services to provide the best service. Features such as Quick Response Code Indonesian Standard (QRIS) payment, cardless withdrawal through Mobile Banking (BANGGA) application, and other digital solutions, such as Online Banking (G-online), corporate banking service (G-corporate), and digital wallets (G-money), are designed to meet customer needs in a practical and modern way.

Pada tahun 2024, Bank tetap mendorong inovasi dan pengembangan aplikasi *Mobile Banking* (BANGGA) guna memenuhi kebutuhan transaksi nasabah yang semakin berkembang seiring dengan dinamika pasar.

Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Nasabah

Bank Ganesha memastikan kualitas produk dan layanan berkelanjutan melalui evaluasi dampak positif dan negatif sebelum peluncuran. Evaluasi mencakup risiko kejahatan keuangan, keamanan siber, serta sosial dan lingkungan. Rencana peluncuran produk baru atau pengembangan lanjutan dari produk yang sudah ada disampaikan secara rinci kepada Bank Indonesia dalam kerangka rencana bisnis. Bank memastikan seluruh produk dan layanan yang diberikan telah sesuai dengan peraturan yang berlaku dan secara rutin dievaluasi oleh tim internal. Jika dalam proses pengujian internal ditemukan kekurangan atau potensi risiko yang dapat merugikan nasabah, Bank Ganesha bersama unit terkait akan terus melakukan penyempurnaan hingga produk atau layanan tersebut benar-benar terjamin keamanannya dan siap digunakan secara bertanggung jawab.

Dampak Produk dan/atau Jasa

Bank menawarkan produk dan layanan keuangan yang dirancang untuk memenuhi kebutuhan masyarakat dan profil nasabah, sekaligus mendorong pertumbuhan ekonomi nasional. Melalui kemudahan akses modal usaha serta platform yang aman untuk menabung dan berinvestasi, Bank berperan aktif dalam mendukung perekonomian.

Bank juga berkomitmen mengelola potensi risiko, termasuk risiko sosial seperti pekerja di bawah umur, pelanggaran upah minimum, dan hak asasi manusia, serta risiko lingkungan seperti deforestasi dan perubahan iklim. Dengan menerapkan persyaratan kredit ketat, pengawasan lapangan, dan mewajibkan dokumen AMDAL untuk pembiayaan berbasis lahan, Bank memastikan layanan yang bertanggung jawab secara sosial dan lingkungan.

Produk dan/atau Jasa yang Ditarik Kembali

Untuk menjaga keamanan dan mempertahankan kepercayaan nasabah, Bank Ganesha secara proaktif melakukan penarikan produk dan/atau jasa dari peredaran jika diperlukan. Selama 3 tahun terakhir, tidak ada produk atau layanan yang ditarik kembali dari peredaran, menunjukkan komitmen Bank dalam memastikan kualitas dan keamanan produk yang ditawarkan kepada nasabah.

In 2024, the Bank continued to encourage innovation and development of Mobile Banking (BANGGA) application to meet customers' needs of transactions that are increasingly growing in line with market dynamics.

Products/Services that Have been Evaluated for Safety for Customers

Bank Ganesha ensures the quality of sustainable products and services through evaluation of positive and negative impacts prior to the launch. The evaluation covers financial crime, cybersecurity, and social and environmental risks. Plans to launch new products or further development of existing products are conveyed in detail to Bank Indonesia in business plans' framework. The Bank ensures that all provided products and services are in accordance with the applicable regulations and are regularly evaluated by the internal team. If there are deficiencies or potential risks that could harm customers at the internal testing process, Bank Ganesha, together with related units, will continue to make refinements until the safety of the product or service is truly guaranteed and its use is accountable.

Impact of Products and/or Services

The Bank offers financial products and services designed to meet community needs and customer profiles, while promoting national economic growth. Through easy access to business capital and safe platform for saving and investing, the Bank plays an active role in supporting the economy.

The Bank is also committed to managing potential risks, including social risks such as underage workers, minimum wage violations, and human rights, as well as environmental risks such as deforestation and climate change. By applying strict loan requirements, supervising field, and requiring AMDAL document for land-based financing, the Bank ensures socially and environmentally responsible services.

Recall Products and/or Services

To ensure security and maintain customer trust, Bank Ganesha proactively withdraws products and/or services from circulation if necessary. Over the past 3 years, there were no products or services withdrawn from circulation, showing the Bank's commitment to ensuring the quality and security of products offered to customers.

Kerahasiaan Data Nasabah

Bank Ganesha beradaptasi dengan preferensi nasabah yang beralih ke layanan perbankan digital, sambil menghadapi risiko keamanan siber dan perlindungan data. Sesuai Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, Bank melindungi nasabah dengan langkah-langkah penguatan keamanan informasi dan sistem siber berikut:

1. Memberikan edukasi berkelanjutan kepada nasabah, mitra perbankan, dan karyawan untuk menjaga kerahasiaan data kredensial seperti *password*, PIN, serta nama ibu kandung; dan
2. Mensosialisasikan bahwa Bank Ganesha tidak pernah meminta data kredensial seperti *password*, PIN, atau kode OTP token dari nasabah.

Confidentiality of Customer Data

Bank Ganesha adapts to customer preferences shifting to digital banking services, while facing cybersecurity and data protection risks. Pursuant to Financial Services Authority Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector, the Bank protects customers with measures to strengthen information and cybersystem security as follows:

1. Providing continuous education to customers, banking partners, and employees to maintain the confidentiality of credential data, such as passwords, PINs, and birth mother's name; and
2. Disseminating that Bank Ganesha never asks for credential data, such as passwords, PINs, or token OTP codes from customers.

Survei Kepuasan Nasabah

Bank secara rutin mengadakan survei kepuasan nasabah untuk meningkatkan kualitas produk dan layanan sekaligus menyediakan saluran bagi nasabah dalam memberikan masukan dan umpan balik. Pelaksanaan survei ini dikelola oleh Tim *Service Quality Management* dan *Call Center*. Survei mencakup berbagai aspek, seperti layanan kantor cabang, mesin ATM, *call center, mobile banking*, dan produk perbankan, yang dilakukan melalui metode wawancara telepon.

Hasil survei kepuasan nasabah Bank Ganesha dalam 3 tahun terakhir diungkapkan sebagai berikut:

Customer Satisfaction Survey

The Bank regularly conducts customer satisfaction survey to improve the quality of products and services while providing channels for customers to give input and feedback. This survey implementation is managed by Service Quality Management and Call Center Team. The survey covers various aspects, such as branch office services, ATM machines, call centers, mobile banking, and banking products, conducted through telephone interviews.

The results of Bank Ganesha customer satisfaction survey in the past 3 years are as follows:

Indikator	2024	2023	2022	Indicator
Detractors (%)	**3,6**	20,8	19,8	Detractors (%)
Neutrals (%)	**45,8**	50,5	50,6	Neutrals (%)
Promoters (%)	**50,7**	28,7	29,6	Promoters (%)
Net Promoter Score (angka)	**+47,1**	**+7,9**	**+9,8**	**Net Promoter Score (number)**

Sarana Pengaduan Nasabah

Bank Ganesha menyediakan fasilitas untuk menerima keluhan dan masukan nasabah terkait produk dan layanan. Nasabah yang ingin menyampaikan keluhan terkait kualitas produk atau layanan Bank Ganesha dapat melakukannya melalui berbagai saluran yang telah disediakan, yaitu:

Customer Complaint Channel

Bank Ganesha provides facilities to receive customer complaints and input regarding its products and services. Customers who wish to submit complaints regarding the quality of Bank Ganesha products or services can do so through various channels provided, namely:

Call Ganesha

1500 169

Email

customercare@bankganesha.co.id

Contact Center

www.bankganesha.co.id/message

G-livechat

- Layanan Internet atau Mobile Banking BANGGA / Internet Service or Mobile Banking BANGGA
- Situs Web Bank www.bankganesha.co.id/livechat / Bank Website www.bankganesha.co.id/livechat

Kunjungan Langsung
Direct Visit

Kantor Cabang dan Kantor Cabang Pembantu / Branch Offices and Sub-Branch Offices

G-online Message

Layanan Internet atau *Mobile Banking* BANGGA / Internet service or Mobile Banking BANGGA

Setiap keluhan yang diterima akan direspons secara cepat dan tepat dengan menggunakan mekanisme sebagai berikut:

Each complaint received will be responded quickly and precisely with the following mechanism:

Bank Ganesha Menerima Pengaduan dengan Melakukan Verifikasi Data Nasabah
Bank Ganesha Receives Complaints by Verifying Customer Data

Bank Ganesha Melakukan Proses Analisa dan Investigasi
Bank Ganesha Carries Out an Analysis and Investigation Process

Pengaduan Diselesaikan melalui Saluran Pengaduan
Complaints are Resolved through the Complaint Channel

Jika Terselesaikan
If Resolved

Nasabah akan Mendapatkan Solusi dan Bukti Penyelesaian
The Customer will Get a Solution and Proof of Settlement

Jika Tidak Terselesaikan
If Not Resolved

Nasabah akan mendapatkan bukti penerimaan pengaduan dan informasi waktu penyelesaian pengaduan
The customer will receive proof of receipt of the complaint and information on the time to resolve the complaint

Pengaduan akan ditindaklanjuti oleh bagian/unit kerja yang terkait dengan pengaduan nasabah
Complaints will be followed up by the department/work unit related to customer complaints

Menginformasikan tanggapan atas penyelesaian pengaduan kepada nasabah dapat berupa lisan/tertulis/*e-mail*
Informing responses to the settlement of complaints to customers can be in the form of verbal/written/e-mail

Selesai
Settled

Informasi mengenai pengaduan nasabah yang diterima Bank dalam 3 tahun terakhir diungkapkan sebagai berikut:

Information on customer complaints received by the Bank in the past 3 years is as follows:

Uraian	2024			2023		2022		Description
	Jumlah Keluhan Number of Complaints	Selesai Settled	Sedang Ditindak-lanjuti On Follow Up	Jumlah Keluhan Number of Complaints	Selesai Settled	Jumlah Keluhan Number of Complaints	Selesai Settled	
Kartu ATM/Debit/ Mesin ATM	**1.278**	**1.278**	**-**	2.043	2.043	1.597	1.597	ATM/Debit Card/ ATM Machine
Electronic Banking	**521**	**521**	**-**	761	761	747	747	Electronic Banking
Kredit Tanpa Agunan	**14**	**14**	**-**	352	352	270	270	Unsecured Loans
Tabungan	**2**	**2**	**-**	7	7	12	12	Savings
Kredit/Pembiayaan Pemilikan Rumah/ Apartemen	**21**	**21**	**-**	71	71	13	13	Home/Apartment Ownership Credit/ Financing
Standing Instruction	**0**	**0**	**-**	1	1	-	-	*Standing Instruction*
Kliring (Transfer)/ *Remittance*	**3**	**3**	**-**	2	2	5	5	Clearing (Transfer)/ Remittance
Total	**1.839**	**1.839**	**-**	**3.237**	**3.237**	**2.644**	**2.644**	**Total**

Ketenagakerjaan

Kesetaraan Kesempatan Bekerja

Bank Ganesha menjalankan proses rekrutmen yang adil dan tanpa diskriminasi berdasarkan suku, gender, agama, atau status sosial. Seleksi dilakukan secara objektif, dengan fokus pada kompetensi dan kapasitas calon karyawan yang disesuaikan dengan kebutuhan organisasi dan tantangan usaha yang dihadapi. Pada tahun 2024, Bank Ganesha telah merekrut karyawan baru untuk berbagai posisi yang diuraikan sebagai berikut:

Employment

Equal Employment Opportunity

Bank Ganesha carries out fair recruitment process regardless of ethnicity, gender, religion, or social status. Selection is conducted objectively, by focusing on candidates' competency and capacity adjusted to organization's needs and business challenges encountered. In 2024, Bank Ganesha recruited new employees for various positions, described as follows:

Posisi	Pria Male	Wanita Female	Position
Staf	**41**	**19**	Staff
Kepala Bagian/Pimpinan Cabang/Wakil Pimpinan	**5**	**3**	Department Head/Branch Manager/Vice Manager
Kepala Divisi	**2**	**0**	Division Head
Total	**48**	**22**	**Total**

Kesetaraan Gender

Perseroan menghormati dan menjunjung tinggi perbedaan antarmanusia, baik dari segi gender, golongan, warna kulit, suku, agama, ras, status sosial, pandangan politik, dan sebagainya. Bagi Perseroan, keberagaman merupakan keutamaan dan menjadikan kehidupan sosial menjadi lebih berwarna. Sejalan dengan hal tersebut, Bank berkomitmen untuk menciptakan lingkungan kerja yang inklusif dan kondusif dengan memperlakukan seluruh karyawan secara setara.

Gender Equality

The Company respects and upholds differences between humans, including in terms of gender, class, skin color, ethnicity, religion, race, social status, political views, and so on. For the Company, diversity is a priority that makes social life more colorful. In line with such matter, the Bank is committed to creating an inclusive and conducive work environment by treating all employees equally.

Dalam rangka mempromosikan kesetaraan gender, Bank terus meningkatkan keterwakilan perempuan di berbagai level organisasi, termasuk posisi kepemimpinan yang ditunjukkan sebagai berikut:

To promote gender equality, the Bank continues to increase the representation of women at various organizational levels, including in leadership positions as shown below:

KESETARAAN GENDER
Gender Equality

Level Jabatan	Pria Male		Wanita Female		Level of Position
	Total Karyawan Total Employees	%	Total Karyawan Total Employees	%	
2024					
Staf (*Entry-Level*)	**170**	**48,85**	**105**	**30,17**	Staff (Entry-Level)
Kepala Bagian/Pimpinan Cabang/Wakil Pimpinan (*Mid-Level*)	**37**	**10,63**	**17**	**4,89**	Department Head/Branch Manager/ Vice Manager (Mid-Level)
Kepala Divisi (*Senior-Level*)	**8**	**2,30**	**2**	**0,57**	Division Head (Senior-Level)
Manajemen (*Executive-Level*)	**7**	**2,01**	**2**	**0,57**	Management (Executive-Level)
Total	**222**	**63,79**	**126**	**36,21**	**Total**

LEVEL KARYAWAN BERDASARKAN KELOMPOK UMUR
Employee Level by Age Group

Rentang Usia Age Range	Level Jabatan Level of Position								Total Karyawan Total Employees
	Staf *(Entry-Level)* Staff (Entry-Level)		Kepala Bagian/ Pimpinan Cabang/ Wakil Pimpinan *(Mid-Level)* Department Head/ Branch Manager/ Vice Manager (Mid-Level)		Kepala Divisi *(Senior-Level)* Division Head (Senior-Level)		Manajemen *(Executive-Level)* Management (Executive-Level)		
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
2024									
18-25 Tahun 18-25 Years Old	**16**	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**29**
26-35 Tahun 26-35 Years Old	**67**	**54**	**4**	**1**	**0**	**0**	**0**	**0**	**126**
36-45 Tahun 36-45 Years Old	**57**	**21**	**15**	**5**	**1**	**0**	**4**	**1**	**104**
46-55 Tahun 46-55 Years Old	**30**	**17**	**13**	**9**	**6**	**1**	**0**	**0**	**76**
>55 Tahun >55 Years Old	**0**	**0**	**5**	**2**	**1**	**1**	**3**	**1**	**13**

Tenaga Kerja Anak dan Kerja Paksa
Perseroan berkomitmen untuk memenuhi seluruh ketentuan yang berkaitan dengan ketenagakerjaan, termasuk di dalamnya usia pekerja. Oleh karena itu, Bank tidak mempekerjakan anak di bawah umur. Adapun syarat usia minimum calon karyawan Perseroan adalah 18 tahun. Sampai dengan akhir tahun 2024, tidak terdapat pekerja anak yang bekerja di Perseroan.

Child Labor and Forced Labor
The Company is committed to fulfilling all provisions relating to employment, including the age of employees. Therefore, the Bank does not employ minors. The employee candidates of the Company is required to be at least 18 years old. Until the end of 2024, there were no child laborers working in the Company.

Selain itu, seluruh proses rekrutmen, promosi, dan mutasi karyawan selalu disertai dengan kesepakatan kedua belah pihak. Hal ini penting untuk memastikan tidak adanya pemaksaan dalam menjalin hubungan kerja antara karyawan dan Perseroan. Perseroan menerapkan kebijakan melarang kerja paksa, yaitu seluruh pekerjaan atau jasa yang dipaksakan kepada setiap orang dengan ancaman hukuman apa pun. Berdasarkan komitmen tersebut, sampai dengan akhir tahun 2024, tidak terdapat pekerja yang dipaksa bekerja di Perseroan.

Hak Asasi Manusia

Bank berkomitmen untuk menciptakan lingkungan kerja yang inklusif dan mendukung prinsip-prinsip Hak Asasi Manusia (HAM). Bank mengedepankan kesetaraan, keadilan, dan penghargaan terhadap hak setiap individu tanpa diskriminasi berdasarkan gender, agama, suku, usia, atau latar belakang lainnya. Pada tahun pelaporan, Bank dapat melaporkan tidak terdapat kejadian pelanggaran HAM di lingkungan Bank.

Kebijakan Terkait Pelecehan Seksual dan/atau Non-diskriminasi

Bank menyadari bahwa terdapat risiko diskriminasi, pelecehan, dan kekerasan seksual terhadap semua karyawan di lingkungan Perseroan. Untuk mencegah dan melindungi semua karyawan dari pelecehan dan tindakan diskriminasi, Bank memberlakukan sanksi tegas bagi siapapun yang terbukti melakukan tindak pelecehan dan diskriminasi. Perseroan juga membangun budaya berdasarkan rasa saling menghormati dan kerja sama. Kebijakan ini berlaku untuk setiap individu di perusahaan dalam rangka melindungi karyawan pria dan wanita di dalam Perseroan, serta melindungi seluruh karyawan dari perlakuan yang tidak diinginkan dan melaporkan insiden terkait dengan pelecehan tersebut.

Sepanjang 3 tahun terakhir, Perseroan tidak menerima laporan terkait adanya pelecehan dan diskriminsai yang terjadi di lingkungan kerja Perseroan.

Komposisi Karyawan

Pada tahun 2024, Bank mencatat peningkatan jumlah karyawan dibandingkan tahun sebelumnya. Pertumbuhan karyawan didorong oleh kebutuhan sesuai meningkatnya skala organisasi dan bisnis Bank.

Furthermore, the entire employee recruitment, promotion, and transfer processes are always accompanied by the agreement between both parties. This is important to ensure that there is no coercion in establishing employment relationship between employees and the Company. The Company implements policy that forbids forced labor, namely all work or services forced on anyone with threat of any punishment. Based on this commitment, until the end of 2024, there were no employees forced to work in the Company.

Human Rights

The Bank is committed to creating an inclusive work environment and supporting the principles of Human Rights (HAM). The Bank prioritizes equality, justice, and respect for every individual rights regardless of the gender, religion, ethnicity, age, or other background. In the reporting year, the Bank reported that there were no incidents of human right violations within the Bank.

Policy Related to Sexual Harassment and/or Non-discrimination

The Bank realizes that there is a risk of discrimination, harassment, and sexual violence against all employees within the Company. To prevent and protect all employees from any harassment and acts of discrimination, the Bank imposes strict sanctions on anyone proven to have committed acts of harassment or discrimination. The Company also builds a culture based on mutual respect and cooperation. This policy applies to every individual in the company in order to protect male and female employees within the Company, as well as to protect all employees from unwanted treatment and to report incidents related to such harassment.

Throughout the past 3 years, the Company received no reports regarding harassment and discrimination occurring within the Company's work environment.

Employee Composition

In 2024, the Bank recorded an increase in the number of employees compared to the previous year. The employee growth was driven by the needs in accordance with the increasing scale of the Bank's organization and business.

KOMPOSISI KARYAWAN BERDASARKAN STATUS KEPEGAWAIAN

Employee Composition Based on Employment Status

Uraian	2024				2023				2022				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Komisaris	**3**	**1**	**4**	**1,15**	3	1	4	1,26	2	1	3	1,00	Commissioner
Direksi	**4**	**1**	**5**	**1,44**	5	1	6	1,89	4	1	5	1,67	Director

Uraian	2024				2023				2022				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Tetap	**169**	**97**	**266**	**76,44**	170	96	266	83,91	164	99	263	87,67	Permanent
Kontrak dan Percobaan	**46**	**27**	**73**	**20,98**	23	18	41	12,93	19	10	29	9,67	Contracts and Probation
Total	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**189**	**111**	**300**	**100,00**	**Total**

KOMPOSISI KARYAWAN BERDASARKAN RENTANG USIA
Employee Composition Based on Age Range

Uraian	2024				2023				2022				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
>60 Tahun	**2**	**3**	**5**	**1,44**	3	2	5	1,58	4	2	6	2,00	>60 Years Old
50-59 Tahun	**39**	**23**	**62**	**17,82**	47	27	74	23,34	42	24	66	22,00	50-59 Years Old
40-49 Tahun	**60**	**19**	**79**	**22,70**	50	17	67	21,14	56	18	74	24,67	40-49 Years Old
30-39 Tahun	**73**	**47**	**120**	**34,48**	61	36	97	30,60	58	33	91	30,33	30-39 Years Old
<29 Tahun	**48**	**34**	**82**	**23,56**	40	34	74	23,34	29	34	63	21,00	<29 Years Old
Total	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**189**	**111**	**300**	**100,00**	**Total**

KOMPOSISI KARYAWAN BERDASARKAN TINGKAT PENDIDIKAN
Employee Composition Based on Education Level

Uraian	2024				2023				2022				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Pascasarjana	**15**	**10**	**25**	**7,18**	17	7	24	7,57	17	8	25	8,33	Postgraduate
Sarjana	**151**	**83**	**234**	**67,24**	128	78	206	64,98	117	74	191	63,67	Bachelor
Diploma dan Setara	**26**	**17**	**43**	**12,36**	25	18	43	13,56	25	18	43	14,33	Diploma and Equivalent
SLTA dan Sederajat	**30**	**16**	**46**	**13,22**	30	13	43	13,56	29	11	40	13,33	High School and Equivalent
SLTP dan Sederajat	**-**	**-**	**-**	**-**	1	-	1	0,32	1	-	1	0,33	Junior High School and Equivalent
Total	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**189**	**111**	**300**	**100,00**	**Total**

KOMPOSISI KARYAWAN BERDASARKAN LEVEL ORGANISASI
Employee Composition Based on Organizational Level

Uraian	2024				2023				2022				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Komisaris	**3**	**1**	**4**	**1,15**	3	1	4	1,26	2	1	3	1,00	Commissioner
Direksi	**4**	**1**	**5**	**1,44**	5	1	6	1,89	4	1	5	1,67	Director
Kepala Divisi	**8**	**2**	**10**	**2,87**	8	3	11	3,47	9	1	10	3,33	Division Head
Kepala Bagian	**25**	**11**	**36**	**10,34**	21	11	32	10,09	17	10	27	9,00	Department Head
Pimpinan Cabang	**8**	**4**	**12**	**3,45**	2	4	6	1,89	2	4	6	2,00	Branch Manager
Pimpinan Cabang Pembantu	**4**	**2**	**6**	**1,72**	-	2	2	0,63	1	1	2	0,67	Sub-Branch Manager
Staf	**170**	**105**	**275**	**79,02**	162	94	256	80,76	154	93	247	82,33	Staff
Total	**222**	**126**	**348**	**100,00**	**201**	**116**	**317**	**100,00**	**189**	**111**	**300**	**100,00**	**Total**

KOMPOSISI KARYAWAN YANG MENGUNDURKAN DIRI
Composition of Resigning Employees

Uraian	2024				2023				2022				Description
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	
Karyawan Pensiun	**5**	**2**	**7**	**18,42**	6	2	8	24,24	5	3	8	25,00	Retired Employee
Karyawan Mengundurkan Diri/PHK	**21**	**10**	**31**	**81,58**	14	11	25	75,76	14	10	24	75,00	Employee Resigns/Lay Off
Total	**26**	**12**	**38**	**100,00**	**20**	**13**	**33**	**100,00**	**19**	**13**	**32**	**100,00**	**Total**

Karyawan Sementara (*Outsourcing*)
Karyawan sementara merupakan karyawan yang tidak memiliki hubungan kerja langsung dengan Bank tetapi tetap berkontribusi melalui kontrak dengan pihak ketiga, seperti vendor atau konsultan. Karyawan dalam kategori ini memainkan peran penting dalam mendukung operasional Bank, baik melalui tugas teknis maupun administrasi. Informasi jumlah Karyawan sementara dan persentase terhadap total tenaga kerja dalam 3 tahun terakhir disajikan dalam tabel berikut:

Temporary Employees (Outsourcing)
Temporary employees are employees who do not have a direct working relationship with the Bank but still give contribution through contracts with third parties, such as vendors or consultants. Employees in this category play an important role in supporting the Bank's operations, both through technical and administrative duties. Information on the number of temporary employees and the percentage of the total workforce in the past 3 years is presented in the following table:

Uraian	2024	2023	2022	Description
Total Karyawan Bank yang Dipegang oleh Vendor dan/atau Konsultan	**56**	53	52	Total Bank Employees Held by Vendors and/or Consultants
Total Karyawan	**348**	317	300	Total Employees
Persentase Total Karyawan Sementara (%)	**13,86**	**14,32**	**14,77**	**Percentage of Total Temporary Employees (%)**

Strategi Pengembangan SDM 2024
Dalam pengembangan SDM di tahun 2024, Bank berfokus pada pengembangan dan kompetensi SDM. Adapun upaya yang dilakukan dalam pengembangan SDM meliputi:
1. Pengembangan *man power planning* (MPP) yang mencakup rekrutmen, jenjang karier, sistem *grading*, penilaian kinerja, *reward & punishment*, serta perencanaan dan pengembangan SDM yang selaras dengan kebutuhan bisnis;
2. Peningkatan kompetensi karyawan melalui program pelatihan dan pendidikan berkelanjutan sesuai dengan tugas dan tanggung jawab;
3. Pengembangan SDM yang adaptif terhadap perubahan, khususnya dalam menghadapi transformasi digital, termasuk rekrutmen talenta baru di bidang digital; dan
4. Pengembangan digitalisasi proses dan infrastruktur yang mendukung pengelolaan SDM secara efektif dan efisien.

Penilaian Kinerja dan Pengembangan Karier
Bank Ganesha meningkatkan kinerja dan motivasi karyawan melalui penilaian kinerja berbasis *Key Performance Indicator* (KPI) yang dilakukan secara berkala. Hasil penilaian digunakan sebagai dasar pengembangan karier karyawan dengan program yang transparan dan objektif

HR Development Strategy in 2024
In developing HR in 2024, the Bank focused on HR development and competency. The efforts made in HR development include:
1. Development of manpower planning (MPP), which includes recruitment, career path, grading system, performance assessment, reward & punishment, as well as HR planning and development aligned with business needs;
2. Improvement in employee competency through training programs and continued education in accordance with duties and responsibilities;
3. HR development that is adaptive to changes, particularly in facing digital transformation, including recruiting new talents in digital field; and
4. Development of processes and infrastructure digitalization that supports effective and efficient HR management.

Performance Assessment and Career Development
Bank Ganesha improves employee performance and motivation through performance assessments, based on Key Performance Indicators (KPIs), carried out periodically. The assessment results are used as the basis for employee career development with transparent and



Perayaan Hari Ulang Tahun Republik Indonesia 2024
Celebrating the Anniversary of the Republic of Indonesia in 2024

sesuai kebutuhan dan arah bisnis Perseroan. Dari hasil penilaian kinerja, selama tahun 2024, beberapa karyawan mendapatkan promosi dan rotasi/mutasi yang diungkapkan sebagai berikut:

objective programs according to the needs and direction of the Company's business. From performance assessment results, throughout 2024, several employees received promotions and rotations/transfers disclosed as follows:

Posisi	Pria Male	Wanita Female	Position
Promosi	10	-	Promotion
Rotasi/Mutasi	24	14	Rotation/Transfer

Upah Minimum Regional

Bank Ganesha menerapkan kebijakan remunerasi yang memastikan pemberian upah yang layak dan kompetitif sesuai dengan ketentuan serta standar yang berlaku. Penetapan tingkat upah dilakukan berdasarkan posisi karyawan dalam struktur organisasi dengan prinsip kesetaraan tanpa membedakan gender. Pada tahun 2024, Bank Ganesha telah mematuhi peraturan terkait upah minimum regional (UMR) dengan memberikan upah yang lebih tinggi dari standar yang ditetapkan oleh pemerintah daerah. Kebijakan ini mencerminkan komitmen Bank dalam mendukung kesejahteraan karyawan serta memastikan kepatuhan terhadap regulasi ketenagakerjaan yang berlaku.

Regional Minimum Wage

Bank Ganesha implements remuneration policy that ensures the provision of decent and competitive wages in accordance with applicable provisions and standards. Determination of wage levels is based on employee's position in the organizational structure, with the principle of equality regardless of gender. In 2024, Bank Ganesha complied with regulations related to regional minimum wages (UMR) by providing wages higher than the standards set by the local government. This policy reflects the Bank's commitment to supporting employee welfare and ensuring compliance with applicable employment regulations.

Fasilitas Penunjang Kesejahteraan Karyawan

Perseroan menyediakan berbagai fasilitas pendukung untuk meningkatkan kesejahteraan karyawan. Fasilitas diberikan secara adil kepada semua karyawan berdasarkan posisi dalam struktur organisasi tanpa membedakan gender. Adapun fasilitas yang disediakan meliputi:

1. BPJS Kesehatan;
2. BPJS Ketenagakerjaan, meliputi jaminan kecelakaan kerja, jaminan kematian, jaminan hari tua, dan jaminan pensiun; dan
3. Asuransi kesehatan, meliputi rawat inap, rawat jalan, rawat gigi, dan kacamata.

Employee Welfare Supporting Facilities

The Company provides various supporting facilities to improve employee welfare. Facilities are provided fairly to all employees based on their position in the organizational structure regardless of gender. The facilities provided include:

1. BPJS Health;
2. BPJS Employment, including occupational accident insurance, death security, old age insurance, and pension insurance; and
3. Health insurance, including inpatient, outpatient, dental care, and glasses.



Kegiatan *Outing* yang dilaksanakan di Bali, Bandung dan Yogyakarta
Outing Activities held in Bali, Bandung and Yogyakarta

Kesehatan dan Keselamatan Kerja

Lingkungan Bekerja yang Layak dan Aman

Guna mendukung produktivitas dan melindungi karyawan dari risiko penyakit maupun kecelakaan kerja, Perseroan berupaya menciptakan lingkungan kerja yang aman dan layak. Bank secara berkala melakukan penilaian risiko di tempat kerja dan menyediakan pelatihan keselamatan bagi karyawan, termasuk pelatihan khusus terkait pemadam kebakaran serta pertolongan pertama. Sebagai bagian dari upaya menjaga kesehatan dan keselamatan, Bank juga menyediakan program jaminan kesehatan melalui layanan asuransi serta pemeriksaan kesehatan rutin bagi seluruh karyawan.

Pendidikan dan/atau Pelatihan

Bank Ganesha terus meningkatkan kompetensi karyawan melalui pelatihan *soft skill* dan *technical skill*, baik internal maupun eksternal. Program pelatihan dipilih secara cermat sesuai kebutuhan jabatan. Pada tahun 2024, berbagai pelatihan telah diselenggarakan untuk mendukung kapabilitas karyawan, dengan rincian sebagai berikut:

Occupational Health and Safety

Decent and Safe Work Environment

To support productivity and protect employees from the risk of illness or occupational accidents, the Company strives to create a safe and decent work environment. The Bank periodically carries out risk assessments in the workplace and provides safety training to employees, including specific training related to firefighting and first aid. As part of efforts to maintain health and safety, the Bank also provides health insurance program through insurance services and regular health checks for all employees.

Education and/or Training

Bank Ganesha continues to improve employee competencies through both internal and external trainings on soft skills and technical skills. Training programs are carefully selected according to position needs. In 2024, various trainings were held to support employee capabilities, with the following details:

Jabatan Position	Jumlah Kegiatan Number of Activities	Jumlah Karyawan yang Mengikuti Pelatihan Number of Employees Participating in Training
Soft Skill		
President Directorate	44	228
Vice President Directorate	40	698
Operation, Finance & Treasury Directorate	41	231
Compliance & Risk Directorate	9	44
Consumer, Digital Business & IT Directorate	22	183
Technical Skill		
President Directorate	104	605
Vice President Directorate	110	934
Operation, Finance & Treasury Directorate	102	427
Compliance & Risk Directorate	49	167
Consumer, Digital Business & IT Directorate	82	371
Total	**603**	**3.888**
Jumlah Karyawan yang Ikut Serta dalam Pelatihan **Total Employees Participating in Training**		**3.888**
Persentase Jumlah Karyawan yang Ikut Serta Dalam Pelatihan (%) **Percentage of Total Employees Participating in Training (%)**		**100,00**
Biaya (Rp) **Cost (Rp)**		**4.794.338.356**
Rata-Rata Waktu Pelatihan (jam/karyawan) **Average Training Time (hours/employee)**		**6,45**

Keterangan / Remark:
Setiap karyawan dapat mengikuti lebih dari satu program pengembangan kompetensi, termasuk karyawan yang baru bergabung dan/atau telah selesai kontrak.
Each employee can take part in more than one competency development program, including employees who have just joined and/or have completed their contracts.

Tingkat Kecelakaan Kerja

Bank menyediakan lingkungan kerja yang aman dan layak bagi karyawan dengan tujuan mencapai *zero accident* di tempat kerja. Berikut data tingkat kecelakaan kerja di Bank dalam 3 tahun terakhir:

Occupational Accident Rate

The Bank provides a safe and decent working environment for employees with the aim of achieving zero accidents in the workplace. The data on occupational accident rate at the Bank in the past 3 years is as follows:

Uraian	2024	2023	2022
Frekuensi Kecelakaan Kerja dari Total Karyawan Frequency of Occupational Accidents of Total Employees	-	-	-
Persentase Kecelakaan Kerja Serius yang Berakibat Cedera Serius dan Fatal dari Total Karyawan (%) Percentage of Serious Occupational Accidents Resulting in Severe and Fatal Injuries of Total	-	-	-

Tingkat Pergantian Karyawan

Untuk menjaga keterikatan karyawan dan menekan tingkat perputaran, Bank Ganesha menerapkan pengelolaan sumber daya manusia yang efektif agar tidak mengganggu produktivitas kerja secara keseluruhan. Sementara itu, informasi tingkat pergantian karyawan Perseroan diungkapkan sebagai berikut:

Employee Turnover Rate

To maintain employee engagement and reduce turnover rates, Bank Ganesha implements effective human resource management so as not to disrupt overall work productivity. Meanwhile, information on the Company's employee turnover rate is disclosed as follows:

Uraian Description	2024		2023		2022	
	Total Karyawan Total Employees	%	Total Karyawan Total Employees	%	Total Karyawan Total Employees	%
Total yang Berhenti Kerja/Pemutusan Hubungan Kerja Total Resignation/Termination of Employment	**38**	**10,92**	33	10,34	32	10,60
Jumlah Karyawan Baru/Pengganti Total New/Replacement Employees	**70**	**20,11**	41	12,85	30	9,93

Sarana Pengaduan Karyawan

Karyawan dapat menyampaikan laporan terkait masalah atau konflik ketenagakerjaan melalui bagian Sumber Daya Manusia. Setiap laporan akan ditangani secara profesional sesuai prosedur yang berlaku. Dalam 3 tahun terakhir, tidak terdapat laporan pengaduan terkait ketenagakerjaan yang diterima oleh Bank.

Rencana Strategi Pengembangan SDM Tahun 2025

Dalam rangka mendorong pertumbuhan bisnis pada tahun 2025, Bank Ganesha merumuskan strategi pengembangan sumber daya manusia dengan melakukan langkah-langkah berikut:

1. Rekrutmen Strategis
   Melakukan proses seleksi yang ketat untuk merekrut kandidat dengan integritas tinggi, tidak hanya berdasarkan keterampilan teknis, tetapi juga etika kerja yang kuat.
2. Pengembangan Keterampilan
   Menyusun program pelatihan yang sesuai dengan kebutuhan organisasi, mencakup layanan pelanggan, manajemen risiko, teknologi, dan kepatuhan regulasi, agar karyawan siap menghadapi perubahan dan tantangan.
3. Kepemimpinan dan Kaderisasi
   Menyelenggarakan pelatihan kepemimpinan dan *soft skills* seperti komunikasi, *analytical thinking*, dan *decision making* guna mempersiapkan pemimpin masa depan dan menjaga keberlanjutan organisasi.
4. Penguatan Komunikasi
   Meningkatkan komunikasi antara manajemen dan karyawan untuk membangun kesamaan visi, kepercayaan, dan sinergi dalam pencapaian rencana bisnis.
5. Evaluasi Kinerja yang Adil
   Melaksanakan penilaian kinerja yang objektif, tidak hanya menilai hasil, tetapi juga proses dan kontribusi terhadap tujuan strategis, sekaligus menjadi dasar pengembangan karier dan dapat memotivasi pengembangkan karier.
6. Pembentukan Budaya Kerja Positif
   Mendorong terciptanya budaya kerja yang kolaboratif, adaptif terhadap perubahan, serta mendukung percepatan transformasi digital dalam proses kerja dan layanan.

Kontribusi terhadap Masyarakat

Dampak Operasi terhadap Masyarakat Sekitar

Secara keseluruhan, operasional Bank tidak memberikan dampak negatif bagi masyarakat. Sebaliknya, kehadiran produk perbankan dan program tanggung jawab sosial perusahaan memberikan kontribusi positif yang signifikan. Salah satu manfaat nyata yang dirasakan masyarakat di sekitar Bank adalah terciptanya peluang kerja melalui proses rekrutmen yang dilakukan oleh Bank Ganesha. Hal ini tidak hanya membantu meningkatkan perekonomian

Employee Complaint Channel

Employees can submit reports related to employment issues or conflicts through the Human Resources department. Each report will be handled professionally in accordance with applicable procedures. In the past 3 years, there were no reports of complaints on employment received by the Bank.

HR Development Strategy Plan for 2025

To promote business growth in 2025, Bank Ganesha formulates human resource development strategies by taking the following measures:

1. Strategic Recruitment
   Conducting strict selection process to recruit candidates with high integrity, not only based on technical skills, but also strong work ethics.
2. Skills Development
   Preparing training programs according to organizational needs, including customer service, risk management, technology, and regulatory compliance, so that employees are ready to face changes and challenges.
3. Leadership and Cadre Development
   Organizing leadership and soft skills training such as communication, analytical thinking, and decision making to prepare future leaders and maintain organizational sustainability.
4. Strengthening Communication
   Improving communication between management and employees to build shared vision, trust, and synergy in achieving business plans.
5. Fair Performance Evaluation
   Carrying out objective performance assessments, not only assessing results, but also processes and contributions to strategic goals, as well as becoming the basis for career development that can motivate career development.
6. Establishing Positive Work Culture
   Encouraging the creation of a collaborative work culture, adaptive to changes, and supporting the acceleration of digital transformation in work processes and services.

Contribution to Society

Impact of Operations on Local Cmmunities

In all, the Bank's operations have no negative impact on the community. On the contrary, the presence of banking products and corporate social responsibility programs makes significant positive contributions. One of concrete benefits felt by the community around the Bank is the creation of employment opportunities through recruitment process carried out by Bank Ganesha. This matter not only helps improve the local economy,

lokal, tetapi juga mendukung pengembangan sumber daya manusia di lingkungan sekitar.

Keberadaan Bank Ganesha juga membawa dampak positif yang signifikan bagi masyarakat setempat. Selain menciptakan lapangan kerja, Bank juga memberikan peluang bagi pelaku usaha lokal untuk menjadi pemasok barang dan jasa yang dibutuhkan. Hal tersebut tidak hanya mendorong pertumbuhan ekonomi lokal, tetapi juga berkontribusi pada peningkatan taraf hidup masyarakat. Lebih dari itu, Bank Ganesha menunjukkan komitmennya terhadap kesejahteraan masyarakat melalui berbagai program tanggung jawab sosial perusahaan, yang dirancang untuk memberikan manfaat nyata dan berkelanjutan.

Penggunaan Tenaga Kerja Lokal

Bank Ganesha memberdayakan masyarakat lokal dengan menyediakan peluang kerja sesuai kebutuhan dan peraturan yang berlaku. Melalui penggunaan tenaga kerja lokal, Bank berkontribusi terhadap pertumbuhan ekonomi serta meningkatkan kesejahteraan masyarakat setempat. Seiring dengan bertambahnya jumlah karyawan setiap tahun, proporsi tenaga kerja lokal terus meningkat, mencerminkan dedikasi Bank Ganesha dalam menciptakan dampak positif yang berkelanjutan bagi komunitas di sekitar wilayah operasional.

Program Pengembangan dan Pemberdayaan Masyarakat

Bank Ganesha aktif melaksanakan program tanggung jawab sosial sebagai wujud kepedulian terhadap pengembangan dan pemberdayaan masyarakat sekitar. Program yang dilaksanakan meliputi kegiatan memberikan edukasi keuangan untuk meningkatkan pemahaman masyarakat tentang pengelolaan keuangan, melibatkan komunitas dalam berbagai aktivitas Bank, memberikan bantuan kepada pihak yang membutuhkan, serta menjalankan inisiatif lain yang berdampak positif. Berikut penjelasan lebih lanjut mengenai setiap kegiatan yang dilakukan:

but also supports the development of human resources in the surrounding environment.

The presence of Bank Ganesha also has a significant positive impact on the local community. In addition to creating jobs, the Bank also provides opportunities for local business players to become suppliers of goods and services needed. This matter not only drives local economic growth, but also give contribution to increase the living standard of the community. More than that, Bank Ganesha shows its commitment to community welfare through various corporate social responsibility programs, which are designed to provide concrete and sustainable benefits.

Use of Local Labor

Bank Ganesha empowers local communities by providing employment opportunities according to needs and applicable regulations. Through the use of local labor, the Bank gives contribution to economic growth and improves local community welfare. As the number of employees increases every year, the proportion of local labors continues to increase, reflecting Bank Ganesha's dedication to creating a sustainable positive impact on the communities around its operational areas.

Community Development and Empowerment Program

Bank Ganesha actively implements social responsibility programs as a form of concern for developing and empowering the surrounding communities. The program implemented includes activities to provide financial education to improve community understanding on financial management, involve community in various Bank activities, provide assistance to those in need, and carry out other initiatives that have a positive impact. Further explanation of every activity carried out is as follows:

Tanggal Date	Kegiatan Pengembangan dan Pemberdayaan Masyarakat Community Development and Empowerment Activity	Penyelenggara Organizer
2024		
Kerja Sama dengan Komunitas atau Lembaga Nirlaba Terdaftar **Cooperation with Registered Communities or Non-Profit Institutions**		
N/A	**N/A**	**N/A**
Penyaluran Langsung kepada Masyarakat atau Melalui Komunitas atau Lembaga Nirlaba Tidak Terdaftar **Direct Distribution to Community or Through Unregistered Communities or Non-Profit Institutions**		
1 April 2024 April 1, 2024	**Membagikan kebutuhan pokok kepada kaum duafa dalam kegiatan bertema "Berbagi Kebahagiaan di Bulan Suci Ramadan 1445 H Bersama Bank Ganesha".** **Distributing basic necessities to the underprivileged in activities with theme "Sharing Happiness in the Holy Month of Ramadhan 1445 H with Bank Ganesha".**	**Bank dan Pengurus Masjid Jami An-Nur Taman Sari Jakarta Barat** **The Bank and the Management of Jami An-Nur Mosque, Taman Sari, West Jakarta**
2 April 2024 April 2, 2024	**Membagikan bingkisan paket sembako kepada pegawai *outsourcing* dalam rangka Idulfitri 1445 H.** **Distributing staple food packages to outsourcing employees in commemoration of Eid al-Fitr 1445 H.**	**Bank Ganesha**

Tanggal Date	Kegiatan Pengembangan dan Pemberdayaan Masyarakat Community Development and Empowerment Activity	Penyelenggara Organizer
16 Oktober 2024 October 16, 2024	**Memberikan donasi pembelian karpet Masjid Taman Firdaus** **Providing donations for the purchase of carpets for Taman Firdaus Mosque**	**Masjid Taman Firdaus Wisma Hayam Wuruk** **Taman Firdaus Mosque of Wisma Hayam Wuruk**
14 November 2024 November 14, 2024	**Memberikan tali kasih dan pemeriksaan kesehatan bagi Gen 1** **Providing gesture of goodwill and health check for Gen 1**	**Paguyuban MAS TRIP Jawa Timur** **Paguyuban MAS TRIP in East Java**
Total Kegiatan **Total Activities**		**4 kegiatan** **4 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp72.750.000,-**
2023		
Total Kegiatan **Total Activities**		**4 kegiatan** **4 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp55.491.500,-**
2022		
Total Kegiatan **Total Activities**		**9 kegiatan** **9 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp100.952.000,-**

Literasi dan Inklusi Keuangan

Bank Ganesha mendukung inklusi keuangan dengan meningkatkan literasi masyarakat tentang layanan perbankan, sesuai Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 t entang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat dan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan. Program ini bertujuan membantu masyarakat memahami dan memanfaatkan produk perbankan secara optimal, mendukung pertumbuhan ekonomi inklusif, serta meningkatkan kesejahteraan dan keadilan sosial.

Pada tahun 2024, kegiatan literasi dan inklusi keuangan yang dilakukan Bank sebagai berikut.

Financial Literacy and Inclusion

Bank Ganesha supports financial inclusion by increasing public literacy about banking services, in accordance with Financial Services Authority Regulation No. 3 of 2023 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Communities and Law No. 4 of 2023 on Development and Strengthening of Financial Sector. This program aims to help the community understand and utilize banking products optimally, support inclusive economic growth, and increase welfare and social justice.

In 2024, the Bank's financial literacy and inclusion activities were as follows.

KALEIDOSKOP LITERASI DAN INKLUSI KEUANGAN

Financial Literacy and Inclusion Kaleidoscope

April



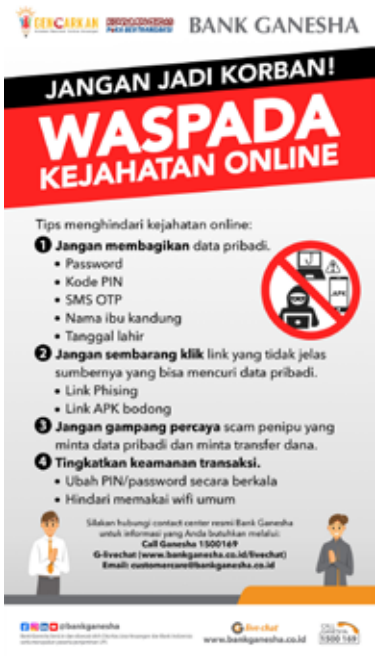
Promo HUT Bank Ganesha untuk Mendukung Inklusi Keuangan

Bank Ganesha Anniversary Promo to Support Financial Inclusion

Dalam rangka memeriahkan ulang tahun Bank Ganesha, berbagai promo spesial dihadirkan sepanjang April 2024. Mulai dari promo deposito, *cashback*, diskon, hingga hadiah *voucher* dan *merchandise* menarik.

In celebrating Bank Ganesha's birthday, various special promos were presented throughout April 2024. Starting from deposit promos, cashback, discount, to attractive voucher and merchandise prizes.

Mei / May



Literasi Digital Bank Ganesha: Waspadai Kejahatan *Online*

Digital Literacy at Bank Ganesha: Beware of Online Crime

Sebagai bentuk perlindungan terhadap nasabah, Bank Ganesha mengajak seluruh masyarakat untuk lebih waspada terhadap kejahatan digital. Hindari membagikan data pribadi seperti *password*, PIN, SMS OTP, dan informasi sensitif lainnya. Jangan sembarangan mengklik tautan dari sumber tidak dikenal, termasuk *link phishing* atau APK bodong. Waspadai juga permintaan data pribadi atau transfer dana dari pihak yang tidak dikenal. Demi keamanan transaksi, selalu ubah PIN/*password* secara berkala dan hindari penggunaan wifi umum saat mengakses layanan keuangan.

As a form of protection for customers, Bank Ganesha invites the entire community to be more vigilant against digital crime. Avoid sharing personal data such as passwords, PINs, SMS OTPs, and other sensitive information. Do not carelessly click on links from unknown sources, including phishing links or fake applications. Also be aware of requests for personal data or fund transfers from unknown parties. For transaction security, always change your PIN/password regularly and avoid using public wifi when accessing financial services.

Juni / June



Literasi Keuangan Bank Goes to School

Financial Literacy of Bank Goes to School

Pada 14 Juni 2024, Bank Ganesha mengadakan kegiatan "*Bank Goes to School*" di SD Sumbangsih yang berlokasi di Grogol, Jakarta Barat. Dalam acara yang diikuti oleh 82 pelajar kelas SD ini, Bank Ganesha memberikan edukasi keuangan tentang manfaat dan pentingnya budaya menabung sejak dini untuk para pelajar. Dengan rangkaian acara dan program menabung yang ada, diharapkan dapat meningkatkan literasi keuangan kepada pelajar yang mengikuti acara serta memberikan manfaat nyata dari menabung. *Bank Goes To School* merupakan bagian dari implementasi program Satu Rekening Satu Pelajar (KEJAR) yang diserukan oleh Otoritas Jasa Keuangan untuk meningkatkan minat pelajar terhadap budaya menabung.

On June 14, 2024, Bank Ganesha held "Bank Goes to School" activity at Sumbangsih Elementary School located in Grogol, West Jakarta. In the event attended by 82 elementary school students, Bank Ganesha provided financial education about the benefits and importance of culture of savings early for students. The existing series of events and savings programs are expected to increase financial literacy among students attending the events and provide concrete benefits from saving. Bank Goes To School is part of the implementation of One Account One Student (KEJAR) program called out by the Financial Services Authority to increase students' interest in the culture of saving.

Juli / July



Literasi Digital Bank Ganesha: Waspadai Modus Penipuan Keuangan

Digital Literacy at Bank Ganesha: Beware of Financial Fraud Scheme

Bank Ganesha mengimbau seluruh nasabah untuk mengenali berbagai modus penipuan keuangan yang kerap terjadi, seperti pengiriman file APK bodong melalui WhatsApp, penipuan berkedok salah transfer dari pinjaman *online*, penawaran kerja palsu, hingga penyamaran oknum sebagai lembaga resmi. Nasabah diingatkan untuk selalu menjaga data pribadi dan tidak mentransfer dana ke pihak yang tidak jelas demi menghindari risiko kerugian.

Bank Ganesha urges all customers to recognize various modes of financial fraud that often occur, such as sending fake APK files via WhatsApp, fraud under the guise of wrong transfers from online loans, fake job offers, to impersonating individuals as official institutions. Customers are reminded to always protect their personal data and not transfer funds to unclear parties to avoid the risk of loss.

Agustus / August



Literasi Digital Bank Ganesha: Waspadai Bahaya Judi *Online* dan Jual Beli Rekening Pribadi

Digital Literacy at Bank Ganesha: Beware of the Dangers of Online Gambling and Sale and Purchase of Personal Accounts

Sebagai bentuk edukasi keuangan, Bank Ganesha mengajak nmasabah untuk lebih waspada terhadap bahaya judi *online* serta praktik jual beli rekening pribadi yang marak terjadi. Aktivitas ini berisiko menimbulkan kecanduan, gangguan mental, penurunan kondisi ekonomi, hingga terlibat masalah hukum. Selain itu, penyalahgunaan rekening dapat berujung pada pemblokiran dan sanksi dari otoritas. Bank Ganesha juga mengingatkan agar nasabah tidak membagikan data pribadi seperti PIN, *password*, atau kode OTP demi menjaga keamanan transaksi dan data perbankan.

As a form of financial education, Bank Ganesha invites customers to be more aware of the dangers of online gambling and the practice of sale and purchase of personal accounts that are rampant. This activity carries the risk of causing addiction, mental disorders, declining economic conditions, and even being involved in legal problems. In addition, misuse of accounts can result in blocking and sanctions from the authorities. Bank Ganesha also reminds customers not to share personal data such as PINs, passwords, or OTP codes to maintain the security of transactions and banking data.

Oktober / October



Promo Bulan Inklusi Keuangan

Promo of Financial Inclusion Month

Dalam rangka menyambut Bulan Inklusi Keuangan sekaligus mendukung Gerakan Nasional Cerdas Keuangan (GENCARKAN), Bank Ganesha menghadirkan berbagai promo menarik selama periode Oktober 2024. Promo mencakup hadiah *merchandise*, *voucher*, dan diskon.

In welcoming Financial Inclusion Month and supporting the National Financial Intelligence Movement (GENCARKAN), Bank Ganesha presented various attractive promos during the period of October 2024. The promos include merchandise prizes, vouchers, and discounts.

Oktober / October



Kegiatan Literasi Quiz Cerdas Keuangan 2024

Literacy Activity Cerdas Keuangan Quiz in 2024

Dalam rangka meningkatkan literasi keuangan masyarakat, Bank Ganesha menyelenggarakan "Quiz Cerdas Keuangan" yang berlangsung pada 15–25 Oktober 2024. Peserta berkesempatan memenangkan total hadiah sebesar Rp4,8 juta.

In improving public financial literacy, Bank Ganesha held a “Smart Financial Quiz”, took place on October 15-25, 2024. Participants had the opportunity to win a total prize of Rp4.8 million.

Sarana Pengaduan Masyarakat

Pada tahun 2024, Bank belum memiliki sarana khusus untuk pengaduan terkait kegiatan sosial yang dilaksanakan. Namun demikian, Bank tetap berkomitmen menjaga transparansi dan menerima masukan masyarakat dalam pelaksanaan program sosial. Adapun informasi jumlah pengaduan masyarakat terkait kegiatan sosial sebagai berikut:

Community Complaint Channel

In 2024, the Bank did not yet have specific facility for complaints related to social activities carried out. Nevertheless, the Bank remains committed to maintaining transparency and accepting public input in social programs implementation. Information on the number of public complaints related to social activities is as follows:

Uraian	2024			2023		2022		Description
	Jumlah Keluhan Number of Complaints	Selesai Settled	Sedang Ditindak-lanjuti On Follow Up	Jumlah Keluhan Number of Complaints	Selesai Settled	Jumlah Keluhan Number of Complaints	Selesai Settled	
Sistem Layanan Informasi Keuangan	**19**	**19**	**-**	7	7	1	1	Financial Information Service System
Perilaku Petugas Penagihan	**3**	**3**	**-**	-	-	-	-	Behavior of Collection Officer
Fraud Eksternal (Penipuan, Pembobolan Rekening, *Skimming*, dan *Cyber Crime*)	**1**	**1**	**-**	-	-	1	1	External Fraud (Fraud, Account Hacking, Skimming, and Cyber Crime)
Jumlah Tagihan/ Sanggahan Transaksi	**1**	**1**	**-**	-	-	-	-	Total Bills/ Transaction Disclaimers
Total	**24**	**24**	**-**	**7**	**7**	**2**	**2**	**Total**



Pengelolaan Hubungan dengan Mitra Usaha

Hubungan dengan Pemasok

Perseroan berkomitmen untuk menjalin kemitraan yang transparan dan saling menguntungkan dengan setiap pemasok. Hubungan kemitraan didasarkan pada kesepakatan yang jelas melalui kontrak kerja yang telah dirumuskan bersama. Dalam pelaksanaannya, Bank Ganesha selalu mengedepankan prinsip-prinsip utama berikut:

1. Melakukan proses seleksi pemasok secara adil dan bebas dari praktik korupsi, kolusi, serta nepotisme;
2. Mematuhi seluruh ketentuan yang telah disepakati bersama dalam kontrak kerja sama;
3. Melakukan evaluasi kinerja secara berkala bersama pemasok; dan
4. Menjamin kesehatan serta keselamatan kerja para pemasok di wilayah operasional Bank.

Sebagai bagian dari dukungan terhadap pertumbuhan ekonomi lokal, Perseroan melibatkan pemasok lokal. Pemasok lokal tersebut merupakan mitra kerja yang berdomisili di wilayah yang sama dengan lokasi operasional Bank.

Relationship Management with Business Partners

Relationship with Suppliers

The Company is committed to establishing transparent and mutually profitable partnerships with every supplier. The partnership relationship is based on clear agreement through the work contract collectively formulated. In its implementation, Bank Ganesha always prioritizes the main principles as follows:

1. Carry out a fair supplier selection process that is free from corruption, collusion, and nepotism;
2. Comply with all provisions mutually agreed upon in cooperation contract;
3. Conduct periodic performance evaluations with suppliers; and
4. Ensure suppliers' health and safety in the Bank's operational areas.

As part of the support to local economic growth, the Company involves local suppliers. These local suppliers are partners domiciled in the same area as the Bank's operational location.

MEWUJUDKAN KEPEDULIAN TERHADAP LINGKUNGAN HIDUP
Realizing Concern for the Environment

Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup

Sebagai bagian dari komitmen terhadap keberlanjutan, Bank mengintegrasikan aspek lingkungan dalam pengelolaan produk dan layanan perbankan. Bank menawarkan fasilitas kredit yang tidak hanya mendukung pertumbuhan usaha nasabah tetapi juga memastikan kepatuhan terhadap prinsip-prinsip pengelolaan lingkungan yang bertanggung jawab.

Bank menetapkan kebijakan ketat, terutama bagi debitur dan calon debitur yang menjalankan kegiatan usaha yang berdampak langsung pada lingkungan atau mengurangi sumber daya alam. Calon nasabah diwajibkan untuk menyerahkan dokumen Analisis Mengenai Dampak Lingkungan (AMDAL) sebagai salah satu persyaratan utama dalam proses pengajuan kredit. Hal ini bertujuan untuk memastikan bahwa aktivitas usaha calon nasabah dikelola secara berkelanjutan dan tidak merugikan lingkungan.

Data penyaluran kredit berbasis lingkungan dan sosial menjadi bukti nyata dari komitmen terhadap keberlanjutan. Adapun informasi jumlah penyaluran kredit Bank yang mempertimbangkan aspek lingkungan hidup dan sosial sebagai berikut:

Financing with Environmental Aspect Consideration

As part of sustainability commitment, the Bank integrates environmental aspects into the management of banking products and services. The Bank offers loan facilities that not only support customer business growth but also ensure compliance with the principles of responsible environmental management.

The Bank sets strict policies, particularly for debtors and prospective debtors with business activities that have a direct impact on the environment or reduce natural resources. Prospective customers are required to submit Environmental Impact Analysis (AMDAL) document as one of the main requirements in the loan application process. This aims to ensure that prospective customers' business activities are managed sustainably and do not harm the environment.

Data on environmental and social-based lending is concrete evidence of the commitment to sustainability. Information on the amount of Bank lending with due observance of environmental and social aspects is as follows:

(dalam jutaan Rupiah / in million Rupiah)

Sektor Lapangan Usaha	2024	2023	2022	Business Sector
	Rp	Rp	Rp	
Usaha Mikro, Kecil, dan Menengah (UMKM)	**744.590**	590.204	502.384	Micro, Small, and Medium Enterprises (MSMEs)
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	-	41.086	-	Management of Biodiversity and Sustainable Land Use
Transportasi Ramah Lingkungan	-	150	-	Environmentally Friendly Transportation
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	-	40.291	-	Business Activities and/or Other Environmentally Friendly Activities

Penggunaan Material yang Ramah Lingkungan

Operasional Bank Ganesha secara umum tidak memerlukan banyak bahan baku, kecuali untuk kebutuhan administrasi dan perkantoran. Namun, Bank tetap berkomitmen untuk menggunakan material yang ramah lingkungan dalam setiap aktivitas. Bank juga mengedukasi dan mendorong seluruh karyawan untuk mengurangi penggunaan material sekali pakai yang tidak dapat didaur ulang sebagai bagian dari upaya mengurangi volume sampah yang berakhir di tempat pembuangan akhir.

Use of Environmentally Friendly Materials

Bank Ganesha's operations generally do not require a lot of raw materials, except for administrative and office needs. However, the Bank remains committed to using environmentally friendly materials in every activity. The Bank also educates and encourages all employees to reduce the use of single-use materials unable to be recycled, as an effort to reduce the waste volume ended up in landfills.

Sebagai dukungan terhadap kampanye ramah lingkungan, Bank melaksanakan berbagai program yang dirancang untuk meningkatkan kesadaran dan mengoptimalkan penggunaan sumber daya secara bertanggung jawab yang diuraikan sebagai berikut:

In support of the environmentally friendly campaign, the Bank implements various programs designed to raise awareness and optimize the use of resources responsibly, outlined as follows:

Program Program	Penerapan Implementation
Penghematan atau pengurangan penggunaan sampah plastik dan/atau kertas **Saving or reducing the use of plastic and/or paper waste**	Mengganti penyediaan air minum kemasan dengan menyediakan gelas/*tumbler*, pemakaian kertas bekas sesuai kebutuhan, dan memaksimalkan penyimpanan dokumen dalam bentuk *soft copy*. Replacing bottled drinking water with glasses/tumblers, using used paper as needed, and maximizing document storage in soft copy form.
Penggunaan kantong/*goodie bag* ramah lingkungan **Using eco-friendly goodie bags**	Menggunakan program kantong/*goodie bag* ramah lingkungan dalam berbagai kegiatan acara maupun sebagai *merchandise*/barang promosi ke nasabah. Using environmentally friendly goodie bag programs in various events and as merchandise/promotional items to customers.
Pembuatan kampanye melalui poster/*e-mail* terkait dengan upaya pelestarian lingkungan **Creating campaigns through posters/e-mail related to environmental conservation efforts**	Melakukan kampanye secara rutin. Carrying out regular campaigns.
Penerapan budaya Ringkas, Rapi, Resik, Rawat, Rajin (5R) **Implementation of Concise, Neat, Clean, Caring, Diligent (5R) culture**	Menerapkan budaya 5R dalam lingkungan kerja, meliputi: • Ringkas (memilah antara barang yang diperlukan dengan yang tidak diperlukan); • Rapi (menata barang yang diperlukan pada tempat yang memudahkan untuk segera mengambil barang tersebut); • Resik (menjaga lingkungan kerja dan seluruh barang dalam keadaan baik dan bersih); • Rawat (memelihara lingkungan yang sudah bersih dan rapi sepanjang waktu); dan • Rajin (membuat ringkas, rapi, resik, rawat sebelumnya di atas menjadi suatu kebiasaan untuk pengembangan yang berkelanjutan). Implementings a 5R culture in the work environment, including: • Concise (sort between necessary and unnecessary items); • Neat (organize the items needed in a place that makes it easy to immediately pick up the item); • Clean (keep the work environment and all items in a good and clean condition); • Caring (maintain a clean and tidy environment at all times); and • Diligent (make concise, neat, clean, caring above a habit for sustainable development).

Penggunaan Energi

Bank Ganesha memanfaatkan 2 jenis sumber energi untuk mendukung kegiatan operasional, yaitu listrik dan bahan bakar minyak. Listrik digunakan untuk menjalankan peralatan elektronik, pendingin ruangan, penerangan, serta *lift*. Sementara itu, bahan bakar minyak dimanfaatkan untuk kendaraan operasional. Untuk mendukung efisiensi energi, Bank menerapkan beberapa langkah, di antaranya:

1. Mematikan lampu dan perangkat elektronik saat tidak digunakan;
2. Mengganti lampu dengan jenis *light emitting diode* (LED) yang lebih hemat energi;
3. Mencatat pembelian bahan bakar minyak untuk setiap kendaraan operasional, sehingga konsumsi dapat dianalisis dan disesuaikan dengan rute perjalanan; dan
4. Mengurangi rapat tatap muka dan beralih ke rapat daring untuk menekan penggunaan bahan bakar kendaraan.

Energy Use

Bank Ganesha utilizes 2 types of energy sources to support its operational activities, namely electricity and fuel oil. Electricity is used to run electronic equipment, air conditioners, lighting, and elevators. Meanwhile, fuel oil is utilized for operational vehicles. To support energy efficiency, the Bank implements several measures, among others:

1. Turn off lights and electronic devices when not in use;
2. Replace lamps with more energy-efficient light emitting diodes (LEDs);
3. Record fuel purchase for every operational vehicle, so that consumption can be analyzed and adjusted according to trip routes; and
4. Reduce face-to-face meetings and switch to online meetings to reduce the use of fuel for vehicle.

Jumlah dan Intensitas Energi yang Digunakan

Jumlah dan intensitas penggunaan energi Bank selama 3 tahun terakhir ditunjukkan sebagai berikut:

Amount and Intensity of Energy Used

The amount and intensity of the Bank's energy use over the past 3 years are shown as follows:

Uraian	Satuan Unit	2024	2023	2022	Description
Penggunaan Listrik secara Langsung	kWh	**646.481**	740.323	688.737	Direct Electricity Use
Penggunaan Listrik secara Tidak Langsung	kWh	**0**	0	0	Indirect Electricity Use
Total Penggunaan Listrik	kWh	**646.481**	740.323	688.737	Total Electricity Use
	gigajoule	**2.327,33**	2.665,16	2.479,45	
Total Penggunaan Bahan Bakar Minyak	liter	**51.137**	8.312	11.054	Total Fuel Oil Use
	gigajoule	**1.748,89**	334,13	444,34	
Total Penggunaan Energi	gigajoule	**4.076,22**	2.999,29	2.923,80	Total Energy Use
Pendapatan Bunga	jutaan Rupiah million Rupiah	**723.199**	592.752	433.413	Interest Income
Intensitas Penggunaan Energi Terhadap Pendapatan Bunga	gigajoule/jutaan Rupiah gigajoule/million Rupiah	**0,00564**	0,00506	0,00675	Energy Use Intensity to Interest Income
Efisiensi Penggunaan Energi Terhadap Pendapatan Bunga	gigajoule/jutaan Rupiah gigajoule/million Rupiah	**0,00058**	0,00169	0,00234	Energy Use Efficiency to Interest Income

Penggunaan Energi Terbarukan

Saat ini, Bank belum memanfaatkan energi terbarukan. Meski demikian, upaya peningkatan efisiensi energi terus menjadi prioritas dalam pengelolaan operasional. Ke depan, Bank berkomitmen untuk mengeksplorasi potensi penggunaan energi bersih dan berkelanjutan sebagai bagian dari langkah menuju masa depan yang lebih ramah lingkungan.

Renewable Energy Use

At present, the Bank has not utilized renewable energy. Nevertheless, efforts to improve energy efficiency continue to be the priority in operational management. Going forward, the Bank is committed to exploring the potential use of clean and sustainable energy as part of its move towards a more environmentally friendly future.

Pengendalian Emisi

Bank Ganesha menghasilkan emisi gas rumah kaca (GRK) sebagai akibat dari penggunaan energi. Untuk menilai dampaknya terhadap lingkungan, Bank secara rutin melakukan pengukuran emisi, sehingga dapat mengambil langkah-langkah untuk mengurangi dampak negatifnya. Beberapa inisiatif yang dilakukan Bank untuk mengurangi emisi meliputi:

1. Menanam pohon dan tanaman hias di berbagai area Bank untuk meningkatkan produksi oksigen, menyerap debu, serta mengurangi kebisingan;
2. Mendorong karyawan untuk menggunakan transportasi umum, seperti bus atau angkutan umum lainnya;
3. Mengoptimalkan penggunaan kendaraan, termasuk bagi karyawan yang melakukan perjalanan dinas ke luar kota, agar lebih efisien.

Emission Control

Bank Ganesha generates greenhouse gas (GHG) emissions as a result of energy use. To assess its impact on the environment, the Bank regularly measures emissions, so as to take measures to reduce its negative impacts. Some initiatives taken by the Bank to reduce emissions include:

1. Planting trees and ornamental plants in various areas of the Bank to increase oxygen production, absorb dust, and reduce noise;
2. Encouraging employees to use public transportation, such as buses or other public transportation;
3. Optimizing vehicle use, including for employees who do business trips out of town, to be more efficient.

Jumlah dan Intensitas Emisi yang Dihasilkan

Jumlah dan intensitas emisi yang dihasilkan Bank Ganesha selama 3 tahun terakhir ditunjukkan sebagai berikut:

Amount and Intensity of Generated Emissions

The amount and intensity of emissions generated by Bank Ganesha over the past 3 years are shown as follows:

Uraian	Satuan Unit	2024	2023	2022	Description
Listrik	$TonCO_2eq$	**607,69**	695,90	647,41	Electricity
Bahan Bakar Minyak	$TonCO_2eq$	**137,83**	22,40	29,79	Fuel Oil
Total Emisi	$TonCO_2eq$	**745,52**	718,30	677,20	Total Emissions
Pendapatan Bunga	jutaan Rupiah million Rupiah	**723.199**	592.752	433.413	Interest Income
Intensitas Emisi terhadap Pendapatan Bunga	$TonCO_2eq$/jutaan Rupiah $TonCO_2eq$/million Rupiah	**0,00103**	0,00121	0,00156	Emission Intensity to Interest Income
Efisiensi Emisi terhadap Pendapatan Bunga	$TonCO_2eq$/jutaan Rupiah $TonCO_2eq$/million Rupiah	**0.00018**	0,00035	0,00066	Emission Efficiency to Interest Income

Komitmen Untuk Mengurangi Emisi Gas Rumah Kaca

Bank Ganesha berkomitmen untuk mendukung upaya global dalam mengurangi emisi GRK sebagai bagian dari tanggung jawab lingkungan dan keberlanjutan. Komitmen ini diwujudkan melalui penerapan kebijakan dan langkah strategis untuk mengelola dampak operasional Bank terhadap perubahan iklim.

Beberapa langkah nyata yang telah dilakukan Bank meliputi efisiensi energi di kantor-kantor operasional, penggunaan teknologi ramah lingkungan, optimalisasi sistem digital untuk mengurangi konsumsi kertas, serta edukasi internal untuk meningkatkan kesadaran karyawan akan pentingnya pengurangan jejak karbon.

Meskipun Bank belum memliki kontribusi secara langsung, namun Bank tetap termotivasi untuk terus meningkatkan kontribusi dalam menjaga kelestarian lingkungan dan mendukung transisi menuju ekonomi rendah karbon.

Commitment to Reduce Greenhouse Gas Emissions

Bank Ganesha is committed to supporting global efforts to reduce GHG emissions as part of its environmental responsibility and sustainability. This commitment is realized through policies and strategic steps implementation to manage the impact of the Bank's operations on climate change.

Some of the concrete steps taken by the Bank include energy efficiency in operational offices, use of environmentally friendly technology, optimization of digital systems to reduce paper consumption, and internal education to increase employee awareness on the importance of reducing carbon footprint.

Though the Bank has not made any direct contribution, the Bank remains motivated to continue to increase its contribution in preserving the environment and supporting the transition to a low-carbon economy.

Penggunaan Air

Bank Ganesha berupaya untuk menjalankan operasional yang ramah lingkungan, termasuk dalam pengelolaan sumber daya air. Bank menggunakan air dari Perusahaan Daerah Air Minum (PDAM) untuk mendukung kebutuhan kantor, seperti sanitasi dan aktivitas harian lainnya. Guna memastikan penggunaan air yang efisien, Bank menerapkan berbagai langkah strategis, di antaranya:

1. Memanfaatkan teknologi hemat air, seperti sensor keran otomatis untuk mengurangi pemborosan;
2. Meningkatkan kesadaran karyawan akan pentingnya menghemat air melalui kampanye internal, seperti pemasangan poster dan pemberian imbauan di area sumber air (keran air); dan

Water Use

Bank Ganesha strives to run environmentally friendly operations, including in the management of water resources. The Bank uses water from the Regional Drinking Water Company (PDAM) to support office needs, such as sanitation and other day-to-day activities. To ensure efficient water use, the Bank implements various strategic steps, including:

1. Utilizing water-saving technology, such as automatic tap sensor to reduce waste;
2. Increasing employee awareness on the importance of saving water through internal campaigns, such as installing posters and providing warnings in water source areas (water taps); and

3. Melakukan pemeliharaan berkala, termasuk pemeriksaan kondisi keran, *shower*, toilet, dan meteran air untuk mencegah kebocoran dan meminimalkan pemborosan air.

Berikut informasi terkait penggunaan air Bank selama 3 tahun terakhir:

3. Conducting regular maintenance, including checking the condition of taps, showers, toilets, and water meters to prevent leaks and minimize water waste.

The following is information on the Bank's water use over the past 3 years:

Uraian	Satuan Unit	2024	2023	2022	Description
Air	m^3	**9.627**	9.827	9.089	Water
Pendapatan Bunga	jutaan Rupiah million Rupiah	**723.199**	592.752	433.413	Interest Income
Intensitas Penggunaan Air Terhadap Pendapatan Bunga	m^3/jutaan Rupiah m^3/million Rupiah	**0,01331**	0,01658	0,02097	Intensity of Water Use on Interest Income
Efisiensi Penggunaan Air Terhadap Pendapatan Bunga	m^3/jutaan Rupiah m^3/million Rupiah	**0,00327**	0,00439	0,00452	Efficiency of Water Use on Interest Income

Keanekaragaman Hayati

Bank Ganesha terus berkontribusi dalam mendukung kelestarian lingkungan dengan berfokus pada pengembangan ruang terbuka hijau di area sekitar kantor. Bank melakukan inisiatif seperti penempatan tanaman hias di sekitar kantor serta kolaborasi erat dengan pengelola gedung untuk menciptakan lingkungan kerja yang hijau dan asri. Sebagai bagian dari komitmen terhadap keberlanjutan, Bank Ganesha juga melakukan penanaman dan pemeliharaan tanaman secara konsisten guna mendukung keanekaragaman hayati. Selain itu, Bank memastikan bahwa lokasi kantor berada di luar kawasan lindung atau area dengan keanekaragaman hayati tinggi, sehingga tidak memberikan dampak signifikan terhadap flora dan fauna yang dilindungi.

Biodiversity

Bank Ganesha continuously gives contribution to supporting environmental sustainability by focusing on developing green open spaces in area around the office. The Bank carries out initiatives such as placing ornamental plants around offices and closely cooperating with building managers to create a green and beautiful work environment. As part of its commitment to sustainability, Bank Ganesha also consistently plants and maintains the plants to support biodiversity. Furthermore, the Bank ensures that its offices located outside of protected areas or areas with high biodiversity, so that it does not have a significant impact on protected flora and fauna.

Pengelolaan Limbah

Sebagai wujud tanggung jawab terhadap lingkungan, Bank Ganesha berupaya mengurangi dampak lingkungan dari kegiatan operasional dengan menerapkan prinsip 3R (*reduce, reuse, recycle*). Upaya ini difokuskan pada pengelolaan limbah domestik, terutama limbah kertas, yang menjadi jenis limbah utama yang dihasilkan Bank.

Bank juga memastikan bahwa kegiatan operasional tidak menghasilkan limbah yang termasuk dalam kategori bahan berbahaya dan beracun (B3). Untuk pengelolaan limbah, Bank bekerja sama dengan pengelola gedung yang bertanggung jawab atas pengumpulan dan pemrosesan limbah. Meski demikian, Bank tetap mendukung pengelolaan yang bertanggung jawab dan ramah lingkungan melalui kebijakan internal yang mendukung efisiensi sumber daya dan pengurangan limbah.

Waste Management

As the manifestation of environmental responsibility, Bank Ganesha strives to reduce the environmental impact of its operational activities by implementing 3R (reduce, reuse, recycle) principles. This effort is focused on managing domestic waste, particularly paper waste, which is the main type of waste generated by the Bank.

The Bank also ensures that the operational activities do not generate waste included in category of hazardous and toxic materials (B3). For waste management, the Bank cooperates with building managers responsible for collecting and processing waste. Nevertheless, the Bank continues to support responsible and environmentally friendly management through internal policies that support resource efficiency and waste reduction.

Pada tahun 2024, Bank mulai melakukan penghitungan jumlah limbah yang dihasil sebagaimana ditunjukkan sebagai berikut:

In 2024, the Bank started calculating the amount of waste generated, shown as follows:

Uraian	Satuan	2024	Description
Limbah B3	Ton	**343**	Hazardous Waste
Limbah Padat Non-B3	Ton	**367,4**	Non-Hazardous Solid Waste
Efluen Cair	Liter	**21.933.000**	Liquid Effluent

Tumpahan yang Terjadi

Sepanjang tahun 2024, Bank berhasil menjaga standar operasional dengan baik, tanpa adanya insiden tumpahan limbah yang diakibatkan oleh aktivitas Bank.

Spills Occurring

Throughout 2024, the Bank managed to maintain proper operational standards, with no incidents of waste spill caused by the Bank's activities.

Kampanye Terkait Kepedulian Lingkungan Hidup

Pada tahun 2024, Bank Ganesha meluncurkan kampanye peduli lingkungan yang bertujuan untuk menciptakan dampak positif bagi masyarakat dan lingkungan. Dalam kampanye ini, berbagai kegiatan inspiratif dilaksanakan, mengajak karyawan, nasabah, dan masyarakat untuk bersama-sama menjaga bumi sebagai tanggung jawab bersama. Kegiatan yang diadakan meliputi:

Campaign Related to Environmental Concern

In 2024, Bank Ganesha launched an environmental care campaign aimed at creating positive impacts on the community and environment. In this campaign, various inspiring activities were carried out, inviting employees, customers, and the community to work together to protect the earth as a shared responsibility. The activities held included:













Hemat kertas dengan memakai kedua sisi kertas. Save paper by using both sides of the paper.	**Januari /** January
Pakai tumbler untuk mendukung *green lifestyle*. Use tumblers to support green lifestyle.	**Februari /** February
Pakai air seperlunya. Use water as necessary.	**Maret /** March
Pakai Listrik Seperlunya Use Electricity as Necessary	**April**
Hemat kertas dengan memanfaatkan teknologi. Save paper by utilizing technology.	**Mei /** May
Sortir sampah sesuai jenisnya. Sort waste according to its type.	**Juni /** June
Pakai *lunchbox* untuk mendukung *green lifestyle*. Use lunchboxes to support green lifestyle.	**Juli /** July
Pakai *Tissue* Seperlunya. Use Tissues as Necessary.	**Agustus /** August
Pakai transportasi umum, dukung gaya hidup ramah lingkungan. Use public transportation, support environmentally friendly lifestyle.	**September**
Pakai kendaraan listrik, dukung gaya hidup ramah lingkungan. Use electric vehicles, support environmentally friendly lifestyle.	**Oktober /** October
Menanam pohon, dukung gaya hidup ramah lingkungan. Plant trees, support environmentally friendly lifestyle.	**November**
Buang sampah pada tempatnya. Dispose of waste in its place.	**Desember /** December

Sarana Pengaduan Masalah Lingkungan Hidup

Saat ini, Bank Ganesha belum memiliki saluran pengaduan khusus terkait masalah lingkungan hidup karena kegiatan operasional yang dilakukan tidak memiliki dampak langsung terhadap keberlanjutan lingkungan. Meski demikian, Bank terus berkomitmen untuk menjalankan operasional yang ramah lingkungan walaupun dampak langsung terhadap lingkungan masih minimal. Selama 3 tahun terakhir, Bank juga tidak menerima laporan atau sanksi terkait pelanggaran lingkungan dari pihak yang berwenang.

Complaint Channel for Environmental Problem

At the moment, Bank Ganesha does not have a specific complaint channel for environmental problems as the operational activities carried out do not have a direct impact on environmental sustainability. Nevertheless, the Bank is constantly committed to carrying out environmentally friendly operations despite the minimum direct impact on the environment. Over the past 3 years, the Bank also did not receive any reports or sanctions related to environmental violations from the authorities.

Biaya Lingkungan Hidup

Bank Ganesha belum secara khusus memberikan pembiayaan untuk kegiatan pengelolaan lingkungan hidup. Namun, biaya yang terkait dengan pengelolaan lingkungan hidup di lingkungan kantor menjadi bagian integral dari biaya operasional Bank secara keseluruhan. Upaya untuk menjaga keberlanjutan lingkungan tetap diperhitungkan dalam setiap aktivitas operasional yang dijalankan oleh Bank.

Environmental Costs

Bank Ganesha has not specifically provided financing for environmental management activities. However, costs related to environmental management in office environment are an integral part of the Bank's overall operational costs. Efforts to maintain environmental sustainability are still considered in every operational activity carried out by the Bank.

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN
Written Verification from Independent Party

Laporan Keberlanjutan ini tidak dilakukan verifikasi oleh penyedia jasa *assurance* eksternal. Namun demikian, Bank menjamin bahwa seluruh informasi yang disampaikan dalam Laporan Keberlanjutan ini adalah benar dan faktual.

This Sustainability Report has not been verified by an external assurance service provider. Nonetheless, the Bank guarantees that all information presented in this Sustainability Report is true and factual.

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN KEBERLANJUTAN TAHUN SEBELUMNYA
Response to Feedback from Previous Year's Sustainability Report

Bank tidak mendapatkan tanggapan spesifik terkait Laporan Keberlanjutan 2023 yang diterbitkan. Meskipun demikian, Bank terus menyempurnakan laporan tahun 2024 agar memenuhi standar penulisan, yaitu Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017. Bank berharap laporan ini menjadi sumber informasi terpercaya tentang kinerja keberlanjutan Bank beserta dampak yang ditimbulkannya selama tahun pelaporan.

The Bank did not receive any specific responses regarding the published 2023 Sustainability Report. Nevertheless, the Bank continues to refine the 2024 report to comply with the writing standards, namely Financial Services Authority Regulation No. 51/POJK.03/2017. The Bank expects this report to be a reliable source of information on the Bank's sustainability performance along with its impacts throughout the reporting year.

TANGGUNG JAWAB LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN

Annual Report and Sustainability Report Responsibility

SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN 2024 PT BANK GANESHA TBK

Statement of Members of the Board of Directors and the Board of Commissioners on the Responsibility for the 2024 Annual Report and Sustainability Report of PT Bank Ganesha Tbk

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Bank Ganesha Tbk tahun 2024 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan ini.

We, the undersigned, hereby declare that all information in the Annual Report and Sustainability Report of PT Bank Ganesha Tbk for year 2024 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report and Sustainability Report of the Company.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2025

DEWAN KOMISARIS
Board of Commissioners



Marcello Theodore Taufik
Presiden Komisaris
President Commissioner



Lisawati
Wakil Presiden Komisaris
Vice President Commissioner



Sudarto
Komisaris Independen
Independent Commissioner



Trisna Chandra
Komisaris Independen
Independent Commissioner

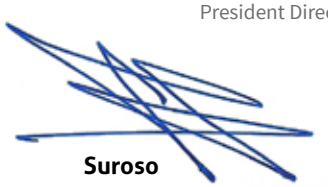
DIREKSI
Board of Directors



Lenny Sugihat
Presiden Direktur
President Director



Setiawan Kumala
Wakil Presiden Direktur
Vice President Director



Suroso
Direktur
Director



Arif Wicaksono
Direktur
Director



Ibrahim
Direktur
Director

KRITERIA PENYAMPAIAN LAPORAN TAHUNAN BERDASARKAN SEOJK NO. 16/SEOJK.04/2021

Criteria for Annual Report Submission Based on SEOJK No. 16/SEOJK.04/2021

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Ketentuan Umum **General Provisions**		
Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik. The Annual Report is presented in the form of printed documents and electronic documents.		✓
Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik. The Annual Report is presented in hardcopy format, printed on bright colored paper, of good quality, A4 size, bound, and can be reproduced in good quality.		✓
Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami. The Annual Report can present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.		✓
Laporan Tahunan disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam *portable document format* (PDF). The Annual Report presented in the form of an electronic document is an Annual Report that is converted in portable document format (PDF).		✓
Isi Laporan Tahunan **Annual Report Contents**		
Kilas Kinerja **Performance Highlights**		
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 tahun buku atau sejak memulai usahanya jika emiten atau perusahaan publik tersebut menjalankan kegiatan usahanya kurang dari 3 tahun. Summary of important financial data contains financial information presented in comparative form for 3 financial years or since the business starts if the issuer or public company started its business in less than 3 years ago.	Informasi memuat antara lain: 1. Pendapatan/penjualan; 2. Laba bruto; 3. Laba (rugi); 4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; 5. Total laba (rugi) komprehensif; 6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali; 7. Laba (rugi) per saham; 8. Jumlah aset; 9. Jumlah liabilitas; 10. Jumlah ekuitas; 11. Rasio laba (rugi) terhadap jumlah aset; 12. Rasio laba (rugi) terhadap ekuitas; 13. Rasio laba (rugi) terhadap pendapatan; 14. Rasio lancar; 15. Rasio liabilitas terhadap ekuitas; 16. Rasio liabilitas terhadap jumlah aset; dan 17. Informasi dan rasio keuangan lainnya yang relevan dengan perusahaan dan jenis industrinya. Information includes, among others: 1. Revenue/sales; 2. Gross profit; 3. Profit (loss); 4. Total profit (loss) attributable to owners of the parent entity and non-controlling interests; 5. Total comprehensive profit (loss); 6. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests; 7. Earnings (loss) per share; 8. Total assets; 9. Total liabilities; 10. Total equity; 11. Profit (loss) to total assets ratio; 12. Profit (loss) to equity ratio; 13. Profit (loss) to revenue ratio; 14. Current ratio; 15. Liabilities to equity ratio; 16. Liabilities to total assets ratio; and 17. Information and other financial ratios that are relevant to the company and the type of industry.	**8**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Informasi Saham	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: 1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 tahun buku terakhir, paling sedikit memuat: a. Jumlah saham yang beredar; b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan; c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan; dan d. Volume perdagangan pada bursa efek tempat saham dicatatkan. Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek; 2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: a. Tanggal pelaksanaan aksi korporasi; b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham; c. Jumlah saham beredar sebelum dan sesudah aksi korporasi; d. Jumlah efek konversi yang dilaksanakan (jika ada); dan e. Harga saham sebelum dan sesudah aksi korporasi; 3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut; dan 4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode laporan tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut.	**12**
Share Information	Information on shares for Public Companies at least contains: 1. Shares that have been issued for each quarter, presented in comparative form for the last 2 financial years, at least contain: a. Number of outstanding shares; b. Market capitalization based on the price on the stock exchange where the shares are listed; c. The highest, lowest, and closing share prices based on the price on the stock exchange where the shares are listed; and d. Trading volume on the stock exchange where the shares are listed. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange; 2. In the event of a corporate action causing a change in shares, such as stock split, reverse stock, share dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as capital increase and decrease, share information as referred to in number 1) shall be added with an explanation of at least: a. The corporate action execution date; b. Ratio of stock split, reverse stock, stock dividends, bonus shares, number of convertible securities issued, and changes in share par value; c. The number of outstanding shares before and afer the corporate action; d. The number of convertible securities executed (if any); and e. Share prices before and after corporate actions; 3. In the event of temporary suspension of share trading and/or delisting of share in the financial year, the reasons for the temporary suspension of share trading and/or delisting of share must be explained; and 4. In the event of temporary suspension of share trading as referred to in number 3) and/or the process of delisting of shares is still ongoing at the end of the annual report period, the actions taken to resolve the temporary suspension of share trading and/or delisting of share must be explained.	

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Laporan Direksi dan Dewan Komisaris **Report of the Board of Directors and Board of Commissioners**		
Laporan Direksi	Laporan Direksi paling sedikit memuat uraian singkat mengenai: 1. Kinerja emiten atau perusahaan publik, paling sedikit memuat: a. Strategi dan kebijakan strategis emiten atau perusahaan publik; b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis emiten atau perusahaan publik; c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi emiten atau perusahaan publik; d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan emiten atau perusahaan publik; dan e. Kendala yang dihadapi emiten atau perusahaan publik; 2. Gambaran tentang prospek usaha emiten atau perusahaan publik; dan 3. Penerapan tata kelola emiten atau perusahaan publik.	**31**
Board of Directors' Report	The Board of Directors' report contains at least a brief description of: 1. Performance of issuers or public companies, at least includes: a. Issuer's or Public Company's strategy and strategic policies; b. The role of the Board of Directors in formulating the strategy and strategic policies of the issuer or public company; c. The process carried out by the Board of Directors to ensure the implementation of the issuer's or public company's strategy; d. Comparison between the results achieved and those targeted by the issuer or public company; and e. Obstacles faced by Issuers or Public Companies; 2. An overview of the business prospects of the issuer or public company; and 3. Implementation of issuer or public company governance.	
Laporan Dewan Komisaris	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: 1. Penilaian terhadap kinerja Direksi mengenai pengelolaan emiten atau perusahaan publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi emiten atau perusahaan publik yang dilakukan oleh Direksi; 2. Pandangan atas prospek usaha emiten atau perusahaan publik yang disusun oleh Direksi; dan 3. Pandangan atas penerapan tata kelola emiten atau perusahaan publik.	**25**
Board of Commissioners' Report	The Board of Commissioners' report contains at least a brief description of: 1. Assessment of the Board of Directors' performance regarding the management of the issuer or public company, including the Board of Commissioners' oversight in the formulation and implementation of the issuer's or public company's strategy carried out by the Board of Directors; 2. Views on the business prospects of the issuer or public company prepared by the Board of Directors; and 3. Views on the implementation of governance of the issuer or public company.	
Profil Perusahaan **Company Profile**		
1. Nama emiten atau perusahaan publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku. Name of issuer or public company including if there is a name change, reasons for the change, and the efective date of the name change in the financial year.		**46**
2. Akses terhadap emiten atau perusahaan publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai emiten atau perusahaan publik. Access to Issuers or public companies including branch ofices or representative ofices that enable the public to obtain information about issuers or public companies.	a. Alamat; b. Nomor telepon; c. Alamat surat elektronik; dan d. Alamat situs web. a. Address; b. Phone number; c. Electronic mail address; and d. Website address.	**46**
3. Riwayat singkat emiten atau perusahaan publik. Brief history of issuer or public company.		**47**
4. Visi dan misi emiten atau perusahaan publik serta budaya perusahaan (*corporate culture*) atau nilai-nilai perusahaan. Issuer's or public company's vision and mission and corporate culture or corporate values.		**50**
5. Kegiatan usaha menurut Anggaran Dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan. Business activities according to the latest Articles of Association, business activities carried out in the financial year, and types of goods and/or services produced.		**54**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
6. Wilayah operasional emiten atau perusahaan publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. The operational area of the issuer or public company; operational area is the area or region where the operational activities take place or the coverage area of the company's operational activities.		70
7. Struktur organisasi emiten atau perusahaan publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the issuer or public company in the form of a chart, at least up to 1 level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.		72
8. Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.		74
9. Profil Direksi. Board of Directors' Profile.	a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Direksi pada emiten atau perusahaan publik yang bersangkutan; 2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; g. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, Pemegang Saham Utama, dan Pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten Atau Perusahaan Publik Mengungkapkan hal tersebut; dan h. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. a. Name and position according to duties and responsibilities; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) The legal basis of appointment as a member of the Board of Directors of the issuer or public company concerned; 2) Concurrent positions, as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Directors do not have concurrent positions, then this shall be disclosed; and 3) Work experience and time period inside and outside the issuer or public company; g. Afiliation with other members of the Board of Directors, members of the Board of Commissioners, Major and Controlling Shareholders, either directly or indirectly up to individual owners, including names of afiliated parties. In the event that members of the Board of Directors have no afiliation, then the issuer or public company shall disclose this matter; and h. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this shall be disclosed.	80

Kriteria Criteria	Penjelasan Explanation	Halaman Page
10. Profil Dewan Komisaris. Board of Commissioners' Profile.	a. Nama dan jabatan; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Dewan Komisaris; 2) Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan Komisaris Independen pada emiten atau perusahaan publik yang bersangkutan; 3) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; g. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Pemegang Saham Utama, dan Pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka emiten atau perusahaan publik mengungkapkan hal tersebut; h. Pernyataan independensi Komisaris Independen dalam hal Komisaris Independen telah menjabat lebih dari 2 periode; dan i. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. a. Name and position; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) Legal basis of appointment as a member of the Board of Commissioners; 2) The legal basis for the first appointment as a member of the Board of Commissioners who is an Independent Commissioner at the issuer or public company concerned; 3) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Commissioners do not have concurrent positions, then this shall be disclosed; and 4) Work experience and time period inside and outside the issuer or public company; g. Afiliation with other members of the Board of Commissioners, Major and Controlling Shareholders, either directly or indirectly up to individual owners, including names of afiliated parties; In the event that members of the Board of Commissioners have no afiliation, the issuer or public company shall disclose this matter; h. Statement of independency of the Independent Commissioner in the event that the Independent Commissioner has served more than 2 periods; and i. Changes in the composition of members of the Board of Commissioners and reasons for changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this shall be disclosed.	**76**
11. Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya. In the event that there is a change in the composition of members of the Board of Directors and/or members of the Board of Commissioners that occurs afer the end of the financial year until the deadline for submitting the Annual Report, the composition included in the Annual Report is the last and previous composition of members of the Board of Directors and/or members of the Board of Commissioners.		**85**
12. Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. Number of employees by gender, position, age, educational level, and employment status (permanent/ contract) in the financial year.	Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.	**364**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
13. Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku. Name of shareholder and ownership percentage at the beginning and end of the financial year.	a. Pemegang Saham yang memiliki 5% atau lebih saham emiten atau perusahaan publik; b. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham emiten atau perusahaan publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c. Kelompok Pemegang Saham masyarakat, yaitu kelompok Pemegang Saham yang masing-masing memiliki kurang dari 5% saham emiten atau perusahaan publik. Informasi di atas dapat disajikan dalam bentuk tabel. a. Shareholders who own 5% or more shares of the issuer or public company; b. Members of the Board of Directors and members of the Board of Commissioners who own shares of issuers or public companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this shall be disclosed; and c. Group of public Shareholders, namely groups of Shareholders who each own less than 5% of the shares of the issuer or public company. The above information can be presented in tabular form.	**88**
14. Persentase kepemilikan tidak langsung atas saham emiten atau perusahaan publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai Pemegang Saham yang terdafar dalam dafar Pemegang Saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Percentage of indirect ownership of issuer or public company shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding Shareholders who are registered in the Shareholders register for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners.	Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham emiten atau perusahaan publik, maka diungkapkan mengenai hal tersebut. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of shares of issuer or public company, then this matter shall be disclosed.	**89**
15. Jumlah Pemegang Saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi. Number of Shareholders and ownership percentage at the end of the financial year based on classification.	a. Kepemilikan institusi lokal; b. Kepemilikan institusi asing; c. Kepemilikan individu lokal; dan d. Kepemilikan individu asing. a. Ownership of local institutions; b. Ownership of foreign institutions; c. Ownership of local individuals; and d. Ownership of foreign individuals.	**88**
16. Informasi mengenai Pemegang Saham Utama dan Pengendali emiten atau perusahaan publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. Information regarding Major and Controlling Shareholders of issuers or public companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.		**89**
17. Nama Entitas Anak, perusahaan asosiasi, perusahaan ventura bersama di mana emiten atau perusahaan publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi Entitas Anak, perusahaan asosiasi, perusahaan ventura bersama. Names of Subsidiaries, associated companies, joint venture companies where the issuer or public company has joint control of an entity (if any), along with share ownership percentage, line of business, total assets, and operating status of Subsidiaries, associated companies, joint venture companies.	Untuk Entitas Anak, ditambahkan informasi mengenai alamat Entitas Anak tersebut. For Subsidiaries, information regarding the address of Subsidiary is added.	**90**

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18. Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek di mana saham emiten atau perusahaan publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, nominal value, and ofering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the issuer's or public company's shares are listed, including stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, exercise of convertible securities, capital increase and decrease (if any).		**91**
19. Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities besides the securities referred to in number 18), which have not yet matured in the financial year, at least contains the name of the securities, year of issuance, interest/yield rate, maturity date, ofering price, and securities rating (if any).		**91**
20. Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/ asosiasi/aliansinya. Information on the use of services from public accounting (AP) and public accounting firm (KAP) and their networks/associations/alliances.	a. Nama dan alamat; b. Periode penugasan; c. Informasi jasa audit dan/atau non audit yang diberikan; d. Biaya jasa (*fee*) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel. a. Name and address; b. Assignment period; c. Information on audit and/or non-audit services provided; d. Audit and/or non-audit service fees for each assignment given during the financial year; and e. In the event that the designated AP and KAP and their network/association/alliance do not provide non-audit services, the information shall be disclosed. Disclosure of information on the use of AP and KAP services and their networks/associations/ alliances can be presented in tabular form.	**91**
21. Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.		**92**
Analisis dan Pembahasan Manajemen **Management Discussion and Analysis**		
Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku. Management discussion and analysis contains discussion and analysis of financial statements and other important information with an emphasis on material changes that occurred during the financial year.		
1. Tinjauan operasi per segmen usaha sesuai dengan jenis industri emiten atau perusahaan publik. Overview of operations per business segment according to the type of industry of the issuer or public company.	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. Pendapatan/penjualan; dan c. Profitabilitas. a. Production, which includes process, capacity, and development; b. Revenue/sales; and c. Profitability.	**100**
2. Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut. Comprehensive financial performance which includes a comparison of financial performance in the last 2 financial years, with explanation of causes of changes and impact of changes.	a. Aset lancar, aset tidak lancar, dan total aset; b. Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. Ekuitas; d. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. Arus kas. a. Current assets, non-current assets, and total assets; b. Current liabilities, non-current liabilities, and total liabilities; c. Equity; d. Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and e. Cash flows.	**108**
3. Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan. Debt or liabilities service ability by presenting the calculation of relevant ratio.		**118**
4. Tingkat kolektibilitas piutang emiten atau perusahaan publik dengan menyajikan perhitungan rasio yang relevan. Receivables turnover ratio of the issuer or public company by presenting calculation of relevant ratio.		**119**
5. Struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure*) tersebut disertai dasar penentuan kebijakan dimaksud. Capital structure and management policy on capital structure accompanied by the basis for determining the said policy.		**119**

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6. Bahasan mengenai ikatan yang material untuk investasi barang modal. Discussion on material commitments for capital goods investment.	a. Tujuan dari ikatan tersebut; b. Sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. Mata uang yang menjadi denominasi; dan d. Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait. a. The purpose of the commitment; b. The source of funds expected to fulfill the said commitment; c. The currency; and d. Steps planned by the Issuer or Public Company to protect against risks from related foreign currency positions.	**122**
7. Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir. Discussion on capital goods investment realized in the last financial year.	a. Jenis investasi barang modal; b. Tujuan investasi barang modal; dan c. Nilai investasi barang modal yang dikeluarkan. a. Type of capital goods investment; b. The purpose of capital goods investment; and c. The value of capital goods investment.	**122**
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada). Information and material facts that occurred after the date of the accountant's report (if any).		**125**
9. Prospek usaha dari emiten atau perusahaan publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of issuers or public companies connected to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.		**129**
10. Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi). Comparison between targets/projections at the beginning of financial year and the results achieved (realization).	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); atau d. Hal lainnya yang dianggap penting bagiemiten atau perusahaan publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; or d. Other matters deemed important by the issuer or public company.	**123**
11. Target/proyeksi yang ingin dicapai emiten atau perusahaan publik untuk 1 tahun mendatang. Targets/projections to be achieved by the issuer or public company for the next 1 year.	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); d. Kebijakan dividen; atau e. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; d. Dividend policy; or e. Other matters deemed important by the Issuer or Public Company.	**124**
12. Aspek pemasaran atas barang dan/atau jasa emiten atau perusahaan publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the issuer's or public company's goods and/or services, at least regarding marketing strategy and market share.		**101**
13. Uraian mengenai dividen selama 2 tahun buku terakhir. Description of dividends for the last 2 financial years.	a. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c. Jumlah dividen per saham (kas dan/atau non kas); dan d. Jumlah dividen per tahun yang dibayar. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal emiten atau perusahaan publik tidak membagikan dividen dalam 2 tahun terakhir, maka diungkapkan mengenai hal tersebut. a. Dividend policy, including information on the percentage of the amount of dividends distributed to net profit; b. Cash dividend payment date and/or non-cash dividend distribution date; c. Total dividend per share (cash and/or non-cash); and d. The amount of dividends per year paid. Disclosure of information can be presented in tabular form. In the event that the issuer or public company has not distributed dividends in the last 2 years, this shall be disclosed.	**125**

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14. Realisasi penggunaan dana hasil penawaran umum. Realization of the use of proceeds from the public offering.	a. Dalam hal selama tahun buku, emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku; dan b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka emiten menjelaskan perubahan tersebut. a. In the event that during the financial year, the issuer has an obligation to submit a report on the realization of use of proceeds, then the cumulative realization of the use of proceeds from the public ofering until the end of the financial year shall be disclosed; and b. In the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation regarding the report on realization of use of proceeds from a public ofering, the issuer shall explain such change.	**125**
15. Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku. Material information (if any), including investment, expansion, divestment, business merger/ consolidation, acquisition, debt/ capital restructuring, material transactions, afiliate transactions, and conflict of interest transactions, which occurred in the financial year.	a. Tanggal, nilai, dan objek transaksi; b. Nama pihak yang melakukan transaksi; c. Sifat hubungan afiliasi (jika ada); d. Penjelasan mengenai kewajaran transaksi; e. Pemenuhan ketentuan terkait; dan f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), emiten atau perusahaan publik juga mengungkapkan informasi: 1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*); dan 2) Peran Dewan Komisaris dan Komite Audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*); g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam Laporan Keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam Laporan Keuangan tahunan tersebut; h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui Pemegang Saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; dan i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. a. Transaction date, value, and object; b. The name of the party making the transaction; c. Nature of afiliate relationship (if any); d. Explanation of the fairness of transaction; e. Fulfillment of related provisions; and f. In the event that there is an afiliation relationship, apart from disclosing the information referred to in letter a) through letter e), the issuer or public company shall also disclose information on: 1) The statement of the Board of Directors that the afiliated transactions have gone through adequate procedures to ensure that the afiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); and 2) The role of the Board of Commissioners and Audit Committee in carrying out adequate procedures to ensure that the afiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); g. For afiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously, an explanation is added that the afiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously; In the event that the afiliated transactions or material transactions referred to have been disclosed in the annual Financial Statements, information is added regarding references to disclosure in the said annual Financial Statements; h. For disclosure of afiliated transactions and/or conflict of interest transactions which are the result of executing afiliated transactions and/or conflict of interest transactions that have been approved by independent Shareholders, information is added regarding the date of the GMS that approves the said afiliated transactions and/or conflict of interest transactions; and i. In the event that there are no afiliated transactions and/or conflict of interest transactions, this shall be disclosed.	**124**

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16. Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap emiten atau perusahaan publik dan dampaknya terhadap laporan keuangan (jika ada). Amendments to provisions of laws and regulations that have a significant impact on the issuer or public company and the impact on the financial statements (if any).		**125**
17. Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). Changes to accounting policies, reasons, and their impact on financial statements (if any).		**128**
Tata Kelola Emiten atau Perusahaan Publik **Governance of Issuers or Public Companies**		
1. Rapat Umum Pemegang Saham (RUPS)	a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku meliputi: 1) Keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan 2) Keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b. Dalam hal emiten atau perusahaan publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut.	**147**
General Meeting of Shareholders (GMS)	a. Information regarding GMS resolutions in the financial year and 1 year before the financial year that includes: 1) GMS resolutions in the financial year and 1 year prior to the financial year realized in the financial year; and 2) GMS resolutions in the financial year and 1 year prior to the financial year which have not been realized and the reasons for not being realized; b. In the event that an issuer or public company uses an independent party in the implementation of the GMS to count the votes, this matter shall be disclosed.	
2. Direksi	a. Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel; b. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi; c. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f. Dalam hal emiten atau perusahaan publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.	**163**
Board of Directors	a. Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form; b. Statement that the Board of Directors has Board of Directors guidelines or charter; c. Policy and frequency of Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, and the attendance level of Board of Directors' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Directors' members at Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Directors' members: 1) Policy on training and/or competency development for Board of Directors' members, including an orientation program for newly appointed members of the Board of Directors (if any); and 2) Training and/or competency development programs attended by the Board of Directors' members in the financial year (if any); e. The Board of Directors' assessment of the performance of committees that support the implementation of Board of Directors' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and f. In the event that the issuer or public company does not have a committee that supports the implementation of Board of Directors' duties, this shall be disclosed.	

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3. Dewan Komisaris	a. Tugas dan tanggung jawab Dewan Komisaris; b. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris; c. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); e. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: 1) Prosedur pelaksanaan penilaian kinerja; 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan 3) Pihak yang melakukan penilaian; dan f. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.	**156**
Board of Commissioners	a. Duties and responsibilities of the Board of Commissioners; b. Statement that the Board of Commissioners has Board of Commissioners guidelines or charter; c. Policy and frequency of Board of Commissioners' meetings, Board of Commissioners' joint meetings with the Board of Directors, and the attendance level of Board of Commissioners' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Commissioners' members at Board of Commissioners' meetings, meetings between the Board of Commissioners and the Board of Directors, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Commissioners' members: 1) Policy on training and/or competency development for Board of Commissioners' members, including an orientation program for newly appointed members of the Board of Commissioners (if any); and 2) Training and/or competency development programs attended by the Board of Commissioners' members in the financial year (if any); e. Assessment of the Board of Directors' performance and the Board of Commissioners as well as of each member of the Board of Directors and the Board of Commissioners, that contains at least: 1) Performance assessment procedures 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and 3) The assessor; and f. The Board of Commissioners' assessment of the performance of Committees that support the implementation of Board of Commissioners' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings.	
4. Remunerasi dan nominasi Direksi dan Dewan Komisaris.	a. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: 1) Prosedur penetapan remunerasi Direksi dan Dewan Komisaris; 2) Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan 3) Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	**189**
Remuneration and nomination of the Board of Directors and Board of Commissioners.	a. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners; and b. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including: 1) Procedures for determining remuneration for the Board of Directors and Board of Commissioners; 2) Remuneration structure for the Board of Directors and Board of Commissioners such as salaries, allowances, tantiem/bonuses, and others; and 3) Remuneration amount for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	

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5. Dewan Pengawas Syariah, bagi emiten atau perusahaan publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran Dasar. Sharia Supervisory Board, for issuers or public companies that carry out business activities based on sharia principles as stated in the articles of association.	a. Nama; b. Dasar hukum pengangkatan Dewan Pengawas Syariah; c. Periode penugasan Dewan Pengawas Syariah; d. Tugas dan tanggung jawab Dewan Pengawas Syariah; dan e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap emiten atau perusahaan publik. a. Name; b. The legal basis of appointment of the Sharia Supervisory Board; c. The assignment period of the Sharia Supervisory Board; d. The duties and responsibilities of the Sharia Supervisory Board; and e. Frequency and method of providing advice and suggestions as well as supervising compliance with sharia principles in the capital market applicable to issuers or public companies.	**N/A**
6. Komite Audit Audit Committee	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota Komite Audit; g. Pernyataan independensi Komite Audit; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Kebijakan dan pelaksanaan frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut; dan j. Pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) Komite Audit. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of Audit Committee members; g. Audit Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Policy and frequency of Audit Committee's meetings and the attendance level of Audit Committee's members in these meetings; and j. Implementation of Audit Committee activities in the financial year according to what is stated in the Audit Committee guidelines or charter.	**195**

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7. Komite atau fungsi remunerasi dan nominasi emiten atau perusahaan publik. Remuneration and nomination committee or function of issuer or public company.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*); k. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l. Uraian singkat pelaksanaan kegiatan pada tahun buku; dan m. Dalam hal tidak dibentuk Komite Remunerasi dan Nominasi, emiten atau perusahaan publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: 1) Alasan tidak dibentuknya komite; dan 2) Pihak yang melaksanakan fungsi remunerasi dan nominasi. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of meetings and the attendance level of members at the meetings; l. A brief description of the implementation of activities in the financial year; and m. In the event that a Remuneration and Nomination Committee is not formed, it is suficient for the issuer or public company to disclose the information referred to in letter i) to letter l) and disclose: 1) The reasons for not forming the committee; and 2) Party carrying out remuneration and nomination functions.	**203**
8. Komite lain yang dimiliki emiten atau perusahaan publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite; k. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan l. Uraian singkat pelaksanaan kegiatan komite pada tahun buku.	**212**

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Other committees established by issuers or public companies in order to support the Board of Directors' functions and duties (if any) and/or committees that support the Board of Commissioners' functions and duties.	a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); and i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of committee's meetings and the attendance level of committee members at meetings; and l. A brief description of the implementation of committee's activities in the financial year.	
9. Sekretaris Perusahaan	a. Nama; b. Domisili; c. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; d. Riwayat pendidikan; e. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan f. Uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku.	**228**
Corporate Secretary	a. Name; b. Domicile; c. Position history, including: 1) Legal basis of appointment as Corporate Secretary; and 2) Work experience and time period inside and outside the issuer or public company; d. Educational history; e. Training and/or competency development programs attended in the financial year; and f. Brief description of the implementation of Corporate Secretary's duties in the financial year.	
10. Unit Audit Internal	a. Nama Kepala Unit Audit Internal; b. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai Kepala Unit Audit Internal; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; c. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; e. Struktur dan kedudukan Unit Audit Internal; f. Uraian tugas dan tanggung jawab; g. Pernyataan bahwa telah memiliki pedoman atau piagam (charter) Unit Audit Internal; dan h. Uraian singkat pelaksanaan tugas Unit Audit Internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.	**233**
Internal Audit Unit	a. Name of The Head of Internal Audit Unit; b. Position history, including: 1) Legal basis of appointment as Head of Internal Audit Unit; and 2) Work experience and time period inside and outside the issuer or public company; c. Qualification or certification for internal audit profession (if any); d. Training and/or competency development programs attended in the financial year; e. The structure and position of the Internal Audit Unit; f. Description of duties and responsibilities; g. Statement that the Internal Audit Unit already has a guideline or charter; and h. A brief description of the implementation of Internal Audit Unit's duties in the financial year including the policies and frequency of meetings with the Board of Directors, Board of Commissioners, and/ or Audit Committee.	
11. Uraian mengenai sistem pengendalian internal (*internal control*) yang diterapkan olehemiten atau perusahaan publik.	a. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; b. Tinjauan atas efektivitas sistem pengendalian internal; dan c. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal.	**314**
Description of internal control system implemented by Issuers or Public Companies.	a. Financial and operational control, as well as compliance with other laws and regulations; b. Review of the efectiveness of internal control system; and c. Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system.	

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12. Sistem manajemen risiko yang diterapkan oleh emiten atau perusahaan publik. Risk management system implemented by issuers or public companies.	a. Gambaran umum mengenai sistem manajemen risiko emiten atau perusahaan publik; b. Jenis risiko dan cara pengelolaannya; c. Tinjauan atas efektivitas sistem manajemen risiko emiten atau perusahaan publik; dan d. Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas kecukupan sistem manajemen risiko. a. General description of the issuer's or public company's risk management system; b. Types of risks and how to manage them; c. Review of the efectiveness of the issuer's or public company's risk management system; and d. Statement of the Board of Directors and/or Board of Commissioners or the Audit Committee on the adequacy of the risk management system.	**244**
13. Perkara hukum yang berdampak material yang dihadapi oleh emiten atau perusahaan publik, Entitas Anak, anggota Direksi dan anggota Dewan Komisaris (jika ada). Legal cases with material impacts faced by issuers or public companies, Subsidiaries, members of the Board of Directors, and members of the Board of Commissioners (if any).	a. Pokok perkara/gugatan; b. Status penyelesaian perkara/gugatan; dan c. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. a. Case profile/lawsuit; b. The settlement status of the case/lawsuit; and c. The impact on the issuers or public companies' condition.	**325**
14. Informasi tentang sanksi administratif/sanksi yang dikenakan kepada emiten atau perusahaan publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada). Information on administrative sanctions/sanctions imposed on issuers or public companies, members of the Board of Commissioners. and members of the Board of Directors, by the Financial Services Authority and other authorities in the financial year (if any).		**326**
15. Informasi mengenai Kode Etik emiten atau perusahaan publik. Information regarding the Code of Conduct of issuers or public companies.	a. Pokok-pokok Kode Etik; b. Bentuk sosialisasi Kode Etik dan upaya penegakannya; dan c. Pernyataan bahwa Kode Etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan emiten atau perusahaan publik. a. The principles of the Code of Conduct; b. The form of dissemination of the Code of Conduct and eforts to enforce it; and c. A statement that the Code of Conduct applies to members of the Board of Directors, members of the Board of Commissioners, and employees of issuers or public companies.	**327**
16. Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh emiten atau perusahaan publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP). A brief description of the policy of providing performance-based longterm compensation to management and/or employees owned by issuers or public companies (if any), including but not limited to management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP), informasi yang diungkapkan paling sedikit memuat: a. Jumlah saham dan/atau opsi; b. Jangka waktu pelaksanaan; c. Persyaratan karyawan dan/atau manajemen yang berhak; dan d. Harga pelaksanaan atau penentuan harga pelaksanaan. In terms of providing compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP), the information disclosed shall contain at least: a. Number of shares and/or options; b. Implementation period; c. Requirements for eligible employee and/or management; and d. Execution price or determination of execution price.	**328**
17. Uraian singkat mengenai kebijakan pengungkapan informasi. A brief description of the information disclosure policy.	a. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham perusahaan terbuka; dan b. Pelaksanaan atas kebijakan dimaksud. a. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 working days after the ownership or any change in ownership of the public company's shares; and b. Implementation of the said policy.	**329**

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18. Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. Description of the violation reporting system (whistleblowing system) in Issuers or Public Companies.	a. Cara penyampaian laporan pelanggaran; b. Perlindungan bagi pelapor; c. Penanganan pengaduan; d. Pihak yang mengelola pengaduan; dan e. Hasil dari penanganan pengaduan, paling sedikit: 1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan 2) Tindak lanjut pengaduan. Dalam hal emiten atau perusahaan publik tidak memiliki sistem pelaporan pelanggaran (*whistleblowing system*), maka diungkapkan mengenai hal tersebut. a. Method of submission of violation reports; b. Protection for reporters; c. How to handle the complaints; d. Parties who manage complaints; and e. The results of handling complaints, at least: 1) Number of complaints received and processed in the financial year; and 2) The complaint follow-up. In the event that the issuer or public company does not have a violation reporting system (whistleblowing system), then this matter shall be disclosed.	**330**
19. Uraian mengenai kebijakan anti-korupsi emiten atau perusahaan publik. . Description of the issuer's or public company's anti-corruption policy.	a. Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam emiten atau perusahaan publik; dan b. Pelatihan/sosialisasi anti-korupsi kepada karyawan emiten atau perusahaan publik. Dalam hal emiten atau perusahaan publik tidak memiliki kebijakan anti-korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud. a. Programs and procedures carried out in overcoming corrupt practices, remuneration (kickbacks), fraud, bribes, and/or gratuities in issuers or public companies; and b. Anti-corruption training/dissemination for employees of issuers or public companies. If the issuer or public company does not have an anti-corruption policy, the reasons for not having such a policy shall be explained.	**332**
20. Penerapan atas pedoman tata kelola perusahaan terbuka bagi emiten yang menerbitkan efek bersifat ekuitas atau perusahaan publik. Implementation of public company governance guidelines for issuers that issue equity securities or public companies.	a. Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel. a. Statement regarding recommendations that have been implemented; and/or b. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Disclosure of information can be presented in tabular form.	**337**
Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik **Social and Environmental Responsibility of Issuers or Public Companies**		
1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	a. Penjelasan strategi keberlanjutan; b. Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c. Profil singkat emiten atau perusahaan publik; d. Penjelasan Direksi; e. Tata kelola keberlanjutan; f. Kinerja keberlanjutan; g. Verifikasi tertulis dari pihak independen, jika ada; h. Lembar umpan balik (*feedback*) untuk pembaca, jika ada; dan i. Tanggapan emiten atau perusahaan publik terhadap umpan balik laporan tahun sebelumnya. a. Explanation of sustainability strategy; b. An overview of sustainability aspects (economic, social, and environmental); c. Brief profile of the issuer or public company; d. Explanation from the Board of Directors; e. Sustainability governance; f. Sustainability performance; g. Written verification from an independent party, if any; h. Feedback form for readers, if any; and i. The issuer or public company's response to the previous year's report feedback.	✓
2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. The Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.		✓

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3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: Sustainability Report information in number 1) can:	a. Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b. Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil emiten atau perusahaan publik. a. Be disclosed in other relevant sections outside the social and environmental responsibility section, such as the Board of Directors' explanation regarding the Sustainability Report is disclosed in the related section of the Board of Directors' Report; and/or b. Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular, such as the profile of the issuer or public company.	✓
4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. Sustainability Report as referred to in number 1) is an integral part of the Annual Report but can be presented separately from the Annual Report.		✓
5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	a. Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. a. Contain all the information referred to in number 1); and b. Be prepared according to Technical Guidelines for Preparing Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.	✓
6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		✓
7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. Submission of Sustainability Report presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		✓
Laporan Keuangan Tahunan yang Telah Diaudit **Audited Annual Financial Statements**		
Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdafar di Otoritas Jasa Keuangan. Laporan Keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas Laporan Keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas Laporan Keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal emiten merupakan perusahaan efek. The annual financial statements included in the Annual Report are prepared in accordance with Indonesian financial accounting standards and have been audited by a public accountant registered with the Financial Services Authority. The annual Financial Statements contain a statement regarding accountability for Financial Statements as stipulated in the Financial Services Authority Regulation regarding the responsibility of the Board of Directors for Financial Statements or laws and regulations in the capital market sector which regulate periodic reports of securities companies in the event that the issuer is a securities company.		✓
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DAFTAR PENGUNGKAPAN SESUAI PERATURAN OTORITAS JASA KEUANGAN NO. 51/POJK.03/2017

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LAPORAN KEUANGAN

Financial Statement



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PT Bank Ganesha Tbk

Laporan keuangan tanggal 31 Desember 2024 dan
untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2024 and
for the year then ended with independent auditor's report

BANK GANESHA

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2024 DAN UNTUK
TAHUN YANG BERAKHIR TANGGAL TERSEBUT
PT BANK GANESHA Tbk

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE FINANCIAL
STATEMENTS AS OF DECEMBER 31, 2024
AND FOR THE YEAR THAN ENDED
PT BANK GANESHA Tbk

Kami, yang bertanda tangan di bawah ini: *We, the undersigned below:*

1.	Nama	Lenny Sugihat	*Name*
	Alamat Kantor	Wisma Hayam Wuruk,Jl. Hayam Wuruk No.8, Jakarta 10120	*Office Address*
	Alamat Domisili	Jl. Cemara III/21 Taman Yasmin RT/RW 006/009 Cilendek Timur Kota Bogor Barat Provinsi Jawa Barat	*Residential Address*
	Nomor Telepon	(021) 29109900	*Telephone*
	Jabatan	Presiden Direktur/ *President Director*	*Title*
2.	Nama	Arif Wicaksono	*Name*
	Alamat Kantor	Wisma Hayam Wuruk,Jl. Hayam Wuruk No.8, Jakarta 10120	*Office Address*
	Alamat Domisili	Komp. BRI Jl. Kremuna No.6 RT/RW 007/006 Cipete Selatan Cilandak - Jakarta Selatan	*Residential Address*
	Nomor Telepon	(021) 291099000	*Telephone*
	Jabatan	Direktur/ *Director*	*Title*

Menyatakan bahwa: *Declare that:*

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Ganesha Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar; dan
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam Bank.

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Ganesha Tbk ("Bank");*
2. *The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the financial statements of the Bank have been fully disclosed in a complete and truthful manner; and*
   b. *The financial statements of the Bank do not contain any incorrect information or material fact, nor do they omit any information or material fact;*
4. *We are responsible for the internal control system of the Bank.*

Demikian pernyataan ini telah dibuat dengan sebenarnya. *This statement has been made truthfully.*

Jakarta, 27 Maret/ *March 27,* 2025
Atas nama dan mewakili Direksi/ *For and on behalf of the Board of Directors*



Lenny Sugihat
Presiden Direktur/ President Director

Arif Wicaksono
Direktur/ Director

The original financial statements included herein are in the Indonesian language.

PT BANK GANESHA Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2024
DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK GANESHA Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2024
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT

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Purwantono, Sungkoro & Surja

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025

Pemegang Saham, Dewan Komisaris, dan Direksi PT Bank Ganesha Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Ganesha Tbk. ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2024, serta kinerja keuangan dan arus kas nya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Independent Auditor's Report

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025

The Shareholders and the Boards of Commissioners and Directors PT Bank Ganesha Tbk

Opinion

We have audited the accompanying financial statements of PT Bank Ganesha Tbk. (the "Bank"), which comprise the statement of financial position as of December 31, 2024, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2024, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Purwantono, Sungkoro & Surja
Registered Public Accountants KMK No. 603/KM.1/2015
A member firm of Ernst & Young Global Limited

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan basis bagi opini kami atas laporan keuangan terlampir.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our audit opinion thereon, and we do not provide a separate audit opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

Building a better working world

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Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 10 atas laporan keuangan terlampir, pada tanggal 31 Desember 2024, saldo cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp239.701 juta. Lihat informasi kebijakan akuntansi material untuk cadangan kerugian penurunan nilai atas aset keuangan yang diungkapkan dalam Catatan 2, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan dalam Catatan 3, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 10 atas laporan keuangan terlampir.

Kami berfokus pada area ini karena saldo kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan terlampir. Selain itu, penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor-faktor ekonomi makro berorientasi masa depan.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Key audit matters (continued)

Allowance for impairment losses of loan

Description of the key audit matter:

As described in Note 10 to the accompanying financial statements, as of December 31, 2024, the balance of allowance for impairment losses on loans amounted to Rp239,701 million. Refer to material accounting policy information for allowance for impairment losses on financial assets disclosed in Note 2, use of significant accounting judgments, estimates and assumptions in Note 3, and the disclosures of allowances for impairment losses on loans in Note 10 to the accompanying financial statements.

We focused on this area because the balances of loans and allowance for impairment losses on loans are significant to the accompanying financial statements. In addition, the determination of allowance for impairment losses requires judgment and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), which incorporates forward-looking macroeconomic factors.

Hal audit utama (lanjutan)

Respons Audit:

Kami menguji pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara regular, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, serta melakukan validasi atas model pencadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (staging) yang disusun oleh Bank untuk kredit yang diberikan. Kami menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan. Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji populasi kredit yang diberikan untuk mengevaluasi identifikasi secara tepat waktu oleh Bank atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus dimana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen atau internal.

Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan individual. Kami menilai apakah pengungkapan dalam laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Key audit matters (continued)

Audit response:

We tested the key controls over the loan origination, regular internal credit quality assessments, and recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies and performed validation of allowance for impairment losses models, inputs, bases, and assumptions used by the Bank in calculating the allowance for impairment losses, and tested the classification into the three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans. We tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans. With respect to individually assessed allowance for impairment losses, we tested the population of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or which have been impaired; for cases where impairment has been identified, we assessed the Bank's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer or internal valuer.

We checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective and individual impairment for the entire portfolio. We assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditor's internal expert in the performance of the above procedures where their specific expertise was required.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2024 selain laporan keuangan terlampir dan laporan auditor independen kami ("Laporan Tahunan"). Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Other information

Management is responsible for the other information. Other information comprises the information included in the 2024 Annual Report other than the accompanying financial statements and our independent auditor's report thereon ("The Annual Report"). The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00518/2.1032/AU.1/07/1681-3/1/III/2025 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwantono, Sungkoro & Surja

Christophorus Alvin Kossim
Registrasi Akuntan Publik No.: AP.1681/*Public Accountant Registration No.: AP.1681*

27 Maret 2025/*March 27, 2025*

00518

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ ***Notes***	**31 Desember/** ***December 31,* 2024**	**31 Desember/** ***December 31,* 2023**	
ASET				***ASSETS***
Kas	2,4,31	45.628	43.763	*Cash*
Giro pada Bank Indonesia	2,5,31	372.189	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp85 pada tanggal 31 Desember 2024 dan Rp100 pada tanggal 31 Desember 2023	2,6,31	378.669	745.211	*Current accounts with other banks - third parties net of allowance for impairment losses of Rp85 as of December 31, 2024 and Rp100 as of December 31, 2023*
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp180 pada tanggal 31 Desember 2024 dan Rp337 pada tanggal 31 Desember 2023	2,7,31	1.636.563	1.084.937	*Placements with Bank Indonesia and other banks - third parties net of allowance for impairment losses of Rp180 as of December 31, 2024 and Rp337 as of December 31, 2023*
Efek-efek - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp20 pada tanggal 31 Desember 2024 dan RpNihil pada tanggal 31 Desember 2023	2,8,31	2.837.347	1.482.867	*Securities - third parties net allowance for impairment losses of Rp20 as of December 31, 2024 and RpNil as of December 31, 2023*
Efek-efek yang dibeli dengan janji dijual kembali - pihak ketiga	2,9	-	1.150.667	*Securities purchased under agreement to resell - third parties*
Kredit setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp239.701 pada tanggal 31 Desember 2024 dan Rp197.817 pada tanggal 31 Desember 2023				*Loans net of allowance for impairment losses of Rp239,701 as of December 31, 2024 and Rp197,817 as of December 31, 2023*
Pihak berelasi	2,10,29	31.700	34.364	*Related parties*
Pihak ketiga	2,10,31	4.748.431	4.103.591	*Third parties*
Kredit - neto		4.780.131	4.137.955	*Loans - net*
Tagihan Akseptasi setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp2 pada tanggal 31 Desember 2024 dan RpNihil pada tanggal 31 Desember 2023	2,11	11.617	-	*Acceptance receivables net of allowance for impairment losses of Rp2 as of December 31, 2024 and RpNil as of December 31, 2023*
Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp49.813 pada tanggal 31 Desember 2024 dan Rp47.018 pada tanggal 31 Desember 2023	2,12	63.141	61.547	*Fixed assets net of accumulated depreciation of Rp49,813 as of December 31, 2024 and Rp47,018 as of December 31, 2023*

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2024
(Expressed in Millions of Rupiah,
Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
ASET (lanjutan)				***ASSETS (continued)***
Aset hak-guna setelah dikurangi akumulasi penyusutan sebesar Rp48.445 pada tanggal 31 Desember 2024 dan Rp44.145 pada tanggal 31 Desember 2023	2,13	12.346	18.937	*Right-of-use assets net of accumulated depreciation of Rp48,445 as of December 31, 2024 and Rp44,145 as of December 31, 2023*
Aset takberwujud setelah dikurangi akumulasi amortisasi sebesar Rp9.577 pada tanggal 31 Desember 2024 dan Rp6.648 pada tanggal 31 Desember 2023	2,14	10.703	11.447	*Intangible assets net of accumulated amortization of Rp9,577 as of December 31, 2024 and Rp6,648 as of December 31, 2023*
Aset pajak tangguhan	2,26	104.037	105.146	*Deferred tax assets*
Aset lain-lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp12.404 pada tanggal 31 Desember 2024 dan Rp6.104 pada tanggal 31 Desember 2023	2,15,29,31	105.879	109.823	*Other assets net of allowance for impairment losses of Rp12,404 as of December 31, 2024 and Rp6,104 as of December 31, 2023*
TOTAL ASET		**10.358.250**	**9.402.309**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2,31	140.958	11.873	*Liabilities due immediately*
Simpanan				*Deposits*
Pihak berelasi	2,16,29,31	141.572	69.371	*Related parties*
Pihak ketiga	2,16,31	6.512.206	5.922.668	*Third parties*
Total		6.653.778	5.992.039	*Total*
Simpanan dari bank lain - pihak ketiga	2,17	2.143	2.238	*Deposits from other banks - third parties*
Kewajiban akseptasi	2,11	11.619	-	*Acceptance liabilities*
Utang pajak	2,18	10.315	53.600	*Taxes payable*
Liabilitas imbalan pasca kerja	2,28	30.212	28.582	*Post-employment benefits obligation*
Liabilitas lain-lain	2,3,19,31	63.944	69.775	*Other liabilities*
TOTAL LIABILITAS		**6.912.969**	**6.158.107**	***TOTAL LIABILITIES***

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
LIABILITAS DAN EKUITAS (lanjutan)				***LIABILITIES AND EQUITY (continued)***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - nilai nominal 40.000.000.000 lembar saham dengan nominal saham Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2024 dan tanggal 31 Desember 2023				*Authorized capital - par value 40,000,000,000 shares with par value Rp100 (full amount) per share as of December 31, 2024 and as of December 31, 2023*
Modal ditempatkan dan disetor penuh - 23.970.997.103 lembar saham pada tanggal 31 Desember 2024 dan tanggal 31 Desember 2023	2,20	2.397.100	2.397.100	*Issued and fully paid capital - 23,970,997,103 shares as of as of December 31, 2024 and as of December 31, 2023*
Tambahan modal disetor	2,20	692.110	692.110	*Additional paid-in capital*
Surplus revaluasi aset tetap - neto		36.784	33.746	*Revaluation surplus of fixed assets - net*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8	(9.905)	(5.342)	*Fair value changes of securities measured at fair value through other comprehensive income*
Pengukuran kembali program imbalan pasti - neto		(15.760)	(16.650)	*Remeasurement of defined benefit plan - net of deferred tax*
Saldo laba		344.952	143.238	*Retained earnings*
EKUITAS		**3.445.281**	**3.244.202**	***EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**10.358.250**	**9.402.309**	***TOTAL LIABILITIES AND EQUITY***

PT BANK GANESHA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2024	2023	
PENDAPATAN DAN BEBAN OPERASIONAL				***INCOME AND EXPENSES FROM OPERATIONS***
Pendapatan bunga	2,21,29	723.201	592.752	*Interest income*
Beban bunga				*Interest expenses*
Bunga	2,22,29	(248.198)	(140.825)	*Interest expenses*
Premi program penjaminan simpanan	2,33	(10.634)	(10.208)	*Premium on deposit guarantee program*
Total beban bunga		(258.832)	(151.033)	*Total interest expenses*
Pendapatan bunga - neto		464.369	441.719	*Interest income - net*
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Provisi dan komisi selain kredit - neto	2	27.862	24.749	*Commissions and fees from transactions other than loans - net*
Pendapatan jasa administrasi dan penalti		1.247	1.630	*Administration fees and penalties*
(Kerugian) keuntungan transaksi valuta asing - neto		(283)	2.330	*(Loss) gain on foreign exchange transactions - net*
Keuntungan neto penjualan efek	8	11.945	7.336	*Net gain on sale of securities*
Lain-lain		20.432	15.843	*Others*
Total pendapatan operasional lainnya		61.203	51.888	*Total other operating income*
Beban kerugian penurunan nilai:	23			*Provision for impairment losses:*
Aset keuangan	6,7,8,10 11,15	(44.044)	(140.998)	*Financial assets*
Aset non-keuangan	15	(6.300)	(195)	*Non-financial assets*
Total beban kerugian penurunan nilai		(50.344)	(141.193)	*Total provision for impairment losses*
Beban operasional lainnya:				*Other operating expenses:*
Umum dan administrasi	24	(63.637)	(61.041)	*General and administrative*
Tenaga kerja	25	(152.390)	(157.027)	*Personnel*
Lain-lain		(5.141)	(3.485)	*Others*
Total beban operasional lainnya		(221.168)	(221.553)	*Total other operating expenses*
Beban Operasional Lainnya - Neto		(210.309)	(310.858)	*Other Operating Expenses - Net*
LABA OPERASIONAL		**254.060**	**130.861**	***INCOME FROM OPERATIONS***
PENDAPATAN (BEBAN) NON-OPERASIONAL				***NON-OPERATING INCOME (EXPENSES)***
Keuntungan pelepasan aset tetap - neto	12	182	1.091	*Gain on disposals of fixed assets - net*
Kerugian penjualan agunan yang diambil alih		-	(1.239)	*Loss on sales for foreclosed asset*
Beban administrasi agunan yang diambil alih	15	(12)	(413)	*Administrative expenses of foreclosed properties*
Lain-lain - neto		447	(1.516)	*Others - net*
Pendapatan (beban) non-operasional - neto		617	(2.077)	*Non-operating income (expenses) - net*
LABA SEBELUM PAJAK PENGHASILAN		**254.677**	**128.784**	***PROFIT BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN	26	**(52.963)**	**(24.819)**	***INCOME TAX EXPENSE***
LABA TAHUN BERJALAN		**201.714**	**103.965**	***PROFIT FOR THE YEAR***

PT BANK GANESHA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2024	2023	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasikan ke laba rugi:				***Items not to be reclassified to profit or loss:***
Surplus revaluasi aset tetap		2.527	-	*Gain on revaluation of fixed assets*
Pajak penghasilan terkait	26	511	-	*Related income tax*
Neto		3.038	-	*Net*
Pengukuran kembali atas kewajiban imbalan pasti	28	351	(1.704)	*Remeasurement of defined benefit obligation*
Pajak penghasilan terkait	26	539	324	*Related income tax*
Neto		890	(1.380)	*Net*
Pos-pos yang akan direklasifikasikan ke laba rugi:				***Item to be reclassified to profit or loss:***
Keuntungan (kerugian) bersih atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8	(6.104)	3.525	Gain *(losses) on changes in fair value of securities fair-value through other comprehensive income*
Pajak penghasilan terkait	26	1.541	(670)	*Related income tax*
Neto		(4.563)	2.855	*Net*
Keuntungan (kerugian) komprehensif lain tahun berjalan - neto		(635)	1.475	*Other comprehensive loss for the year - net*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**201.079**	**105.440**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM (nilai penuh)				***EARNINGS PER SHARE*** *(full amount)*
Dasar/Dilusian	27	8,4	5,0	*Basic/Diluted*

PT BANK GANESHA Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ Additional *paid-in capital*	Dana setoran modal/ *Capital deposit funds*	Surplus revaluasi aset tetap - neto *Revaluation surplus of fixed assets - net*	Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Fair value changes of securities measured at fair value through other comprehensive income*	Keuntungan (kerugian) pengukuran kembali program iuran pasti setelah pajak tangguhan /*Gain (loss) on remeasurenment of defined contribution plan- net of deffered tax*	Saldo laba/ *Retained earrning*	Ekuitas neto/ *Net Equity*	
Saldo per 31 Desember 2022		**1.647.100**	**542.110**	**900.000**	**33.746**	**(8.197)**	**(15.270)**	**39.273**	**3.138.762**	***Balance as of December 31. 2022***
Laba tahun berjalan		-	-	-	-	-	-	103.965	103.965	*Profit for the year*
Penawaran Umum Terbatas II	20									*Limited Public Offering II*
Dana setoran modal				(900.000)	-	-	-	-	(900.000)	*Capital deposit funds*
Penerbitan saham baru		750.000	150.000	-	-	-	-	-	900.000	
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	-	-	2.855	(1.380)	-	1.475	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2023		**2.397.100**	**692.110**	**-**	**33.746**	**(5.342)**	**(16.650)**	**143.238**	**3.244.202**	***Balance as of December 31. 2023***
Laba tahun berjalan		-	-	-	-	-	-	201.714	201.714	*Profit for the year*
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	-	3.038	(4.563)	890	-	(635)	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2024		**2.397.100**	**692.110**	**-**	**36.784**	**(9.905)**	**(15.760)**	**344.952**	**3.445.281**	***Balance as of December 31. 2024***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2024	2023	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari bunga serta provisi dan komisi kredit		714.959	585.076	*Interest, loan commissions and fees received*
Pembayaran bunga, hadiah, provisi dan komisi dana		(253.347)	(155.071)	*Interests, prizes, fund commissions and fees paid*
Penerimaan pendapatan operasional lainnya		63.029	49.558	*Other operating revenues received*
Keuntungan dari transaksi valuta asing - neto		(283)	2.330	*Gain on foreign exchange transactions - net*
Pembayaran gaji dan tunjangan karyawan		(151.468)	(135.737)	*Salaries and employee benefits paid*
Pembayaran beban operasional lainnya		(68.996)	(45.630)	*Other operating expenses paid*
Pembayaran beban non-operasional		(12)	(3.168)	*Non-operating expenses paid*
Pembayaran beban pajak		(91.703)	(36.362)	*Tax expense paid*
Hasil penjualan agunan yang diambil alih		-	5.075	*Proceeds from sale of foreclosed properties*
Arus kas sebelum perubahan aset dan liabilitas operasi		**212.179**	**266.071**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Efek-efek yang dibeli dengan janji dijual kembali		1.150.667	(383.995)	*Securities purchased under agreement to resell*
Efek-efek		(1.362.126)	171.155	*Securities*
Kredit		(692.497)	(1.428.586)	*Loans*
Tagihan akseptasi		(11.619)	12.215	*Acceptance receivables*
Aset lain-lain		15.079	8.908	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		129.085	(99.713)	*Obligations due immediately*
Simpanan		661.739	369.088	*Deposits*
Simpanan dari bank lain		(95)	(187)	*Deposits from other banks*
Liabilitas akseptasi		11.619	(12.215)	*Acceptance liabilities*
Liabilitas lain-lain		14.053	7.335	*Other liabilities*
Kas neto (diperoleh dari) aktivitas operasi		**128.084**	**(1.089.924)**	***Net cash (provided by) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap	12	370	1.091	*Proceeds from sale of fixed assets*
Perolehan aset takberwujud	14	(2.184)	(2.167)	*Acquisition of intangible assets*
Perolehan aset tetap	12	(6.310)	(6.351)	*Acquisition of fixed assets*
Kas neto digunakan untuk aktivitas investasi		**(8.124)**	**(7.427)**	***Net cash used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITY***
Pembayaran liabilitas sewa	13	(11.003)	(7.698)	*Lease liabilities paid*
Kas neto digunakan untuk aktivitas pendanaan		**(11.003)**	**(7.698)**	***Net cash used in investing activities***
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS		**108.957**	**(1.105.049)**	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		**2.324.357**	**3.429.406**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN		**2.433.314**	**2.324.357**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2024
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2024
(Expressed in Millions of Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2024	2023	
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	4	45.628	43.763	*Cash*
Giro pada Bank Indonesia	5	372.189	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	378.754	745.311	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7	1.636.743	1.085.274	*Placements with Bank Indonesia and other banks*
Total		**2.433.314**	**2.324.357**	***Total***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements from an integral part of these financial statements.

1. UMUM

a. Pendirian Bank dan informasi umum

PT Bank Ganesha Tbk (selanjutnya disebut "Bank") didirikan dengan akta No. 47 tanggal 15 Mei 1990 dari notaris Esther Daniar Iskandar, S.H.. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. C2-4331 HT.01.01. Th 91 tanggal 30 Agustus 1991 serta diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296. Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 181 tanggal 22 Desember 2021 dari notaris Hannywati Gunawan, S.H., notaris di Jakarta, mengenai perubahan seluruh anggaran dasar Bank yang telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0074700.AH.01.02 Tahun 2021 tanggal 22 Desember 2021.

Sesuai dengan pasal 3 anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha bank umum.

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

Bank berkedudukan di Jakarta dan memiliki 1 kantor pusat, 8 kantor cabang/cabang pembantu dan 2 kantor kas. Kantor pusat Bank beralamat di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. Bank memiliki 266 dan 257 karyawan pada tanggal 31 Desember 2024 dan 2023 (tidak diaudit).

Entitas induk terakhir Bank adalah Equity Global International Ltd, Hongkong. Entitas induk terakhir Bank tersebut telah mendapat persetujuan atas *fit and proper test* dari Otoritas Jasa Keuangan (OJK) sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019.

1. GENERAL

a. Establishment of the Bank and general information

PT Bank Ganesha Tbk (the "Bank") was established based on Deed No. 47 dated May 15, 1990 of notary Esther Daniar Iskandar, S.H.. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia through Decision Letter No. C2-4331 HT.01.01. Th 91 dated August 30, 1991 and was published in Supplement No. 5296 of the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992. The Bank's Articles of Association have been amended several times, the latest was by Deed No. 181 dated December 22, 2021 of notary Hannywati Gunawan, S.H., notary in Jakarta, in order to amend the Bank's entire Articles of Association which was approved by the Ministry of Justice and Human Rights of the Republic of Indonesia through Decission Letter No. AHU-0074700.AH.01.02 Year 2021 dated December 22, 2021.

In accordance with article 3 of the Bank's articles of association, the scope of its activities is to engage in general banking.

The Bank started its commercial operations on April 30, 1992 when it obtained its business license based on the Decision Letter No. 393/KMK-013/1992 dated April 14, 1992 from the Ministry of Finance of the Republic of Indonesia. In accordance with Bank Indonesia's Decision Letter No. 26/66/KEP/DIR dated September 12, 1995, the Bank is authorized to be a foreign exchange bank.

The Bank is domiciled in Jakarta and has 1 head office, 8 branch/sub-branch offices and 2 cash offices. The Bank's head office is located at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. The Bank had a total number of 266 and 257 employees as of December 31, 2024 and 2023, respectively (unaudited).

The ultimate parent of the Bank is Equity Global International Ltd, Hongkong. The ultimate parent has received approval on the fit and proper test from the Financial Services Authority (OJK) to conform with POJK No. 27/POJK/2016 No. KEP-127/D.03/2019 dated July 18, 2019.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2024 ditetapkan berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) Bank tanggal 8 Maret 2024 yang menyetujui pengunduran diri Sdr. Mahesh Ajit Ranade selaku Wakil Presiden Perseroan sesuai Berita Acara Rapat No. 52 tanggal 8 Maret 2024 yang dibuat oleh Notaris Hannywati Gunawan, S.H. di Jakarta, yang dimuat dalam Pernyataan Keputusan Rapat No. 53 tanggal 8 Maret 2024, dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0101893 tanggal 14 Maret 2024.

Selanjutnya Bank menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) pada tanggal 29 Mei 2024 yang menyetujui pengangkatan Saudara Setiawan Kumala yang semula Direktur Perseroan menjadi Wakil Presiden Direktur Perseroan dan Saudara Ibrahim sebagai Direktur Perseroan, efektif terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan (OJK), sesuai Berita Acara Rapat No. 232 tanggal 29 Mei 2024 yang dibuat oleh Notaris Hannywati Gunawan, S.H. di Jakarta, yang dimuat dalam Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0209880 tanggal 4 Juni 2024 dan Pernyataan Keputusan Rapat No. 248 tanggal 28 Juni 2024 yang dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0219936 tanggal 28 Juni 2024, sehingga susunan Dewan Komisaris dan Direksi Bank menjadi sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

The composition of the Board of Commissioners and Directors of the Bank as of December 31, 2024, is established based on the Extraordinary General Meeting of Shareholders held on March 8, 2024, which approved the resignation of Mr. Mahesh Ajit Ranade as Vice President of the Company, in accordance with the Minutes of Meeting No. 52 dated March 8, 2024, prepared by Notary Hannywati Gunawan, S.H. in Jakarta, was documented in the Meeting Resolution Statement No. 53 dated March 8, 2024, and recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under No. AHU-AH.01.09 -0101893 dated March 14, 2024.

Furthermore, the Bank held its Annual General Meeting of Shareholders on May 29, 2024, which approved the appointment of Mr. Setiawan Kumala, who was previously the Director of the Company, as Vice President Director of the Company, and Mr. Ibrahim as Director of the Company, effective upon obtaining approval from the Financial Services Authority (OJK), was documented in the Minutes of Meeting No. 232 dated May 29, 2024, prepared by Notary Hannywati Gunawan, S.H. in Jakarta, and recorded in the Meeting Resolution Statement No. 232 dated May 29, 2024, in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under No. AHU-AH.01.09 -0209880 dated June 4, 2024, as well as in the Meeting Resolution Statement No. 248 dated June 28, 2024, recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under No. AHU-AH.01.09-0219936 dated June 28, 2024. Therefore, the composition of the Board of Commissioners and Directors of the Bank is as follows:

31 Desember/*December 31,* 2024

Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris (Independen)	Marcello T. Taufik	*President Commissioner(Independent)*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra	*Commissioner (Independent)*
Direksi		***Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Wakil Presiden Direktur	Setiawan Kumala	*Vice President Director*
Direktur	Arif Wicaksono	*Director*
Direktur	Suroso	*Director*
Direktur	Ibrahim	*Director*

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

31 December/*December 31,* 2024

Komite Audit		***Audit Committee***
Ketua	Trisna Chandra	*Chairman*
Anggota	Arief Dhita Wibawa	*Member*
Anggota	Sari Utami	*Member*
Audit Internal	Resky Irianawati	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2023 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) Bank tanggal 26 Mei 2023 sesuai Berita Acara Rapat No. 240 tanggal 26 Mei 2023, dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 26 Juli 2023 sesuai Berita Acara Rapat No. 164 tanggal 26 Juli 2023, yang dibuat oleh Notaris Hannywati Gunawan, S.H. di Jakarta, yang dimuat dalam Pernyataan Keputusan Rapat No. 165 tanggal 26 Juli 2023, telah diterima dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0144453 tanggal 26 Juli 2023, adalah sebagai berikut:

The composition of the Board of Commissioners and Directors of the Bank as of December 31, 2023 based on the Bank's Annual General Shareholders Meeting held on May 26, 2023 stated under Deed of Meeting Resolution Statements No. 240 dated May 26, 2023, and the Bank's Extraordinary General Shareholders Meeting held on July 26, 2023 stated under Deed of Meeting Resolution Statements No. 164 dated July 26, 2023, Notary Hannywati Gunawan S.H. in Jakarta stated under Deed of Meeting Resolution Statements No. 165 dated July 26, 2023, that has been received and recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0144453 dated July 26, 2023, are as follows:

31 December/*December 31,* 2023

Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra	Commissioner (Independent)
Direksi		***Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Wakil Presiden Direktur	Mahesh Ajit Ranade	Vice President Director
Direktur	Setiawan Kumala	*Director*
Direktur	Agoes Roediyanto	*Director*
Direktur	Arif Wicaksono	*Director*
Direktur	Suroso	*Director*
Komite Audit		***Audit Committee***
Ketua	Trisna Chandra	*Chairman*
Anggota	Dede Suherman Sukandar	*Member*
Anggota	Pramu Hestiono Utama	*Member*
Audit Internal	Resky Irianawati	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Berdasarkan Surat Keputusan Direksi No. 014/SK DIR-SDM/VI/23 tanggal 19 Juni 2023, telah ditetapkan Resky Irianawati sebagai Kepala Satuan Kerja Audit Internal.

Berdasarkan Surat Keputusan Direksi No. 118/DIR/V/2023 tanggal 11 Mei 2023, telah ditetapkan Trisna Chandra sebagai Ketua Komite Audit.

b. Penawaran umum saham

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 12 tanggal 22 Oktober 2015 oleh Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., telah disetujui penerbitan saham baru kepada PT Equity Development Investment Tbk sebanyak-banyaknya 2.400.000.000 lembar saham pada tanggal pencatatan saham Bank di Bursa Efek Indonesia. Bank menerbitkan saham baru sebanyak 2.286.650.000 lembar saham.

Pada tanggal 3 Mei 2016, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Badan Pengawas Pasar Modal (OJK-Bapepam) dengan suratnya No. S-216/D.04/2016 untuk melakukan penawaran umum perdana (IPO) atas 5.372.320.000 lembar saham Bank kepada masyarakat.

Termasuk di dalam jumlah saham kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan (ESA) sejumlah 614.000 lembar saham berdasarkan Surat Keputusan Direksi No. 006/SKDIR/II/16 tanggal 11 Februari 2016.

Pada tanggal 12 Mei 2016, seluruh saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

Based on Directors Decree No. 014/SK DIR-SDM/VI/23 on June 19, 2023, Resky Irianawati has been appointed as the Head of Internal Audit.

Based on Directors Decree No. 118/DIR/V/2023 on May 11, 2023, Trisna Chandra has been appointed as the Chairman of Audit Committee.

b. Public offering of the Bank's shares

Based on the Extraordinary General Meeting of Extraordinary Shareholders No. 12 dated October 22, 2015 of notary Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., shareholders approved the issuance of new shares to PT Equity Development Investment Tbk by as much as 2,400,000,000 shares on the date of listing on the Indonesia Stock Exchange. The new shares issued by the Bank consist of 2,286,650,000 shares.

On May 3, 2016, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chairman of the Capital Market Supervisory Agency (OJK-Bapepam) in his letter No. S-216/D.04/2016 for its initial public offering (IPO) of 5,372,320,000 shares to public.

Included in the number of initial shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation (ESA) Program of 614,000 shares based on the Directors' Decision Letter No. 006/SKDIR/II/16 dated February 11, 2016.

On May 12, 2016, these shares were listed on the Indonesia Stock Exchange.

1. UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Berdasarkan Akta No. 184 tanggal 25 Maret 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yg diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) I sebanyak-banyaknya 5.587.530.000 lembar saham, akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0203189 tanggal 25 Maret 2022. Bank telah mendapatkan pernyataan efektif dari OJK atas PMHMETD I ini melalui surat No. S-19/D.04/2022 tanggal 14 Februari 2022.

Pada tanggal 8 April 2022 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-7/PB.322/2022 dan mencatatnya sebagai tambahan modal disetor sehingga modal saham Bank menjadi 16.470.997.103 lembar saham.

Berdasarkan Akta No. 310 tanggal 27 Desember 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yang diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) II sebanyak-banyaknya 7.500.000.000 lembar saham, akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0497407 tanggal 29 Desember 2022. Bank telah mendapatkan pernyataan efektif dari OJK atas PMHMETD II ini melalui surat No. S-249/D.04/2022 tanggal 30 November 2022.

Pada tanggal 8 Juni 2023 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-87/PB.322/2023 dan mencatatnya sebagai tambahan modal disetor sehingga modal saham Bank menjadi 23.970.997.103 lembar saham.

Pada tanggal-tanggal 31 Desember 2024 dan 2023 sejumlah 23.731.287.132 lembar saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 239.709.971 lembar saham yang merupakan saham pendiri yang tidak dicatatkan di bursa.

1. GENERAL (continued)

b. Public offering of the Bank's shares (continued)

Based on the Deed No. 184 dated March 25, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights (PMHMETD) I as much as 5,587,530,000 shares, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0203189 dated March 25, 2022. Bank has obtained notice of effectivity from OJK of this PMHMETD I through its letter No. S-19/D.04/2022 dated February 14, 2022.

On April 8, 2022, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-7/PB.332/2022 and recorded it as paid in capital thus total share capital the Bank changed to 16,470,997,103 shares.

Based on the Deed No. 310 dated December 27, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights (PMHMETD) II as much as 7,500,000,000 shares, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0497407 dated Desember 29, 2022. Bank has obtained notice of effectivity from OJK of this PMHMETD II through its letter No. S-249/D.04/2022 dated November 30, 2022.

On June 8, 2023, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-87/PB.332.2023 and recorded it as paid in capital thus total share capital the Bank changed to 23,970,997,103 shares.

As of December 31, 2024 and 2023, the Bank's outstanding shares totaling 23,731,287,132 *shares have been listed on the Indonesia Stock Exchange, while the founder shares totaling* 239,709,971 *shares are not listed on the stock exchange.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Pernyataan Kepatuhan

Laporan keuangan pada tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tersebut disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) dan peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 lampiran keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

a. Dasar Penyajian Laporan Keuangan

Laporan keuangan telah disusun sesuai dengan Standar Akuntansi Keuangan ("SAK") di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK IAI") dan Peraturan-Peraturan serta Pedoman Penyajian dan Pengungkapan Laporan Keuangan yang diterbitkan oleh Otoritas Jasa Keuangan ("OJK").

Laporan keuangan disusun berdasarkan konsep akrual, kecuali laporan arus kas, dengan menggunakan konsep biaya historis, kecuali seperti yang disebutkan dalam Catatan atas laporan keuangan yang relevan.

Laporan arus kas yang disajikan dengan menggunakan metode langsung, menyajikan penerimaan dan pengeluaran kas dan setara kas yang diklasifikasikan ke dalam aktivitas operasi, investasi dan pendanaan.

Untuk keperluan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION

Statement of Compliance

The financial statements as of December 31, 2024 and for the year ended, is prepared and presented in accordance with Indonesian Financial Accounting Standards, which include the statements and interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants (DSAK-IAI) and Indonesian Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) Regulation No.VIII.G.7 appendix of the Decision of the Chairman of Bapepam-LK No.KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

a. Basis of Presentation of Financial Statements

The financial statements have been prepared in accordance with the Indonesian Financial Accounting Standards, which comprise the Statements and Interpretations issued by the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia *or* DSAK IAI*) and the Regulations and Guidelines on Financial Statement Presentation and Disclosures issued by Financial Services Authority (Otoritas Jasa Keuangan or " OJK").*

The financial statements have been prepared on the accrual basis, except for the statement of cash flows, using the historical cost concept of accounting, except as disclosed in the relevant Notes to the consolidated financial statements herein.

The statement of cash flows, which have been prepared using the direct method, present receipts and disbursements of cash and cash equivalents classified into operating, investing and financing activities.

For the statement of cash flows purposes, cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks and placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date provided that they are neither pledged as collateral for fund borrowings nor restricted.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Dasar Penyajian Laporan Keuangan (lanjutan)

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional entitas. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam jutaan Rupiah.

Bank telah menyusun laporan keuangan dengan dasar bahwa Bank akan menjaga kelangsungan usaha.

b. Aset keuangan dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi, kredit, dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan, simpanan dari bank lain, kewajiban akseptasi, dan liabilitas lain-lain.

(i) Klasifikasi

Untuk menentukan kategori dan klasifikasi, Bank menilai seluruh aset keuangan, kecuali instrumen ekuitas, berdasarkan kombinasi dari model bisnis pengelolaan aset dan karakteristik arus kas kontraktual instrumen terkait. Berikut klasifikasi aset keuangan pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI).

Bank mengklasifikasi dan mengukur portofolio *trading* pada aset keuangan yang diakui pada nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

a. Basis of Presentation of Financial Statements (continued)

The presentation currency used in the financial statements is the Indonesian Rupiah (Rp) which is also the functional currency of the entity. Unless otherwise stated, all figures presented in the financial statements are rounded off to millions of Rupiah.

The bank has prepared the financial statements on the basis that it will continue to operate as a going concern.

b. Financial assets and financial liabilities

Financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, acceptance receivables, loans, and other assets.

Financial liabilities consist of liabilities due immediately, deposits, deposits from other banks, acceptance liabilities, and other liabilities.

(i) Classification

To determine category and classification, the Bank assesses all financial assets, except equity, based on a combination of the asset management business model and the contractual cash flows characteristics of the related instruments. The following are the classifications of financial assets at initial recognition:

- *Financial assets held at fair value through profit or loss;*
- *Financial assets held at amortized cost;*
- *Financial assets held at fair value through other comprehensive income (FVTOCI).*

The Bank classifies and measures trading portfolios on financial assets recognized at fair value through profit or loss.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Model bisnis Bank untuk mengelola aset keuangan mengacu pada bagaimana mereka mengelola aset keuangannya untuk menghasilkan arus kas. Model bisnis menentukan apakah arus kas akan dihasilkan dari penerimaan arus kas kontraktual, penjualan aset keuangan, atau keduanya.

Bank mengukur aset keuangan pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- Aset keuangan dimiliki dalam model bisnis dengan tujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang merupakan SPPB dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika dua kondisi berikut terpenuhi:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPB.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

The Bank's business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both.

The Bank measures financial assets at amortized cost if both of the following conditions are met:

- *Financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows; and*
- *The contractual terms of the financial asset give rise on specified dates to cash flows that are SPPI on the outstanding principal amount.*

Financial assets are measured at fair value through other comprehensive income if both of the following conditions are met:

- *Financial assets are managed in a business model that aims to collect contractual cash flows and sell financial assets; and*
- *The contractual terms of the financial asset meet the SPPI citeria.*

Other financial assets that do not meet the requirements for classification as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

At initial recognition, the Bank may make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if that designation eliminates or significantly reduces measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk di perdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

Aset keuangan yang dimiliki untuk diperdagangkan dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga marjin laba.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Business model assessment

The business model is defined at a level that reflects how groups of financial assets are managed together to achieve specific business objectives.

The business model assessment is carried out by considering, but not limited to, the following:

- *How is the performance of the business model and financial assets held in the business model evaluated and reported to key management personnel of the Bank;*
- *What are the risks that affect the performance of the business model (including financial assets held in the business model) and specifically how those financial assets are managed; and*
- *How is the performance of the financial asset manager assessed (for example, is the performance assessment based on the fair value of the managed assets or the contractual cash flows obtained).*

Financial assets held for trading and performance assessment based on fair value are measured at fair value through profit or loss.

Assessment of the contractual cash flows derived solely from payments of principal and interest

For the purposes of this valuation, principal is defined as the fair value of the financial asset at initial recognition. Interest is defined as the consideration for the time value of money and credit risk related to the principal amount owed in a specific period of time as well as standard borrowing risks and costs, as well as profit margin.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat merubah waktu atau jumlah arus kas kontraktual.

Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage*;
- Persyaratan pembayaran di muka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat merubah nilai waktu dari elemen uang.

Bank mengklasifikasikan liabilitas keuangan dalam kategori:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi; dan
- Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai dimiliki untuk diperdagangkan jika liabilitas keuangan tersebut diperoleh untuk tujuan dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

The assessment of contractual cash flows derived solely from payments of principal and interest is made by considering the contractual terms, including whether the financial asset contains contractual terms that can change the timing or amount of the contractual cash flows.

In conducting the assessment, the Bank considers:

- *Contingent events that will change the timing or amount of contractual cash flows;*
- *Leverage feature;*
- *Requirements for prepayments and contractual extensions;*
- *Requirements regarding claims that are limited to cash flows arising from specific assets; and*
- *Features that can change the time value of the money element.*

The Bank classifies financial liabilities into the following categories:

- *Financial liabilities measured at fair value through profit or loss; and*
- *Financial liabilities measured at amortized cost.*

Financial liabilities measured at fair value through profit or loss consist of two sub-categories, namely financial liabilities classified as trading and financial liabilities which upon initial recognition have been determined by the Bank to be measured at fair value through profit or loss.

A financial liability is classified as held for trading if it is acquired primarily for the purpose of repurchasing in the near term or if it is part of a jointly managed portfolio of certain financial instruments and there is evidence of a recent short-term profit taking pattern.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Keuntungan atau kerugian atas liabilitas yang dimiliki untuk diperdagangkan diakui dalam laporan laba rugi.

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar; atau
- Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

(ii) Pengakuan awal

- Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian.

- Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah/dikurangkan biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

Gains or losses on liabilities held for trading are recognized in the statement of profit or loss.

The Bank classifies all financial liabilities after initial recognition measured at amortized cost, except:

- *Financial liabilities measured at fair value through profit or loss;*
- *Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied;*
- *Financial guarantee contracts;*
- *Commitment to providing loans at below market interest rates; or*

- *Contingent benefits recognized by the acquirer in the business combination.*

(ii) Initial recognition

- *Purchase or sale of financial assets that requires delivery of assets within a time frame established by regulation or convention in the market (regular purchase) is recognized on the settlement date.*

- *Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not measured at fair value through profit or loss, the fair value added/subtracted directly attributable transaction costs. The subsequent measurement of financial assets and financial liabilities depends on their classification.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal (lanjutan)

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas.

Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Bank pada pengakuan awal dapat menetapkan aset keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- Penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi inkonsistensi pengukuran dan pengakuan *(accounting mismatch*) yang dapat timbul;
- Aset keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

Opsi nilai wajar digunakan untuk kredit. Jika tidak, kredit akan dicatat menggunakan biaya diamortisasi.

Opsi nilai wajar juga digunakan untuk dana investasi yang merupakan bagian dari portofolio yang dikelola dengan basis nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(ii) Initial recognition (continued)

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

In the case of financial assets, transaction costs are added to the amount initially recognized, while for financial liabilities, transaction costs are deducted from the amount of debt initially recognized.

Such transactions costs are amortized over the terms of the instruments based on effective interest rate method and are recorded as part of interest income for transaction costs related to financial assets or as part of interest expense for transaction costs related to financial liabilities.

The bank may, at initial recognition, designate certain financial assets as fair value through profit or loss (fair value option). The fair value option can be used only if it meets the following provisions:

- *Designation as fair value option reduces or eliminates measurement and recognition inconsistencies (accounting mismatches) that could arise;*
- *Financial assets are part of a financial instruments portfolio which risks are managed and reported to key management at fair value; or*
- *Financial assets consist of host contracts and embedded derivatives that must be separated.*

The fair value option is used for certain loans. Otherwise, loans are recorded at amortized cost.

The fair value option is also used for investment funds that are part of a portfolio managed on a fair value basis.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iii) Pengukuran selanjutnya

Aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diukur pada nilai wajarnya dan perubahan atas nilai wajar tersebut dicatat pada penghasilan komprehensif lain.

Aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya dan perubahan diakui pada laba rugi.

Aset keuangan dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dan menjadi subjek penurunan nilai. Keuntungan dan kerugian diakui dalam laba rugi pada saat aset dihentikan pengakuannya, dimodifikasi atau diturunkan nilainya.

(iv) Penghentian pengakuan

a. Aset keuangan (atau, sesuai dengan kondisinya, bagian dari aset keuangan atau bagian dari kelompok aset keuangan serupa) terutama dihentikan pengakuannya (yaitu, dihapuskan dari laporan posisi keuangan Bank) jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank telah mengalihkan haknya untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*), dan antara (a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, tetapi telah mentransfer kendali atas aset.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iii) Subsequent measurement

Financial assets held at fair value through other comprehensive income are measured at fair value and changes in fair value are recorded in other comprehensive income.

Financial assets and financial liabilities at fair value through profit or loss are measured at fair value and changes are recognized in profit or loss.

Financial assets and financial liabilities at amortized cost are measured at amortized cost using the effective interest method and are subject to impairment. Gains and losses are recognized in profit or loss when the asset is derecognized, modified or impaired.

(iv) Derecognition

a. Financial assets (or, where applicable, a part of a financial asset or part of a group of similar financial assets) are primarily derecognized (i.e., removed from the Bank's consolidated statement of financial position) when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass-through arrangement, and either (a) the Bank has substantially transferred all the risks and rewards of the assets, or (b) the Bank has neither transferred nor retained substantially all risks and rewards of the assets, but has transferred control of the assets.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan terutama dihentikan pengakuannya jika (lanjutan):

Ketika Bank telah mengalihkan hak untuk menerima arus kas dari suatu aset atau telah menandatangani kesepakatan '*pass-through*', Bank mengevaluasi jika, dan sejauh mana, Bank masih mempertahankan risiko dan manfaat atas kepemilikan aset. Ketika Bank tidak mengalihkan maupun seluruh risiko dan manfaat atas aset dipertahankan secara substansial, maupun tidak mengalihkan kendali atas aset, Bank tetap mengakui aset yang dialihkan sebesar keterlibatan berkelanjutannya.

Bank melepaskan aset keuangan, seperti kredit yang diberikan, ketika syarat dan kondisi telah direnegosiasi hingga secara substansial, kredit yang diberikan tersebut menjadi baru, dengan perbedaan akan dicatat sebagai keuntungan atau kerugian dari pelepasan, jika kerugian penurunan nilai belum dicatat.

Kredit yang diberikan tersebut akan dilkasifikasikan sebagai *Stage* 1 untuk penilaian *Expected Credit Losses* (ECL), kecuali kredit yang diberikan tersebut dianggap aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or Originated Credit-Impaired Financial Assets* - POCI).

Jika modifikasi tidak akan menghasilkan arus kas yang secara substansi berbeda, maka modifikasi tidak akan berujung pada pelepasan aset. Berdasarkan perbedaan arus kas yang didiskonto pada *Effective Interest Rate* (EIR) awal, Bank akan mencatat keuntungan atau kerugian akibat modifikasi sampai dengan jumlah kerugian penurunan nilai yang belum diakui.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are primarily derecognized when (continued):

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if, and to what extent, it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Group continues to recognize the transferred asset to the extent of its continuing involvement.

The Bank disposes financial assets, such as loans, when the terms and conditions have been substantially renegotiated, the loans becomes new, with the difference will be recorded as gain or loss on disposal, if the impairment loss has not been recorded.

The loans will be classified as Stage 1 for the assessment of Expected Credit Losses (ECL), unless the loans are considered a purchased financial asset or originating from a deteriorating financial asset (Purchased or Originated Credit-Impaired Financial Assets - POCI).

If the modification will not result in a cash flow that is substantially different, then the modification will not result in the derecognition of the asset. Based on the difference in cash flow discounted at the initial Effective Interest Rate (EIR), Bank will record gains or losses resulting from modifications, up to the amount of impairment losses that have not been recognized.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan terutama dihentikan pengakuannya jika (lanjutan):

Penghapusbukuan kredit yang diberikan dilakukan ketika tidak terdapat lagi prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Akumulasi keuntungan/kerugian yang diakui pada penghasilan komprehensif lain terkait pilihan Bank untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain, tidak diakui dalam laba rugi pada saat penghentian pengakuan.

b. Liabilitas keuangan dihentikan pengakuannya pada saat kewajiban yang ditetapkan dalam kontrak berakhir atau dibatalkan atau kedaluwarsa.

Ketika sebuah liabilitas keuangan ditukar dengan liabilitas keuangan lain dari pemberi pinjaman yang sama yang secara substansial berbeda, atau bila persyaratan dari liabilitas keuangan tersebut secara substansial dimodifikasi, pertukaran atau modifikasi persyaratan tersebut dicatat sebagai penghentian pengakuan liabilitas keuangan orisinal dan pengakuan liabilitas baru, dan selisih antara nilai tercatat masing-masing liabilitas keuangan tersebut diakui pada laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are primarily derecognized when (continued):

Loans are writen-off when there are no realistic prospects for loan repayments or the normal relationship between the Bank and debtors has ended. The uncollectible loan is written-off against the related allowance for impairment losses.

The accumulated gain/loss recognized in other comprehensive income related to the choice of the Bank to present equity instruments that are not held for trading at fair value through other comprehensive income, are not recognized in profit or loss upon derecognition.

b. Financial liabilities are derecognized when the obligation under the contract is discharged or cancelled or expired.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and recognition of a new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga, untuk aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan suku bunga efektif.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diakui pada laporan laba rugi dan penghasilan komprehensif lain.

c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan lainnya atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam ekuitas, kecuali keuntungan atau kerugian akibat perubahan nilai tukar dari *item* moneter, dihentikan pengakuannya atau adanya penurunan nilai dari aset keuangan tersebut.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan kerugian penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition

a. Interest income and expenses, for assets measured at fair value through other comprehensive income and financial assets and financial liabilities carried at amortized cost, are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate.

b. Gains and losses arising from changes in fair value of financial assets and financial liabilities at fair value through profit or loss are recognized in the statement of profit or loss and other comprehensive income.

c. Gains and losses arising from changes in fair value and other of financial assets classified as fair value through other comprehensive income are recognized directly in equity, except for gains or losses resulting from changes in the exchange rate of monetary items, derecognition or impairment of these financial assets.

The gross carrying amount of financial assets is the amortized cost of financial assets before adjusted with allowance for impairment losses.

In calculating interest income and expense, the effective interest rate is applied either to the gross carrying amount of the asset (when the asset is not a deteriorating financial asset) or to the amortized cost of the liability.

For financial assets that deteriorate after initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, then the interest income calculation will be calculated by applying the effective interest rate to the gross carrying amount of the financial asset.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban (lanjutan)

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

Pada saat aset keuangan dihentikan pengakuannya atau terjadi penurunan nilai, maka keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus direklasifikasi ke laporan laba rugi dan penghasilan komprehensif lain.

(vi) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah. Tidak terdapat reklasifikasi untuk liabilitas keuangan.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan disalinghapuskan dan nilai netonya disajikan dalam laporan posisi keuangan jika, dan hanya jika terdapat hak secara hukum untuk melakukan saling hapus atas jumlah tercatat dari aset keuangan dan liabilitas keuangan tersebut dan terdapat intensi untuk menyelesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

Hal yang berkekuatan hukum harus tidak kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition (continued)

For financial assets that have deteriorated on initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, the the interest income calculation will continue to be calculated by applying the effective interest rate to the amortized cost of the financial asset.

When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity should be reclassified to statement of profit or loss and other comprehensive income.

(vi) Reclassification of financial assets

Banks reclassify financial assets if, and only if, the business model for managing financial assets changes. There is no reclassification for financial liabilities.

(vii) Offsetting

Financial assets and financial liabilities are offset, and the net amount is reported in the statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan *input* yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *In the principal market for the assets and liabilities; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: *input* selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: *input* yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hirarki dengan cara mengevaluasi kategori berdasarkan *input* level terendah yang signifikan dalam pengukuran nilai wajar setiap akhir periode pelaporan.

Bank untuk tujuan pengungkapan nilai wajar, telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 34).

c. Transaksi dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 224 (Sebelumnya PSAK 7) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap pihak berelasi dengan Bank jika:

(1) Secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(ix) Fair value measurement (continued)

All assets and liabilities for which fair value is measured or disclosed in the financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognised in the financial statements on a recurring basis, Bank determines whether transfers have occured between levels in the hierarchy by re-assessing categorisation based on the lowest level input that is significant to the fair value measurement as a whole at the end of each reporting period.

For the fair value disclosures purposes, Bank has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 34).

c. Transaction with related parties

Bank engages in transactions with related parties as defined in SFAS 224 (Previously SFAS 7) on "Related Party Disclosures".

A party is considered as a related party of the Bank if:

(1) Directly or indirectly through one or more intermediaries, a party (i) controls, or controlled by, or under common control with the Bank, (ii) has an interest in the Bank that provides significant influence to the Bank, or (iii) has joint control over the Bank;

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Transaksi dengan pihak-pihak berelasi (lanjutan)

Suatu pihak dianggap pihak berelasi dengan Bank jika (lanjutan):

(2) Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
(3) Suatu pihak adalah ventura bersama di mana Bank sebagai *venturer*;
(4) Suatu pihak adalah anggota dari personel manajemen kunci Bank;
(5) Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
(6) Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5); atau
(7) Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 29 atas laporan keuangan.

d. Cadangan kerugian penurunan nilai atas aset keuangan

Bank mengakui penyisihan kerugian kredit ekspektasian untuk semua instrumen utang yang bukan diukur pada nilai wajar melalui laba rugi dan kontrak jaminan keuangan.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Transaction with related parties (continued)

A party is considered as a related party of the Bank if (continued):

(2) It is a member of the same group as the Bank;
(3) It is a joint venture in which the Bank acts as a venturer;
(4) It is a member of the key management personnel of the Bank;
(5) It is a close family member of an individual as described in point (1) or (4);

(6) It is an entity that is controlled, jointly controlled or significantly influenced by or for whom has significant voting rights in several entities, directly or indirectly, by the individuals described in point (4) or (5); or

(7) It is a post-employment benefit plan program for the employee benefit of either the Bank or entities related to the Bank.

The transactions are made based on terms agreed by the parties, which may not be the same as those made with unrelated parties.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details have been presented in Note 29 to the financial statements.

d. Allowance for impairment losses on financial assets

The Bank recognizes an allowance for expected credit losses for all debt instruments not held at fair value through profit or loss and financial guarantee contracts.

There is no allowance for expected credit losses on investment in equity instruments.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 (dua belas) bulan:

- Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 (dua belas) bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 (dua belas) bulan setelah tanggal pelaporan.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun penyisihan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain pada periode berjalan.

Kerugian kredit ekspektasian untuk instrumen utang yang diukur pada nilai wajar tidak mengurangi nilai tercatat di dalam aset keuangan di laporan posisi keuangan, yaitu nilai wajar. Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

The Bank measures the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured for 12 (twelve) months expected credit losses:

- *Debt instruments that have a low credit risk at the reporting date; and*
- *Other financial instruments whose credit risk has not increased significantly since initial recognition.*

The Bank consider debt instruments to have low credit risk when their credit risk rating is equivalent to the globally understood definition of investment grade.

The 12 (twelve) months expected credit losses are part of expected credit losses over their lifespan that represent expected credit losses arising from financial instrument defaults that may occur within 12 (twelve) months after the reporting date.

Losses are recognized in the statement of profit or loss and other comprehensive income and recorded in an allowance for impairment losses account as a deduction for financial assets carried at amortized cost. If in a subsequent period, the amount of the impairment loss decreases and the reduction can be attributed objectively to events occurring after the impairment has been recognized (such as an increase in the credit rating of the debtor or issuer), the previously recognized impairment loss should be recovered, by adjusting the allowance account. The recoverable amount of financial assets is recognized in the statement of profit or loss and other comprehensive income in the current period.

The expected credit loss for debt instruments measured at fair value does not reduce the carrying value of the financial asset in the statements of financial position, which is the fair value. Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Instrumen ekuitas yang diukur pada nilai wajar tidak dilakukan penilaian penurunan nilai sesuai PSAK 109 (sebelumnya PSAK 71).

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

Pengukuran kerugian kredit ekspektasian

Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank; dan
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset keuangan yang direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Equity instruments measured at fair value are not assessed for impairment in accordance with SFAS 109 (Previously SFAS 71).

Recoveries of financial assets written-off in the current year, is credited by adjusting the allowance for impairment losses account. Recoveries of financial assets written-off in the previous years are recorded as operating income other than interest.

Measurement of expected credit losses

The expected credit losses are the weighted probability estimation of credit losses measured as follows:

- *Financial assets that have not deteriorated at the reporting date, expected credit losses are measured at the difference between the present value of all cash shortages (the difference between cash flows owed to the Bank in accordance with the contract and cash flows that are expected to be received by the Bank);*
- *Financial assets that have deteriorated at the reporting date, expected credit losses are measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *Unused/undrawn loan commitments, expected credit losses are measured at the difference between the present value of the total cash flows if the commitments are withdrawn and the cash flows expected to be received by the Bank; and*
- *Financial guarantee contracts, expected credit losses are measured at the difference between payments estimated to replace the holders for credit losses incurred less the amount that is expected to be recoverable.*

Restructured financial assets

If the terms of financial assets are renegotiated or modified or existing financial assets are replaced with new ones because of the borrower's financial difficulties, an assessment is made of whether the existing financial assets should be derecognized and the expected credit losses are measured as follows:

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang direstrukturisasi (lanjutan)

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.

- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

(1) Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
(2) Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
(3) Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
(4) Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Restructured financial assets (continued)

- *If the restructuring does not result in derecognition of the existing asset, the estimated cash flows arising from the modified financial asset are included in the calculation of the cash deficiency of the existing asset.*

- *If the restructuring will result in derecognition of an existing asset, the fair value of the new asset is treated as the final cash flows of the existing financial asset on derecognition. This amount is included in the calculation of the cash shortage of the existing financial asset which is discounted from the derecognition date to the reporting date using the initial effective interest rate of the existing financial asset.*

Deteriorating financial assets

At each reporting date, the Bank assesses whether financial assets carried at amortized cost and debt financial assets carried at fair value through other comprehensive income are impaired (deteriorated). A financial asset deteriorates when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events:

(1) Significant financial difficulties experienced by the issuer or borrower;
(2) Breach of contract, such as an event of default or arrears;
(3) The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has given the borrower a concession that would not have been possible if the borrower had not experienced such difficulties;

(4) There is a possibility that the borrower will enter bankruptcy or other financial reorganization;

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang memburuk (lanjutan)

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini (lanjutan):

(5) Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
(6) Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi; atau
(7) Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai kredit.

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, baik positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari penyisihan kerugian kredit.

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut:

- *Stage* 1: mencakup instrumen keuangan yang tidak memiliki peningkatan risiko kredit secara signifikan sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk instrumen-instrumen keuangan ini, akan berlaku perhitungan ECL 12 bulan. Aset keuangan didalam *Stage* 1 termasuk fasilitas dimana risiko kredit telah membaik dan aset keuangan dapat direklasifikasi dari *Stage* 2.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Deteriorating financial assets (continued)

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events (continued):

(5) The disappearance of an active market for a financial asset due to financial difficulties;
(6) The purchase or issuance of financial assets at a deep discount that reflects the credit losses incurred; or
(7) It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired on credit.

Purchased or originated credit-impaired financial assets (POCI)

A financial asset is categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value includes the estimated lifetime credit losses. Furthermore, changes in credit losses over their lifetime, whether positive or negative, are recognized in the income statement as part of the allowance for credit losses.

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows:

- *Stage 1: includes financial instruments that do not have a significant increase in credit risk since initial recognition or have low credit risk at the reporting date. For these financial instruments a 12 (twelve) months ECL calculation will apply. Financial assets in Stage 1 include facilities where credit risk has improved and financial assets that can be reclassified from Stage 2.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (lanjutan)

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut (lanjutan):

- *Stage* 2: mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali Bank merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. *Stage* 2 juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari *Stage* 3.

- *Stage* 3: mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. Bank mencatat cadangan ECL seumur hidup.

- POCI: aset POCI adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. Cadangan ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

Bank menghitung penurunan nilai melalui dua metode, yaitu penurunan nilai secara individual atau kolektif. Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan, yaitu dengan total eksposur aset keuangan yang bernilai signifikan dan *non performing loan*. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Purchased or originated credit-impaired financial assets (POCI) (continued)

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows (continued):

- *Stage 2: includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feel that credit risk is classified as low at the reporting date) but there is no objective evidence of impairment yet. For these instruments, lifetime ECL calculations will apply. Lifetime ECL is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument. Stage 2 also includes facilities where credit risk has improved and financial assets have been reclassified from Stage 3.*

- *Stage 3: includes financial instruments that have been proved to be objectively impaired at the reporting date. This group usually consists of debtors who have defaulted on their payments. The bank records lifetime ECL reserves.*

- *POCI: POCI assets are financial assets that are impaired based on a credit risk assessment on initial recognition. Such assets are carried at fair value on initial recognition, and interest income is recognized subsequently using the adjusted effective interest rate method. ECL reserves are only recorded or released if there are further changes to expected credit losses.*

The Bank calculates impairment through two methods, which is individual or collective impairment. Individual impairment calculations are performed for significant financial assets, with total exposure to financial assets with significant amount and non performing loan. Other than that, the calculation of impairment will be carried out collectively.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penurunan nilai individual

Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan dengan pembuatan skenario menggunakan metode *discounted cash flow* yang menggambarkan kondisi perusahaan terkait.

Penurunan nilai kolektif

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

Bank menggunakan metode *Historical balance* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan 1-*Recovery Rate*. *Recovery rate* dihitung mempertimbangkan *Time Value of Money* dari pengembalian dari kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *Time Value of Money* dari *Recovery* adalah EIR awal.

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instrumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar.

EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam utilisasi saldo yang belum ditarik menjelang terjadinya kegagalan bayar.

Pengukuran ECL berdasarkan PSAK 109 (Sebelumnya PSAK 71) mewajibkan Bank untuk memodelkan ECL sesuai dengan skenario *forward-looking* yang ada, dengan mempertimbangkan kemungkinan ekonomi baik dan buruk. Oleh karena itu, nilai ECL yang dihasilkan Bank harus berdasarkan hasil probabilitas dari tiga skenario (kasus ekonomi normal, baik dan buruk). PD akan dihitung menurut tiga skenario dengan nilai makro-ekonomi sesuai dengan skenario-skenario tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Individual impairment

The calculation of individual impairment for significant assets is using discounted cash flow that reflects the company condition.

Collective impairment

Collective impairment evaluation is based on the concepts of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) which take into account past, current, and future information.

The Bank uses the Historical Balance method in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover from the default debtor. The usual LGD is calculated at 1-Recovery Rate. The recovery rate is calculated by considering the Time Value of Money from the return of the default obligation. The interest rate used to calculate the Time Value of Money from Recovery is the initial EIR.

EAD is an estimate of the book value at the time of default, taking into account the cash flows of the related financial instrument, as well as the possibility of additional withdrawals from the credit limit up to the date of default.

EAD also considers payment and amortization schedules as well as changes in the utilization of outstanding balances prior to default.

The measurement of ECL based on SFAS 109 (Previously SFAS 71) requires the Bank to model the ECL according to the existing forward-looking scenario, taking into account good and bad economic possibilities. Therefore, the ECL value generated by the Bank must be based on the probability results of three scenarios (normal, good and bad economic cases). PD will be calculated according to three scenarios with macro-economic values in accordance with these scenarios.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, umumnya penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen keuangan yang mencakup komponen komitmen pinjaman yang telah ditarik dan belum ditarik, dan Bank tidak dapat mengidentifikasi kerugian kredit ekspektasian komponen komitmen pinjaman yang telah ditarik secara terpisah dari komponen komitmen pinjaman yang belum ditarik, maka penyisihan kerugian kredit ekspektasian tersebut digabungkan dan disajikan sebagai pengurang dari jumlah tercatat bruto. Setiap kelebihan dari penyisihan kerugian kredit ekspektasian atas jumlah bruto disajikan sebagai provisi; dan
- Instrumen hutang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain komponen nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Presentation of allowance for expected credit losses in the statement of financial position

Allowance for expected credit losses is presented in the statement of financial position as follows:

- *Financial assets measured at amortized cost, the allowance for expected credit losses is presented as a deduction from the gross carrying amount of the assets;*
- *Loan commitments and financial guarantee contracts, generally the allowance for expected credit losses is presented as a provision;*
- *Financial instruments that include components of loan commitments that have been drawn and not yet drawn, and the Bank is unable to identify expected credit losses from loan commitment components that have been drawn separately from the undisbursed components of loan commitments, then the allowance for expected credit losses is combined and presented as a deduction of the gross carrying amount. Any excess of allowance for expected credit losses over the gross amount is presented as a provision; and*
- *For debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is not recognized in the statement of financial position because the carrying amount of these assets is their fair value. However, the allowance for expected credit losses is disclosed and recognized in other comprehensive income, the fair value component.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penghapusan

Pinjaman dan instrumen hutang dihapusbukukan ketika tidak ada prospek yang realistis untuk memulihkan aset keuangan secara keseluruhan atau secara parsial. Hal ini pada umumnya terjadi ketika Bank menentukan bahwa peminjam tidak memiliki aset atau sumber penghasilan yang dapat menghasilkan arus kas yang cukup untuk membayar jumlah yang dihapusbukukan.

Namun demikian, aset keuangan yang dihapusbukukan masih bisa dilakukan tindakan penyelamatan sesuai dengan prosedur Bank dalam rangka pemulihan jumlah yang jatuh tempo.

Sehubungan dengan kepatuhan terhadap Bank Indonesia dan Otoritas Jasa Keuangan (OJK), Bank menerapkan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum".

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia terdiri dari penanaman dana pada Bank Indonesia berupa *Deposit Facility* dan *Term Deposit*, sedangkan penempatan dana pada bank lain berupa penempatan pada pasar uang *(call money).*

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Removal

Loans and debt instruments are written off when there is no realistic prospect of recovering the financial assets in whole or in part. This generally occurs when the Bank determines that the borrower does not have assets or sources of income that can generate sufficient cash flow to pay the amount written off.

However, financial assets that are written-off can still be taken in accordance with Bank procedures in order to recover the amount due.

In compliance with Bank Indonesia and Financial Services Authority (OJK), Bank applies Financial Services Authority Regulation (POJK) No. 40/POJK. 03/2019 dated December 19, 2019 regarding "The Quality Assessment of the Bank Assets".

The assessment criteria of collateral value that can be reduced in the provision of allowance for impairment losses is in accordance with Financial Services Authority Regulation (OJK).

e. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment losses. Current accounts with Bank Indonesia and other banks are classified as amortized cost.

f. Placements with Bank Indonesia and other Banks

Placements with Bank Indonesia consists of placements in the form of Deposit Facility and Term Deposit, while placements with other banks represent placements in the form of call money.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Penempatan pada Bank Indonesia dan bank lain (lanjutan)

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

g. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Ritel Indonesia, Obligasi Pemerintah yang diperoleh melalui pasar perdana dan sekunder, unit penyertaan reksadana, dan obligasi.

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

(1) Efek-efek yang diklasifikasikan sebagai biaya perolehan yang diamortisasi diukur dengan biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif.

(2) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVTPL) diukur dengan menggunakan nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi dan penghasilan komprehensif lain. Perubahan nilai wajar diakui pada laporan laba rugi. Atas penjualan portofolio efek-efek untuk nilai wajar melalui laba rugi, perbedaan antara harga jual dengan nilai pasar wajar diakui sebagai keuntungan atau kerugian penjualan pada tahun dimana efek-efek dan obligasi pemerintah tersebut dijual.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

f. Placements with Bank Indonesia and other Banks (continued)

Placements with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses. Placements with Bank Indonesia and other banks are classified as amortized cost.

g. Securities

Securities consist of Indonesian Retail Bonds, Government bonds acquired through the primary and secondary markets, mutual fund units, and bonds.

Securities initially are stated at fair value. After initial recognition, securities are recorded according to their categories, which is amortized cost, fair value through other comprehensive income or fair value through profit or loss.

The valuation of securities is based on the classification as follows:

(1) Securities classified as amortized cost are measured at amortized cost using the effective interest method. Interest income is recognized in the statement of profit or loss and other comprehensive income using the effective interest method.

(2) Securities classified as fair value through profit or loss (FVTPL) are measured using fair value. Unrealized gains or losses resulting from changes in fair values are recognized in the statement of profit or loss and other comprehensive income. Changes in fair value are recognized in profit or loss. Upon sale of portfolio of fair value through profit or loss securities and government bonds, the difference between the selling price and the fair value is recognized as a gain or loss in the year when the securities and government bonds are sold.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Efek-efek (lanjutan)

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut (lanjutan):

(3) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain (FVTOCI) diukur dengan menggunakan nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif. Perubahan nilai wajar lainnya diakui secara langsung dalam ekuitas sampai efek-efek tersebut dijual atau mengalami penurunan nilai, dimana keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam ekuitas diakui pada laporan laba rugi dan penghasilan komprehensif lain.

h. Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset keuangan dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan (belum diamortisasi) dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

i. Kredit yang diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utangnya setelah jangka waktu tertentu dan membayar imbalan bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

g. Securities (continued)

The valuation of securities is based on the classification as follows (continued):

(3) Securities classified as fair value through other comprehensive income (FVTOCI) are measured using fair value. Interest income is recognized in the statements of profit or loss and other comprehensive income using the effective interest method. Foreign exchange gains or losses on marketable securities are recognized in the statements of profit or loss and other comprehensive income. Other fair value changes are recognized directly in equity until the securities are sold or impaired, whereby the cumulative gains and losses previously recognized in equity are recognized in the statement of profit or loss and other comprehensive income.

h. Securities purchased under agreement to resell

Securities purchased under agreement to resell are presented as financial assets in the statement of financial position, at the net resale price of unamortized interest and net of allowance for impairment losses.

The difference between the purchase price and the resale price is treated as unearned interest income (unamortized) and recognized as income over the period starting from when those securities are purchased until they are resold using effective interest rate.

Securities purchased under agreement to resell are classified as amortized cost.

i. Loans

Loans represent the lending of money or equivalent receivables, under contract or borrowing and lending commitment with debtors, whereby the debtors are required to repay their debts with interest after a specified period of time.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Kredit yang diberikan (lanjutan)

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan. Pelunasan kemudian atas kredit yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

j. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *Letter of Credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep *(accepting bank)*.

Tagihan akseptasi dinyatakan sebesar biaya perolehan diamortisasi dan disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

i. Loans (continued)

Loans are initially measured at fair value plus transaction costs that are directly attributable and is the additional costs to obtain the financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses.

Loans are classified as amortized cost.

Restructured loans are stated at the lower of carrying value on the date of restructuring or net present value of the total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognized in the statement of profit or loss and other comprehensive income. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest income, in accordance with the restructuring scheme.

Loans are written-off when there are no realistic prospect of future recovery and all collateral have been realized or have been foreclosed. When loans are deemed uncollectibe, it is written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses in the statements of financial position. Recoveries of loans written-off in the previous years are recorded as operating income other than interest.

j. Acceptances receivable and payable

Acceptances receivable and payable represent Letter of Credit (L/C) and Domestic Documentary Letters of Credit transactions that have been accepted by the accepting bank.

Acceptances receivable are stated at amortized cost and presented as net of allowance for impairment losses.

Acceptances payable are classified as financial liabilities measured at amortized cost.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna, dan liabilitas sewa serta aset tidak berwujud

Aset tetap

Aset tetap pada awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Tanah dan bangunan awalnya dinyatakan sebesar biaya perolehan. Setelah pengakuan awal, tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan

Setelah pengakuan awal, aset tetap kecuali tanah dan bangunan dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai. Bangunan menggunakan nilai revaluasian dikurangi akumulasi penyusutan sedangkan tanah tidak disusutkan

Tanah dan bangunan awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets, and lease liabilities and intangible assets

Premises and equipments

Premises and equipments are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Land and building are initially stated at acquisition cost. Subsequent to initial recognition, land and building are measured at fair value at the revaluation date less any accumulated impairment losses after the revaluation date. Valuation of land and building are performed by appraisers with professional qualifications, and is conducted periodically to ensure that the carrying amount does not differ materially from its fair value at the end of the reporting period

Subsequent to initial recognition, premises and equipments except for land and building are carried at cost less any subsequent accumulated depreciation and impairment losses. Building using revaluation value and depreciated, while land not depreciated

Land and building are initially stated at acquisition cost and not depreciated. Subsequent to initial recognition, land and building are measured at fair value at the revaluation date less any accumulated impairment losses after the revaluation date. Valuation of land and building are performed by appraisers with professional qualifications, and is conducted periodically to ensure that the carrying amount does not differ materially from its fair value at the end of the reporting period.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna, dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif maka perlu dilakukan revaluasi setiap 3 (tiga) tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "surplus revaluasi aset tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Aset tetap yang diperoleh dalam pertukaran aset non-moneter atau kombinasi aset moneter dan non-moneter diukur pada nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial; atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan bermotor	5	*Motor vehicles*
Perlengkapan dan peralatan kantor	5	*Office furniture and equipment*

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets, and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

If the fair value of the revalued asset experiences significant and fluctuating changes, it has to be revalued annually, whereas if the fair value of the revalued asset does not experience significant and fluctuating changes, it has to be revalued once every 3 (three) years.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus of fixed assets" and presented in other comprehensive income. However, the increase is recognized in profit or loss, to the extent of the amount of impairment of the same assets due to revaluation previously recognized in profit or loss. A decrease in the carrying amount arising from the revaluation is recognized in profit or loss.

Premises and equipments acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

(i) the exchange transaction lacks commercial substance; or
(ii) neither the fair value of the assets received nor the assets given up can be measured reliably.

Depreciation of an asset starts when it is ready to use and is computed using the straight-line method based on the estimated economic useful lives of the assets as follows:

The carrying amounts of premises and equipments are reviewed for impairment and probability of impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomik masa depan yang diekspektasikan dari penggunaan maupun pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan tersebut dimasukkan kedalam laba rugi untuk tahun dimana penghentian pengakuan tersebut dilakukan.

Nilai residu, umur manfaat, dan metode penyusutan dievaluasi setiap akhir tahun dan disesuaikan secara prospektif, jika diperlukan.

Jika biaya perolehan tanah termasuk biaya pembongkaran, pemindahan dan restorasi lokasi, serta manfaat yang diperoleh dari pembongkaran, pemindahan dan pemugaran tersebut terbatas, maka biaya tersebut disusutkan selama periode manfaat yang diperolehnya. Dalam beberapa kasus, tanah itu sendiri memiliki umur manfaat yang terbatas, dalam hal ini, tanah tersebut disusutkan dengan cara yang mencerminkan manfaat yang diperoleh dari tanah tersebut.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "surplus revaluasi aset tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan bagi Bank manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

The carrying amount of an item of premises and equipments is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset is directly included in the profit or loss when the item is derecognized.

The asset residual value, useful life, and depreciation method are evaluated at each year end and adjusted prospectively, if necessary.

If the cost of land includes the costs of site dismantlement, removal and restoration, and the benefits from the site dismantlement, removal and restoration is limited, that cost is depreciated over the period of benefits obtained. In some cases, the land itself may have a limited useful life, in which case it is depreciated in a manner that reflects the benefits to be derived from it.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus arising from Premises and Equipment" and presented in other comprehensive income. However, the increase is recognized in profit or loss, to the extent of the amount of impairment of the same assets due to revaluation previously recognized in profit or loss. A decrease in the carrying amount arising from the revaluation is recognized in profit or loss.

Repairs and maintenance are taken to the profit or loss when these are incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related premises and equipment when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha (HGU), Hak Guna Bangunan (HGB) dan Hak Pakai (HP) ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

Aset hak guna dan liabilitas sewa

Suatu sewa diklasifikasikan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa diklasifikasikan sebagai sewa operasi jika sewa tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Bank menerapkan PSAK 116 (Sebelumnya PSAK 73) tentang "Sewa" untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait, dengan 2 (dua) pengecualian, yaitu sewa dengan aset bernilai rendah dan sewa jangka pendek.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of the fixed asset constructions. The accumulated costs will be reclassified to the appropriate "Premises and Equipments" account when the construction is completed and the assets are ready for their intended use. Assets under construction are not depreciated as these are not yet available for use.

The legal cost of land rights in the form of Business Usage Rights (Hak Guna Usaha or HGU), Building Usage Right (Hak Guna Bangunan or HGB) and Usage Rights (Hak Pakai or HP) when the land was initially acquired are recognized as part of the cost of the land under the "Premises and Equipments". The cost of processing the legal extension or renewal of land rights is recognized as an intangible asset and is amortized over the term of the legal rights or the economic life of the land, whichever is shorter.

Right-of-use assets and lease liabilities

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incidental to the ownership of the asset. A lease is classified as an operating lease if it does not transfer substantially all the risks and rewards incidental to the ownership of the asset.

The Bank applied SFAS 116 (Previously SFAS 73) on "Leases" for all leases by recognizing right-of-use assets and related liabilities, with 2 (two) exceptions, namely leases of low-value assets and short-term leases.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Pada tanggal insepsi suatu kontrak, Bank menilai apakah suatu kontrak mengandung sewa, yaitu bila kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasian, Bank menilai apakah:

- Kontrak melibatkan penggunaan suatu aset identifikasian;
- Bank memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- Bank memiliki hak untuk mengendalikan aset identifikasian dalam bentuk:
  a. Bank memiliki hak untuk mengoperasikan aset.
  b. Bank mempunyai hak untuk menetapkan tujuan apa aset akan digunakan.

Pada tanggal insepsi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- Pembayaran lunas dimuka.
- Pembayaran angsuran tetap.
- Pembayaran angsuran sewa berubah yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*.

Bank mengakui aset hak-guna dan liabilitas sewa pada tanggal permulaan sewa (yaitu tanggal aset pendasar tersedia untuk digunakan). Aset hak-guna diukur pada harga perolehan, dikurangi akumulasi penyusutan dan penurunan nilai, serta disesuaikan dengan pengukuran kembali liabilitas sewa. Biaya perolehan aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang terjadi, dan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan dikurangi setiap insentif sewa yang diterima.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

At the inception date of a contract, the Bank assesses whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract provides the right to control an identifying asset, the Bank assesses whether:

- *Contracts involve the use of an identifying asset;*
- *The Bank has the right to obtain substantially all economic benefits from the use of assets during the period of use; and*
- *The Bank has the right to control identification assets in the form of:*
  a. The bank has the right to operate the assets.
  b. The bank has the right to determine the purpose for which the assets will be used.

At the inception date or at the time of revaluation of a contract containing a lease component, the Bank allocates the fee in the contract to each component of the lease based on the relative separate prices of the lease component.

Lease payments that are included in the measurement of lease obligations consist of:

- *Payment in full in advance.*
- *Fixed installment payments.*
- *The rental installment payment changes that depends on the fluctuation of the rental payment determined by the counterpart.*

The Bank recognizes right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognized, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Setelah tanggal permulaan, aset hak-guna diukur dengan model biaya. Aset hak-guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Bunga inkremental sewa mengacu pada tingkat suku bunga obligasi pemerintah.

Sewa jangka pendek dengan durasi kurang dari 12 (dua belas) bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 116 (Sebelumnya PSAK 73). Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini disajikan pada beban umum dan administrasi dalam laporan laba rugi.

Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank, yang bukan merupakan bagian integral dari perangkat keras yang terkait.

Aset tidak berwujud diakui jika, atau hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Aset takberwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis selama 5 (lima) tahun, dimulai dari pada saat aset takberwujud tersebut siap untuk digunakan sesuai dengan maksud penggunaannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

After the inception date, the right-of-use assets are measured using the cost model. Right-of-use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted with remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest method. Lease incremental interest rate refers to the interest rates on government bonds.

Short-term leases with a duration less than 12 (twelve) months and leases with low value assets, as well as elements of such leases, partially or entirely do not apply the recognition principles stipulated by SFAS 116 (Previously SFAS 73). The Bank will recognize lease payments on a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income. These expenses are presented under general and administrative expenses in the income statement.

Intangible assets

Intangible assets consist of software purchased by the Bank that is not an integral part of a related hardware.

Intangible assets are recognized if, and only if, when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Intangible assets are stated at cost less accumulated amortization and accumulated impairment losses.

Amortization is recognized in profit or loss using the straight line method based on the estimated useful life of 5 (five) years, starting when the intangible assets are ready to be used in accordance with the intended use.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Nilai residu, umur manfaat, dan metode amortisasi ditelaah setiap akhir tahun dan disesuaikan, jika diperlukan.

Aset tidak berwujud dihentikan pengakuannya pada saat pelepasan (yaitu, pada tanggal penerima memperoleh kendali) atau ketika tidak ada manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara hasil pelepasan neto dan jumlah tercatat aset) dimasukkan dalam laporan laba rugi.

l. Penurunan nilai aset non-keuangan

Pada setiap tanggal pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian tahunan atas penurunan nilai aset tertentu (yaitu aset takberwujud dengan umur manfaat tidak terbatas, aset takberwujud yang belum dapat digunakan, atau *goodwill* yang diperoleh dalam suatu kombinasi bisnis) diperlukan, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Jika nilai tercatat aset atau UPK lebih besar daripada jumlah terpulihkannya, maka aset tersebut dipertimbangkan mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

The residual value, useful life, and amortization method are reviewed at the end of each year and adjusted, if necessary.

An intangible asset is derecognized upon disposal (i.e., at the date the recipient obtains control) or when no future economic benefits are expected from its use or disposal. Any gain or loss arising upon derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss.

l. Impairment of non-financial assets

The Bank assesses at each reporting date whether there is an indication that an asset may be impaired. If such indication exists, or when annual impairment testing for an asset (i.e. an intangible asset with an indefinite useful life, an intangible asset not yet available for use, or goodwill acquired in a business combination) is required, Bank will make an estimation of the asset's recoverable amount.

An asset's recoverable amount for individual asset is the higher of an asset's or Cash Generating Unit (CGU)'s fair value less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is recorded to its recoverable amount.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

l. Penurunan nilai aset non-keuangan (lanjutan)

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laba rugi sebagai "rugi penurunan nilai" sesuai dengan kategori biaya yang konsisten dengan fungsi dari aset yang diturunkan nilainya. Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 113 (Sebelumnya PSAK 68) tentang "Pengukuran Nilai Wajar" (Catatan 2b).

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

m. Agunan yang diambil alih

Agunan yang diambil alih sehubungan dengan penyelesaian kredit diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam diatas nilai dari agunan yang diambil alih, dibebankan sebagai penyisihan penghapusan aset pada tahun berjalan.

Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Bank mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

l. Impairment of non-financial assets (continued)

Impairment losses of continuing operations are recognized in the statement of profit or loss as "impairment losses" in those expense categories consistent with the functions of the impaired asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 113 (Previously SFAS 68) on "Fair Value Measurements" (Note 2b).

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants would use the asset in its highest and best use.

Impairment losses of continuing operations, if any, are recognized in the statement of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

m. Foreclosed collaterals

Foreclosed collaterals acquired in settlement of loans are recognized at their net realizable values or stated at their carrying amount of loans, whichever is lower. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. The excess of loan balances which has not been paid by debtors over the value of foreclosed collaterals is charged to allowance for possible losses or loans in the current year.

The difference between the value of the foreclosed collateral and the proceeds from the sale is recognized as a gain or loss at the time of sale of the collateral.

The Bank regularly evaluates the value of foreclosed collaterals. The allowance are provided based on the impairment of foreclosed collaterals.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Agunan yang diambil alih (lanjutan)

Beban perbaikan *(reconditioning cost)* yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

n. Biaya dibayar di muka

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus *(straight-line method).*

o. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya.

Liabilitas segera diklasifikasikan sebagai liabilitas keuangan dan dihitung berdasarkan biaya perolehan diamortisasi.

p. Simpanan dan simpanan dari bank lain

Giro merupakan simpanan nasabah yang penarikannya dapat dilakukan setiap saat menggunakan cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai perjanjian antara penyimpan dengan Bank.

Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lokal lain, dalam bentuk tabungan dan deposito berjangka serta dinyatakan sesuai dengan jumlah liabilitas terhadap bank tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

m. Foreclosed collaterals (continued)

Reconditioning costs that occur after collateral foreclosed are capitalized to its account.

n. Prepaid expenses

Prepaid expenses are amortized over their useful lives using the straight-line method.

o. Liabilities due immediately

Liabilities due immediately represent the liability of the Bank to external parties which by nature should be paid immediately in accordance with the requirements in the agreement which have been previously determined.

Liabilities due immediately are classified as financial liabilities and are recorded at amortized cost.

p. Deposits and deposits from other banks

Demand deposits represent funds deposited by customers which can be withdrawn any time by using a cheque, or through transfer with a bank draft or other forms of payment order. These demand deposits are stated at the amount due to the account holder.

Saving deposits represent customers' funds which the depositors are entitled to withdraw under certain agreed conditions. Saving deposits are stated at the amount due to the account holders.

Time deposits represent funds deposited by customers that can be withdrawn only at a certain point of time as stated in the contract between the depositor and the Bank.

Time deposits are recorded at the nominal amount stated in the deposit certificate or at the amount stated in the agreement.

Deposits from other banks consist of liabilities to other domestic banks, in the form of saving deposits and time deposits and stated at the amount due to banks.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Simpanan dan simpanan bank lain (lanjutan)

Simpanan dan simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dikurangkan dari jumlah simpanan yang diterima.

q. Provisi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

r. Pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

p. Deposits and deposits from other banks (continued)

Deposits and deposits from other banks are classified as financial liabilities measured at amortized cost using effective interest rate method. Incremental costs directly attributable to the acquisition of deposits are deducted from the amount of deposits.

q. Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

r. Interest income and expense

Interest income and expense for all interest-bearing financial instruments are recognized in the statement of profit or loss using the effective interest rate method.

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Pendapatan dan beban bunga (lanjutan)

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain diterima oleh para pihak dalam kontrak yang merupakan bagian tidak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga efektif yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

s. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

t. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non moneter lainnya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

r. Interest income and expense (continued)

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses.

This calculation includes all commissions, fees and other forms received by the parties in the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

If a financial asset or group of similar financial assets has decreased its value as a result of impairment losses, interest income subsequently obtained is recognized based on the effective interest rate used to discount future cash flows in calculating impairment losses.

s. Fees and commissions

Fees and commissions directly related to lending activities, or fees and commissions income which relates to a specific period, are amortized over the term of the contract using the effective interest rate method and classified as part of interest income in the statement of profit or loss and other comprehensive income.

Fees and commissions which are not directly related to lending activities, or to a specific period, and/or related to a service rendered, are recognized as income at the time of the transactions and recorded in other operating income.

t. Employee benefits

Short-term employee benefits

Short-term employee benefits such as salaries, social security contributions, short-term leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut dan pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya seperti cuti besar dan penghargaan masa kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan Bank dan peraturan yang berlaku.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya diestimasi dengan menggunakan perhitungan aktuarial metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial.
(ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali, terdiri atas keuntungan dan kerugian aktuarial, segera diakui pada laporan posisi keuangan konsolidasian dengan pengaruh langsung didebit atau dikreditkan kepada saldo laba melalui penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

t. Employee benefits (continued)

Defined benefit plan and other long-term employee benefits

The contribution is accrued and recognized as expense when services have been rendered by qualified employees and actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

The post-employment benefits and other long-term employee benefits such as grand leaves and gratuity for services are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are determined based on Bank's regulations and applicable regulations.

The post-employment benefits and other long-term employee benefits are estimated using actuarial calculations using the Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

(i) Actuarial gains and losses.
(ii) Return on plan assets, excluding amounts that included in net interest on liabilities (assets).
(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurements, comprising of actuarial gains and losses, are recognized immediately in the consolidated statement of financial position with a corresponding debit or credit to retained earnings through other comprehensive income in the period in which they occur. Re-measurements are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current period statement of profit or loss and other comprehensive income.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amendemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

u. Laba per lembar saham

Laba per saham dihitung berdasarkan rata-rata tertimbang jumlah saham yang beredar selama periode yang bersangkutan.

Perusahaan tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2024 dan 2023.

v. Transaksi dan saldo dalam mata uang asing

Bank menyelenggarakan catatan akuntansinya dalam Rupiah. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *spot Reuters* pada pukul 16:00 WIB (Waktu Indonesia Bagian Barat).

Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut (Rupiah penuh):

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

t. Employee benefits (continued)

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

u. Earnings per share

Earnings per share is computed based on the weighted average number of issued and fully paid shares during the period.

The Company has no outstanding dilutive potential ordinary shares as of December 31, 2024 and 2023.

v. Foreign currency transactions and balances

The Bank maintains its accounting records in Indonesian Rupiah. Transactions in foreign currencies are recorded at the prevailing exchange rates in effect on the date of the transactions. At statements of financial position dates, all monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the Reuters spot rates at 16:00 WIB (Western Indonesian Time).

The resulting gains or losses from the translation of monetary assets and liabilities in foreign currencies are recognized in the statement of profit or loss and other comprehensive income for the current year.

As of December 31, 2024 and 2023, the exchange rates used in translating foreign currency amounts into Rupiah are as follows (full Rupiah):

	***December 31,* 2024**	***December 31,* 2023**	
Euro Eropa	16.758,12	17.038,32	*European Euro*
Dolar Amerika Serikat	16.095,00	15.397,00	*United States Dollar*
Dolar Singapura	11.844,58	11.676,34	*Singaporean Dollar*
Dolar Australia	10.013,51	10.520,77	*Australian Dollar*
Yen Jepang	103,03	108,88	*Japanese Yen*
Renminbi	2.204,99	2.170,06	*Renminbi*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Perpajakan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang dapat dikurangkan dan akumulasi rugi fiskal yang belum dikompensasi, bila kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dan rugi pajak belum dikompensasi, dapat dimanfaatkan, kecuali:

i) jika aset pajak tangguhan timbul dari pengakuan awal aset atau liabilitas dalam transaksi yang bukan transaksi kombinasi bisnis dan tidak mempengaruhi laba akuntansi maupun laba kena pajak/rugi pajak; atau

ii) dari perbedaan temporer yang dapat dikurangkan atas investasi pada entitas anak, aset pajak tangguhan hanya diakui bila besar kemungkinannya bahwa beda temporer itu tidak akan dibalik dalam waktu dekat dan laba kena pajak dapat dikompensasi dengan beda temporer tersebut.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan diturunkan apabila laba kena pajak mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Aset pajak tangguhan yang tidak diakui ditinjau ulang pada setiap tanggal pelaporan dan akan diakui apabila besar kemungkinan bahwa laba kena pajak pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diperkirakan akan berlaku pada tahun saat aset dipulihkan atau liabilitas diselesaikan berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau yang secara substantif telah berlaku pada tanggal pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized for all deductible temporary differences and carry forward of unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, and the carry forward of unused tax losses can be utilized, except:

i) where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; or
ii) in respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the benefit of that deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply on the year when the asset is realized or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted as at reporting date.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Perpajakan (lanjutan)

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap kewajiban perpajakan diakui pada saat penetapan pajak diterima atau jika Bank mengajukan keberatan, pada saat keputusan atas keberatan telah ditetapkan.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

x. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari Bank yang terlibat dalam menyediakan produk tertentu yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional dan keuangan yaitu Direksi.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen operasi) yang terbagi atas kelompok Bank, Konsumer, *Treasury,* dan lainnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation (continued)

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

Assets and liabilities of deferred and current tax are offset when there is a legally enforceable right to offset.

x. Segment information

A segment is a distinguishable component of the business unit that is engaged in providing certain products which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

The Bank presents operating segment based on Bank's internal report that is presented to the Board of Directors as the operational and financial decision maker.

The Bank has identified and disclosed financial information based on main business (operating segment) classified into Banking, Consumer, Treasury, and others.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Perubahan kebijakan akuntansi dan pengungkapan

Bank menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2024, termasuk standar yang direvisi berikut ini yang mempengaruhi laporan keuangan Bank:

- Nomenklatur Standar Akuntansi Keuangan

  Nomenklatur revisian diatur ulang dan diubah sebagaimana yang dipublikasikan oleh DSAK IAI untuk periode keuangan yang dimulai pada dan setelah tanggal 1 Januari 2024.

- Amandemen PSAK 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

  Amandemen ini menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

- Amendemen PSAK 207 dan PSAK 107: Pengaturan Pembiayaan Pemasok

  Amandemen ini mengklarifikasi karakteristik pengaturan pembiayaan pemasok dan mensyaratkan pengungkapan tambahan atas pengaturan pembiayaan pemasok tersebut. Persyaratan pengungkapan dalam amandemen ini dimaksudkan untuk membantu pengguna laporan keuangan dalam memahami dampak pengaturan pembiayaan pemasok terhadap liabilitas, arus kas, dan eksposur terhadap risiko likuiditas suatu entitas.

  Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

y. Changes in accounting policies and disclosures

Bank made first time adoption of all the new and/or revised standards effective for the periods beginning on or after January 1, 2024, including the following revised standards that have affected the consolidated financial statements of the Bank:

- *Financial Accounting Standards Nomenclature*

  The revised nomenclature is reordered and amended based on those as published by DSAK IAI for financial periods beginning on and after January 1, 2024.

- *Amendment of PSAK 116: Lease liability in a Sale and Leaseback*

  The amendment specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.

- *Amendments to PSAK 207 and SAK 107: Supplier Finance Arrangements*

  The amendments to PSAK 207 and PSAK 107 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk.

  The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI

Dalam penerapan kebijakan akuntansi Bank, yang dijelaskan dalam Catatan 2, penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi, pada akhir periode pelaporan.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas yang terpengaruh pada periode pelaporan berikutnya.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan:

Kelangsungan usaha

Manajemen Bank telah melakukan penilaian terhadap kemampuan Bank untuk mempertahankan kelangsungan usaha dan menilai keyakinan bahwa Bank memiliki sumber daya untuk melanjutkan bisnis di masa mendatang.

Selain itu, manajemen menilai tidak adanya ketidakpastian material yang dapat menimbulkan keraguan signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan usahanya. Oleh karena itu, laporan keuangan dilanjutkan untuk disusun atas basis kelangsungan usaha.

Nilai wajar atas instrumen keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Bank's accounting policies, which are described in Note 2, the preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reporting amounts of revenues, expenses, assets and liabilities, and the disclosures of contongent liabilities, at the end of the reporting periods.

Uncertainty about these assumptions and estimates could result in outcomes that may require material adjustments to the carrying amounts of the assets and liabilities affected in future periods.

Judgments

The following judgments are made by management in the process of applying the Bank's accounting policies and that have the most significant effects on the amounts recognized in the financial statements:

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared in a going concern basis.

Fair value of financial instruments

All assets and liabilities in which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the assets and liabilities, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the assets and liabilities.*

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi

Di bawah ini adalah asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Cadangan kerugian penurunan nilai kredit yang diberikan

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu:

a. Individual, dilakukan untuk jumlah aset keuangan yang melebihi ambang batas (*threshold*) tertentu dan aset keuangan yang memiliki bukti objektif penurunan nilai yang telah teridentifikasi secara terpisah pada tanggal laporan posisi keuangan. Kerugian penurunan nilai adalah selisih antara nilai tercatat dan nilai kini dari estimasi terbaik atas arus kas masa depan dan realisasi agunan pada tingkat suku bunga efektif awal dari aset keuangan tersebut.

   Estimasi ini dilakukan dengan mempertimbangkan kapasitas utang dan fleksibilitas keuangan debitur, kualitas pendapatan debitur, jumlah dan sumber arus kas, industri di mana debitur beroperasi, dan nilai realisasi agunan. Estimasi jumlah dan waktu pemulihan masa depan akan membutuhkan banyak pertimbangan. Jumlah penerimaan tergantung pada kinerja debitur pada masa mendatang dan nilai agunan, keduanya akan dipengaruhi oleh kondisi ekonomi di masa depan, di samping itu agunan mungkin tidak mudah dijual. Nilai aktual arus kas masa depan dan tanggal penerimaan mungkin berbeda dari estimasi tersebut dan akibatnya kerugian aktual yang terjadi mungkin berbeda dengan yang diakui dalam laporan keuangan.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions

Below are the key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period that may have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

Allowance for impairment losses on loans

The Bank performs assessment of the impairment amounts in two ways, namely:

a. Individually, made to the amount of financial assets that exceed certain threshold and to certain financial assets that have objective evidence that impairment has been identified separately on the date of the statement of financial position. Impairment loss is the difference between the carrying amount and the present value of the best estimated future cash flows and realization of collateral at the initial effective interest rates of financial assets.

The estimates are made by considering the debt capacity and financial flexibility of the debtor, debtor's earnings quality, quantity and source of cash flows, industry in which the debtor operates, and realizable value of collateral. Estimating the amount and timing of future recovery will require a lot of considerations. The amount of revenue depends on the performance of the debtor in the future and the value of collateral, both of which will be affected by future economic conditions, in addition to the fact that the collateral may not be easily sold. The actual value and date of receipt of future cash flows may differ from the estimates and as a result, actual loss which occurs may be different from the amount recognized in the financial statements.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu (lanjutan):

b. Kolektif, dilakukan untuk jumlah aset keuangan yang tidak melebihi ambang batas (*threshold*) tertentu, tidak memiliki bukti objektif penurunan nilai dan aset keuangan yang memiliki bukti objektif penurunan nilai, namun belum diidentifikasi secara terpisah pada tanggal laporan posisi keuangan.

Bank menelaah aset keuangan mereka pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan pada biaya diamortisasi yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit selain dari aset keuangan pada nilai wajar melalui laba rugi. Bank menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, kesulitan keuangan debitur, penurunan kualitas kredit; dan

ii. Penentuan umur kredit ekspektasian yang mencerminkan:
   - Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil; dan
   - Nilai waktu dari uang.

Pada setiap tanggal pelaporan, Bank menghitung kerugian kredit ekspektasian. Jika terjadi kenaikan risiko kredit yang signifikan sejak pengakuan awal maka estimasi kerugian kredit ekspektasian akan dihitung sepanjang umur kontrak.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (continued)

Allowance for impairment losses on loans (continued)

The Bank performs assessment of the impairment amounts in two ways, namely (continued):

b. Collectively, made to the amount of financial assets that do not exceed certain threshold, and do not have objective evidence of impairment, and to the financial assets that have objective evidence of impairment, but has not been identified separately on the date of statement of financial position.

The Bank reviews its financial assets at fair value through other comprehensive income and financial assets at amortized cost which require to recognize the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. The Bank incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

In carrying out the impairment review, the following management's judgments are required:

i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and

ii. Determination of expected credit life that reflect:

   - *An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes; and*
   - *The time value of money.*

At reporting date, the Bank calculates expected credit loss. If there is a significant increase in credit risk since initial recognition, the estimated expected credit loss will be calculated throughout the life of the contract.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Kerugian kredit ekspektasian merupakan estimasi probabilitas tertimbang dari kerugian kredit (yaitu nilai kini dari seluruh kekurangan kas) selama perkiraan umur instrumen keuangan. Kekurangan kas adalah selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan permodelan kerugian masa depan.

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap

Aset tetap milik Bank dalam bentuk tanah dan bangunan diukur berdasarkan nilai wajarnya. Bank menggunakan jasa penilai independen yang terdaftar di OJK untuk mengestimasi nilai aset tetap berdasarkan pendekatan data pasar, pendekatan pendapatan dan pendekatan biaya. Informasi mengenai penilai independen dan cara penentuan nilai wajar masing-masing dijelaskan dalam Catatan 12 dan 34.

Masa manfaat setiap aset tetap Bank ditentukan berdasarkan kegunaan yang diharapkan dari aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal dan pengalaman atas aset sejenis.

Masa manfaat setiap aset ditinjau secara periodik dan disesuaikan apabila prakiraan berbeda dengan estimasi sebelumnya karena keausan, keusangan teknis dan komersial, hukum atau keterbatasan lainnya atas pemakaian aset. Namun terdapat kemungkinan bahwa hasil operasi di masa mendatang dapat dipengaruhi secara signifikan oleh perubahan atas jumlah serta periode pencatatan biaya yang diakibatkan karena perubahan faktor yang disebutkan di atas.

Perubahan masa manfaat aset tetap dapat mempengaruhi jumlah biaya penyusutan yang diakui dan penurunan nilai tercatat aset tersebut.

Nilai tercatat aset tetap diungkapkan dalam Catatan 12.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (continued)

Allowance for impairment losses on loans (continued)

Expected credit losses are estimated weighted probabilities of credit losses (is the present value of all cash shortages) over the estimated life of the financial instrument. Cash shortages are the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows that are expected to be received by the Bank.

Calculation of allowance for impairment losses on financial assets assessed collectively are grouped based on similar credit risk characteristics and taking into account the loan segmentation based on future loss model.

Fair value measurement and estimated useful life of fixed assets

Fixed assets in the form of land and buildings owned by the Bank are measured based on its fair value. The Bank used an independent appraiser registered in OJK to estimate the value of fixed assets based on market data approach, income approach and cost approach. Information regarding independent appraiser and valuation method to determine its fair value are described in Notes 12 and 34, respectively.

The useful life of each item of the Bank's fixed assets is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on internal technical evaluation and experience with similar assets.

The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the asset. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

A change in the estimated useful life of any item of fixed assets would affect the recorded depreciation expense and decrease in the carrying values of these assets.

The carrying amounts of fixed assets are disclosed in Note 12.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Liabilitas imbalan kerja

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi nilai tercatat atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto dan tingkat kenaikan gaji. Adanya perubahan pada asumsi ini akan mempengaruhi jumlah tercatat kewajiban pensiun. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang sesuai, Bank mempertimbangkan tingkat suku bunga atas obligasi pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Pajak penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal.

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Penjelasan lebih rinci diungkapkan dalam Catatan 2w dan 26.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (continued)

Employee benefits

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

The assumptions used in determining the net cost (income) for employee benefits include the discount rate and the rate of increase in salaries. Any changes in these assumptions will have an impact on the carrying amount of pension obligation. The Bank determines the appropriate discount rate at the end of each year. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Bank considers the interest rates of government bonds that have terms to maturity approximating the terms of the related employee benefit liability.

Income tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business.

The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Further details are disclosed in Notes 2w and 26.

4. KAS / *4. CASH*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Rupiah	44.934	43.266	*Rupiah*
Valuta asing (Catatan 31)	694	497	*Foreign currencies (Note 31)*
Total	**45.628**	**43.763**	***Total***

Saldo kas termasuk uang pada mesin ATM (Anjungan Tunai Mandiri) sejumlah Rp7.475 dan Rp7.698 masing-masing pada tanggal 31 Desember 2024 dan 2023.

Cash includes cash in ATM (Automated Teller Machines) amounting to Rp7,475 and Rp7,698 as of December 31, 2024 and 2023, respectively.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Rupiah	286.075	390.648	*Rupiah*
Valuta asing (Catatan 31)	86.114	59.361	*Foreign currencies (Note 31)*
Total	**372.189**	**450.009**	***Total***

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

Giro pada bank lain dilakukan kepada pihak ketiga.

The current accounts with other banks are made with third parties.

Rincian giro pada bank lain berdasarkan pihak di mana Bank menempatkan dananya adalah sebagai berikut:

Current accounts with other banks by counterparties are as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Rupiah			*Rupiah*
PT Bank Central Asia Tbk	147	91	*PT Bank Central Asia Tbk*
Subtotal	**147**	**91**	***Subtotal***
Valuta asing (Catatan 31)			*Foreign currencies (Note 31)*
PT Bank Negara Indonesia (Persero) Tbk	348.510	720.177	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	10.333	2.606	*PT Bank Maybank Indonesia Tbk*
PT Bank Central Asia Tbk	8.347	7.787	*PT Bank Central Asia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	5.900	8.164	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	2.855	4.072	*PT Bank Mandiri (Persero) Tbk*
PT Bank OCBC NISP Tbk	1.456	1.390	*PT Bank OCBC NISP Tbk*
PT Bank CIMB Niaga Tbk	803	944	*PT Bank CIMB Niaga Tbk*
PT Bank of China	221	-	*PT Bank of China*
Mizuho Corporate Bank, Tokyo	182	80	*Mizuho Corporate Bank, Tokyo*
Subtotal	**378.607**	**745.220**	*Subtotal*
Total	**378.754**	**745.311**	*Total*
Cadangan kerugian penurunan nilai	(85)	(100)	*Allowance for impairment losses*
Neto	**378.669**	**745.211**	***Net***

6. GIRO PADA BANK LAIN (lanjutan)

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Rincian giro pada bank lain berdasarkan mata uang adalah sebagai berikut:

The current account with other banks based on currency are as follows:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Dolar Amerika Serikat	375.118	742.000	*United States Dollar*
Dolar Singapura	2.163	2.094	*Singapore Dollar*
Euro Eropa	803	944	*Europe Euro*
Renminbi	221	-	*Renminbi*
Yen Jepang	182	80	*Japanese Yen*
Rupiah	147	91	*Rupiah*
Dolar Australia	120	102	*Australian Dollar*
Total	378.754	745.311	*Total*
Cadangan kerugian penurunan nilai	(85)	(100)	*Allowance for impairment losses*
Neto	**378.669**	**745.211**	***Net***

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying amount are as follows:

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
31 Desember 2022	**1.472.360**	**-**	**-**	**1.472.360**	***December 31, 2022***
Pengukuran kembali bersih nilai tercatat	(718.865)	-	-	(718.865)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(8.184)	-	-	(8.184)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2023	**745.311**	**-**	**-**	**745.311**	***December 31, 2023***
Pengukuran kembali bersih nilai tercatat	(350.499)	-	-	(350.499)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	221	-	-	221	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(10)	-	-	(10)	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(16.269)	-	-	(16.269)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2024	**378.754**	**-**	**-**	**378.754**	***December 31, 2024***

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut:

The movements in the allowance for impairment losses on current accounts with other banks are as follows:

	Stage 1	***Stage 2***	***Stage 3***	**Total**	
31 Desember 2022	**778**	**-**	**-**	**778**	***December 31, 2022***
Pengukuran kembali bersih nilai tercatat	(669)	-	-	(669)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(9)	-	-	(9)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2023	**100**	**-**	**-**	**100**	***December 31, 2023***

6. GIRO PADA BANK LAIN (lanjutan)

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut (lanjutan):

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

The movements in the allowance for impairment losses on current accounts with other banks are as follows (continued):

	Stage 1	*Stage 2*	*Stage 3*	Total	
31 Desember 2023	**100**	**-**	**-**	**100**	***December 31, 2023***
Pengukuran kembali bersih nilai tercatat	(11)	-	-	(11)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(4)	-	-	(4)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2024	**85**	**-**	**-**	**85**	***December 31, 2024***

Pada tanggal 31 Desember 2024 dan 2023, giro pada bank lain dilakukan penilaian secara kolektif.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai pada tanggal 31 Desember 2024 dan 2023.

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan dibatasi penggunaannya.

As of December 31, 2024 and 2023, current accounts with other banks are assesed collectively.

The Bank's management believes that allowance for impairment losses provided is adequate as of December 31, 2024 and 2023.

As of December 31, 2024 and 2023, there are no current accounts with other banks used as collateral or restricted.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan pihak di mana dana ditempatkan adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks by types of placements and by counterparties are as follows:

	31 Desember/*December 31*, 2024			
	Jangka waktu/ *Period*	**Tingkat suku bunga efektif/ *Effective interest rate***	***Total***	
Rupiah				*Rupiah*
Deposit Facility				*Deposit Facility*
Bank Indonesia	2 hari/*days*	5,25%	13.998	*Bank Indonesia*
Call Money				*Call Money*
PT Bank OCBC NISP Tbk	2 hari/*days*	6,20%	100.000	*PT Bank OCBC NISP Tbk*
PT Bank Permata Tbk	2 hari/*days*	6,20%	100.000	*PT Bank Permata Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	2 hari/*days*	6,25%	100.000	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Danamon Tbk	2 hari/*days*	6,20%	100.000	*PT Bank Danamon Tbk*
PT Bank Raya Indonesia Tbk	2 hari/*days*	6,20%	80.000	*PT Bank Raya Indonesia Tbk*
			480.000	

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan pihak di mana dana ditempatkan adalah sebagai berikut (lanjutan):

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

Placements with Bank Indonesia and other banks by types of placements and by counterparties are as follows (continued):

31 Desember/*December 31*, 2024

	Jangka waktu/ *Period*	Tingkat suku bunga efektif/ *Effective interest rate*	*Total*	
Valuta asing				*Foreign Currencies*
Deposit Facility				*Deposit Facility*
Bank Indonesia	5 hari/*days*	4,53%	482.850	*Bank Indonesia*
Bank Indonesia	2 hari/*days*	4,43%	321.900	*Bank Indonesia*
			804.750	
Call Money				*Call Money*
PT Bank Rakyat Indonesia (Persero) Tbk	2 hari/*days*	4,57%	96.570	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank OCBC NISP Tbk	2 hari/*days*	4,57%	96.570	*PT Bank OCBC NISP Tbk*
PT Bank ANZ Indonesia	2 hari/*days*	4,59%	96.570	*PT Bank ANZ Indonesia*
PT Bank Pembangunan Daerah Jawa Timur Tbk	2 hari/*days*	4,59%	48.285	*PT Bank Pembangunan Daerah Jawa Timur Tbk*
			337.995	
Total			1.636.743	*Total*
Cadangan kerugian penurunan nilai			(180)	*Allowance for impairment losses*
Neto			**1.636.563**	***Net***

31 Desember/*December 31*, 2023

	Jangka waktu/ *Period*	Tingkat suku bunga efektif/ *Effective interest rate*	*Total*	
Rupiah				*Rupiah*
Deposit Facility				*Deposit Facility*
Bank Indonesia	4 hari/*days*	5,25%	538.922	*Bank Indonesia*
Call Money				*Call Money*
PT Bank Sinarmas	4 hari/*days*	5,80%	50.000	*PT Bank Sinarmas*
PT Bank OCBC NISP Tbk	4 hari/*days*	5,80%	50.000	*PT Bank OCBC NISP Tbk*
PT Bank Sahabat Sampoerna	5 hari/*days*	6,15%	50.000	*PT Bank Sahabat Sampoerna*
PT Bank Permata Tbk	5 hari/*days*	6,15%	50.000	*PT Bank Permata Tbk*
PT Bank Pembangunan Daerah Jawa Timur Tbk	5 hari/*days*	6,10%	50.000	*PT Bank Pembangunan Daerah Jawa Timur Tbk*
PT Bank Ina Perdana Tbk	5 hari/*days*	6,15%	50.000	*PT Bank Ina Perdana Tbk*
			300.000	
Valuta asing				*Foreign Currencies*
Call Money				*Call Money*
PT Bank Maybank Indonesia Tbk	9 hari/*days*	5,30%	92.382	*PT Bank Maybank Indonesia Tbk*
PT Bank ANZ Indonesia	5 hari/*days*	5,45%	76.985	*PT Bank ANZ Indonesia*
PT Bank China Construction	15 hari/*days*	5,65%	76.985	*PT Bank China Construction*
			246.352	
Total			1.085.274	*Total*
Cadangan kerugian penurunan nilai			(337)	*Allowance for impairment losses*
Neto			**1.084.937**	***Net***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Nilai tercatat diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The carrying value of placements with Bank Indonesia and other banks at amortized cost is as follows:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Penempatan pada Bank Indonesia dan bank lain	1.636.743	1.085.274	*Placement with Bank Indonesia and other banks*
Pendapatan bunga yang masih akan diterima (Catatan 15)	384	444	*Accrued interest receivable (Note 15)*
Total	**1.637.127**	**1.085.718**	***Total***

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijadikan agunan oleh Bank.

As of December 31, 2024 and 2023, placements with Bank Indonesia and other banks are not pledged as collateral by the Bank.

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying amount are as follows:

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
31 Desember 2022	**1.174.749**	**-**	**-**	**1.174.749**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	1.085.274	-	-	1.085.274	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(1.174.749)	-	-	(1.174.749)	*Derecognized financial assets*
31 Desember 2023	**1.085.274**	**-**	**-**	**1.085.274**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	1.636.743	-	-	1.636.743	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(1.085.274)	-	-	(1.085.274)	*Derecognized financial assets*
31 Desember 2024	**1.636.743**	**-**	**-**	**1.636.743**	***December 31, 2024***

Perubahan cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The movements in the allowance for impairment losses on placement with Bank Indonesia and other banks are as follows:

	Stage 1	***Stage 2***	***Stage 3***	**Total**	
31 Desember 2022	**16**	**-**	**-**	**16**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	337	-	-	337	*New financial asset issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(16)	-	-	(16)	*Derecognized financial assets*
31 Desember 2023	337	-	-	337	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	180	-	-	180	*New financial asset issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(337)	-	-	(337)	*Derecognized financial assets*
31 Desember 2024	**180**	**-**	**-**	**180**	***December 31, 2024***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Manajemen berpendapat bahwa jumlah kerugian penurunan nilai telah memadai pada tanggal 31 Desember 2024 dan 2023.

Pada tanggal 31 Desember 2024 dan 2023, penempatan pada Bank Indonesia dan bank lain dilakukan penilaian secara kolektif.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

Management believes that the amount of impairment loss is adequate as of December 31, 2024 and 2023, respectively.

As of December 31, 2024 and 2023, placement with Bank Indonesia and other banks are assesed collectively.

8. EFEK-EFEK

Semua efek-efek merupakan efek-efek dari pihak ketiga.

Rincian efek-efek berdasarkan jenis, model bisnis, mata uang, dan penerbit pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

8. SECURITIES

All securities are made with third parties.

Securities classified according to type, business model, currencies and issuers as of December 31, 2024 and 2023 are as follows:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Rupiah			*Rupiah*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Korporasi*)	399.830	124.409	*Corporate Bonds*)
Obligasi Pemerintah Indonesia	280.864	275.149	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	271.632	120.458	*Indonesian Retail Bonds*
Sekuritas Rupiah Bank Indonesia	209.248	-	*Bank Indonesia Rupiah Securities*
Diukur pada biaya perolehan diamortisasi			*Amortized Cost*
Obligasi Ritel Indonesia	476.164	399.640	*Indonesian Retail Bonds*
Obligasi Pemerintah Indonesia	184.252	183.129	*Indonesian Government Bonds*
Obligasi Korporasi	89.999	-	*Corporate Bonds*
Diukur pada nilai wajar melalui laba rugi			*Measured at fair value through profit or loss*
Sekuritas Rupiah Bank Indonesia	252.510	-	*Bank Indonesia Rupiah Securities*
Obligasi Pemerintah Indonesia	96.921	-	*Indonesian Government Bonds*
Reksadana	71.462	15.077	*Mutual Funds*
Obligasi Ritel Indonesia	5.724	916	*Indonesian Retail Bonds*
Subtotal	2.338.606	1.118.778	*Subtotal*
Valuta asing (Catatan 31)			*Foreign currencies (Note 31)*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Pemerintah Indonesia	268.179	145.086	*Indonesian Government Bonds*
Diukur pada biaya perolehan amortisasi			*Amortized Cost*
Obligasi Pemerintah Indonesia	230.582	219.003	*Indonesian Government Bonds*
Subtotal	498.761	364.089	*Subtotal*
Total	**2.837.367**	**1.482.867**	**Total**
Cadangan kerugian penurunan nilai**)	(20)	-	*Allowance for impairment loss***)
Neto	**2.837.347**	**1.482.867**	**Net**

*) Peringkat untuk obligasi korporasi pada tanggal 31 Desember 2024 adalah AA+ dan AAA dari Pefindo.

**) Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sehingga nilai tercatatnya disajikan sebesar nilai wajarnya.

*) *Rating for corporate bonds as of December 31, 2024 are AA+ and AAA from Pefindo.*

**) *Allowance for expected credit losses on securities measured at fair value through other comprehensive income is recorded in other comprehensive income therefore the carrying value is stated at fair value.*

8. EFEK-EFEK (lanjutan) / *8. SECURITIES (continued)*

Kisaran tingkat bunga kontraktual per tahun: / *Range annual contractual interest rates:*

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Rupiah			*Rupiah*
Obligasi Pemerintah Indonesia	4,00 - 8,38%	4,00 - 7,13%	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	4,90 - 6,35%	4,90 - 6,25%	*Indonesian Retail Bonds*
Obligasi Korporasi	5,50 - 6,90%	5,50 - 6,90%	*Corporate Bonds*
Valuta asing			*Foreign currencies*
Obligasi Pemerintah Indonesia	1,50 - 4,75%	1,50 - 4,65%	*Indonesian Government Bonds*

Klasifikasi efek-efek berdasarkan jangka waktu sejak tanggal pembelian hingga tanggal jatuh tempo adalah sebagai berikut: / *Securities classified according to their terms from acquisition date to maturity dates are as follows:*

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Rupiah			*Rupiah*
> 1 - 3 bulan	4.992	-	*> 1 - 3 months*
> 3 - 12 bulan	538.227	109.571	*> 3 - 12 months*
> 1 - 5 tahun	1.500.262	953.659	*> 1 - 5 years*
> 5 tahun	295.125	55.548	*> 5 years*
Subtotal	2.338.606	1.118.778	*Subtotal*
Valuta Asing			*Foreign Currencies*
> 3 - 12 bulan	53.507	-	*> 3 - 12 months*
> 1 - 5 tahun	316.406	272.494	*> 1 - 5 years*
> 5 tahun	128.848	91.595	*> 5 years*
Subtotal	498.761	364.089	*Subtotal*
Total	**2.837.367**	**1.482.867**	***Total***
Cadangan kerugian penurunan nilai	(20)	-	*Allowance for impairment loss*
Neto	**2.837.347**	**1.482.867**	***Net***

Nilai nominal efek yang diukur pada biaya perolehan diamortisasi pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp984.667 dan Rp808.257. Premi yang belum diamortisasi bersih pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp3.670 dan Rp6.485.

Face value of securities measured at amortized cost as of December 31, 2024 and 2023 amounted to Rp984,667 and Rp808,257, respectively. Unamortized net premium as of December 31, 2024 and 2023 amounted to Rp3,670 and Rp6,485, respectively.

8. EFEK-EFEK (lanjutan)

Berikut adalah perubahan nilai tercatat efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023:

8. SECURITIES (continued)

The following are changes in carrying value on securities for the years ended December 31, 2024 and 2023:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Biaya perolehan diamortisasi:					***Amortized cost:***
31 Desember 2022	**1.186.098**	**-**	**-**	**1.186.098**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	179.099	-	-	179.099	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	(32.466)	-	-	(32.466)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(530.959)	-	-	(530.959)	*Derecognized financial assets*
31 Desember 2023	**801.772**	**-**	**-**	**801.772**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	166.200	-	-	166.200	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	13.025	-	-	13.025	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2024	**980.997**	**-**	**-**	**980.997**	***December 31, 2024***

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Nilai wajar melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
31 Desember 2022	**464.689**	**-**	**-**	**464.689**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	510.016	-	-	510.016	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	(73.802)	-	-	(73.802)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(235.801)	-	-	(235.801)	*Derecognized financial assets*
31 Desember 2023	**665.102**	**-**	**-**	**665.102**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	944.889	-	-	944.889	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	55.563	-	-	55.563	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(235.801)	-	-	(235.801)	*Derecognized financial assets*
31 Desember 2024	**1.429.753**	**-**	**-**	**1.429.753**	***December 31, 2024***

8. EFEK-EFEK (lanjutan)

Berikut adalah perubahan cadangan kerugian penurunan nilai efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023:

8. SECURITIES (continued)

The following are changes allowance for impairment losses on securities for the years ended December 31, 2024 and 2023:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Biaya perolehan diamortisasi					***Amortized cost***
31 Desember 2023	**-**	**-**	**-**	**-**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	20	-	-	20	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	-	-	-	-	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*derecognized financial assets*
31 Desember 2024	**20**	**-**	**-**	**20**	***December 31, 2024***

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
Nilai wajar melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
31 Desember 2022	**-**	**-**	**-**	**-**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	17	-	-	17	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	-	-	-	-	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*derecognized financial assets*
31 Desember 2023	**17**	**-**	**-**	**17**	***December 31, 2023***
Aset keuangan baru yang diterbitkan atau dibeli	76	-	-	76	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	4	-	-	4	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(10)	-	-	(10)	*derecognized financial assets*
31 Desember 2024	**87**	**-**	**-**	**87**	***December 31, 2024***

Manajemen berpendapat cadangan kerugian penurunan nilai atas efek-efek dengan klasifikasi biaya perolehan diamortisasi telah memadai pada tanggal 31 Desember 2024 dan cadangan kerugian penurunan nilai atas efek-efek dengan klasifikasi diukur pada nilai wajar melalui penghasilan komprehensif lain telah memadai pada tanggal pada 31 Desember 2024 dan 2023.

Management believes allowance for impairment losses on securities measured at amortized cost is adequate as of December 31, 2024 and allowance for impairment losses on securities measured at fair value through other comprehensive income is adequate as of December 31, 2024 and 2023.

8. EFEK-EFEK (lanjutan)

Rincian perubahan nilai wajar atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

8. *SECURITIES (continued)*

Details of fair value changes of securities measured at fair value through other comprehensive income were as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Saldo awal tahun sebelum pajak penghasilan tangguhan	(6.612)	(10.119)	*Balance at beginning of year before deferred income tax*
Kerugian yang belum direalisasi selama tahun berjalan sebelum pajak penghasilan tangguhan	(10.395)	(1.263)	*Unrealized loss during the year before deferred income tax*
Keuntungan bersih dari penjualan efek-efek	4.221	4.770	*Gain from sales in securities*
Jumlah sebelum pajak tangguhan	(12.786)	(6.612)	*Total before deferred tax*
Pajak tangguhan (Catatan 26)	2.794	1.253	*Deferred tax (Note 26)*
Saldo akhir	**(9.992)**	**(5.359)**	***Ending balance***
Dikurangi:			***Less:***
Cadangan kerugian penurunan nilai	87	17	*Allowance for impairment losses*
Total	**(9.905)**	**(5.342)**	***Total***

Pada tanggal 31 Desember 2024 dan 2023, estimasi cadangan kerugian penurunan nilai efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dalam *Stage* 1 masing-masing sebesar Rp87 dan Rp17.

As of December 31, 2024 and 2023, estimated allowance for impairment losses on marketable securities measured at fair value through other comprehensive income in Stage 1 amounted to Rp87 and Rp17, respectively.

Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sebagai bagian dari ekuitas.

Allowance for impairment losses on marketable securities measured at fair value through other comprehensive income is recorded in other comprehensive income as part of equity.

Keuntungan bersih dari penjualan efek dan reksadana adalah sebagai berikut:

Gains from sales in securities and mutual funds are as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Diukur pada nilai wajar melalui penghasilan komprehensif lain	4.221	4.770	*Measured at fair value through other comprehensive income*
Diukur pada nilai wajar melalui laporan laba rugi	7.724	2.566	*Measured at fair value through profit or loss*
Neto	**11.945**	**7.336**	***Net***

Pendapatan bunga yang masih akan diterima dari efek-efek pada tanggal-tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp17.186 dan Rp8.692.

Accrued interest receivable of securities as of December 31, 2024 and 2023 are Rp17,186 and Rp8,692 respectively.

Pada tanggal 31 Desember 2024 and 2023, tidak terdapat efek-efek yang dijadikan agunan oleh Bank.

As of December 31, 2024 and 2023, the securities are not pledged as collateral by the Bank.

9. EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Semua efek yang dibeli dengan janji dijual kembali dilakukan dengan pihak ketiga.

9. SECURITIES PURCHASED AGREEMENT TO RESELL

All securities purchased under agreement to resell are made with third parties.

			31 Desember/December 31, 2023					
Nasabah/ ***Counterparty***	**Jenis obligasi pemerintah/** ***Type of government bonds***	**Nilai nominal/** ***Nominal amount***	**Tanggal dimulai/** ***Start date***	**Jatuh tempo/** ***Due date***	**Nilai beli/** ***Purchase amount***	**Nilai penjualan kembali/** ***Resale amount***	**Pendapatan bunga yang belum direalisasi/** ***Unrealised interest***	**Nilai tercatat/** ***Carrying value***
Bank Indonesia	VR0034	400.000	27 Des 2023/ *Dec 27, 2023*	3 Jan 2024/ *Jan 3, 2024*	383.053	383.500	128	383.372
Bank Indonesia	VR0034	236.000	29 Des 2023/ *Dec 29, 2023*	5 Jan 2024/ *Jan 5, 2024*	226.110	226.374	151	226.223
Bank Indonesia	VR0046	400.000	28 Des 2023/ *Dec 28, 2023*	4 Jan 2024/ *Jan 4, 2024*	385.108	385.557	192	385.365
Bank Indonesia	VR0042	164.000	29 Des 2023/ *Dec 29, 2023*	5 Jan 2024/ *Jan 5, 2024*	155.629	155.811	104	155.707
Total		**1.200.000**			**1.149.900**	**1.151.242**	**575**	**1.150.667**

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2023 tidak diperlukan.

The Bank's management believes that the allowance for impairment losses as of December 31, 2023 are not required.

Pada tanggal 31 December 2023, tidak terdapat efek yang dibeli dengan janji dijual kembali yang dijadikan agunan oleh Bank.

As of December 31, 2023, there was no security purchased under agreement to resell that is pledged as collateral by the Bank.

10. KREDIT

10. LOANS

Kredit memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*) dan risiko suku bunga atas arus kas (*cash flow interest rate risk*).

Loans are arranged at both fixed and floating interest rates, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

a. Jenis kredit dan mata uang / *a. Type of loans and currencies*

	31 Desember/ ***December 31,*** **2024**	**31 Desember/** ***December 31,*** **2023**	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah			*Rupiah*
Kredit modal kerja	18.623	28.183	*Working capital loans*
Kredit konsumsi	15.059	4.997	*Consumer loans*
Kredit investasi	1.030	1.263	*Investment loans*
Subtotal pihak berelasi	34.712	34.443	*Subtotal related parties*
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
Kredit modal kerja	3.354.967	2.870.214	*Working capital loans*
Kredit konsumsi	942.695	454.725	*Consumer loans*
Kredit investasi	651.259	833.981	*Investment loans*
	4.948.921	4.158.920	

10. KREDIT (lanjutan) / *10. LOANS (continued)*

a. Jenis kredit dan mata uang (lanjutan) / *a. Type of loans and currencies (continued)*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Pihak ketiga (lanjutan)			*Third parties (continued)*
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Kredit modal kerja	36.199	142.409	*Working capital loans*
Subtotal pihak ketiga	4.985.120	4.301.329	*Subtotal third parties*
Total	5.019.832	4.335.772	*Total*
Cadangan kerugian penurunan nilai	(239.701)	(197.817)	*Allowance for impairment losses*
Neto	**4.780.131**	**4.137.955**	***Net***

b. Sektor ekonomi / *b. Economic sector*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Rupiah			*Rupiah*
Industri pengolahan	1.325.381	1.362.940	*Processing industry*
Rumah tangga	953.707	447.666	*Household*
Aktivitas keuangan dan asuransi	649.151	343.697	*Financial and insurance activities*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	420.100	435.763	*Wholesale and retail trade car and motorcycle repair and maintenance*
Pertambangan dan penggalian	364.743	493.165	*Mining and quarrying*
Konstruksi	358.957	294.879	*Construction*
Pengangkutan dan pergudangan	247.621	152.252	*Transportation and warehousing*
Real estat	247.577	287.896	*Real estate*
Pertanian, kehutanan, dan perikanan	226.152	175.302	*Agriculture, foresty, and fishery*
Penyediaan akomodasi dan penyediaan makan minum	62.710	86.803	*Accommodation of food and beverage*
Informasi dan komunikasi	48.633	30.529	*Information and communication*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	37.918	37.808	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Aktivitas jasa lainnya	19.160	25.139	*Other service activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	9.092	2.780	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Bukan lapangan usaha lainnya	4.047	12.056	*Not other business fields*
Aktivitas kesehatan manusia dan aktivitas sosial	3.764	1.270	*Human health activities and social activites*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	2.709	3.011	*Water management, wastewater management, waste management and recycling, and remediation activities*
Kesenian, hiburan, dan rekreasi	1.919	-	*Art, entertainment, and recreation*
Pengadaan listrik, gas, uap/air panas dan udara dingin	205	-	*Procurement of electricity, gas, steam/hot water and cold air*

10. KREDIT (lanjutan) / *10. LOANS (continued)*

b. Sektor ekonomi (lanjutan) / *b. Economic sector (continued)*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Rupiah (lanjutan)			*Rupiah (continued)*
Aktivitas profesional, ilmiah dan teknis	65	44	*Professional, scientific and technical activities*
Pendidikan	22	45	*Education*
Administrasi pemerintahan, pertahanan dan jaminan sosial wajib	-	318	*Government administration, and mandatory defense social security*
Subtotal	4.983.633	4.193.363	*Subtotal*
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	36.199	34.630	*Wholesale and retail trade car and motorcycle repair and maintenance*
Pertambangan dan penggalian	-	107.779	*Mining and quarrying*
Subtotal	36.199	142.409	*Subtotal*
Total	5.019.832	4.335.772	*Total*
Cadangan kerugian penurunan nilai	(239.701)	(197.817)	*Allowance for impairment losses*
Neto	**4.780.131**	**4.137.955**	***Net***

c. Berdasarkan *stage* / *c. Based on staging*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2024 dan 2023:

Below is movement of loans based on staging as of December 31, 2024 and 2023:

	31 Desember/*December 31*, 2024				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	3.761.617	503.550	70.605	4.335.772	*Beginning balance*
Transfer dari kerugian kredit ekspektasian 12 bulan (*Stage* 1)	26.625	(26.100)	(525)	-	*Transferred from 12 month expected credit losses (Stage 1)*
Transfer dari kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(72.048)	72.048	-	-	*Transferred from lifetime expected credit losses (Stage 2)*
Transfer dari kredit yang mengalami penurunan nilai (*Stage* 3)	(19.282)	(31.323)	50.605	-	*Transferred from credit impaired (Stage 3)*
Perolehan kredit baru	2.969.690	20.633	2.930	2.993.253	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(217.772)	(89.577)	(3.320)	(310.669)	*Net chages in exposure and remeasurement*
Hapus buku	(2.453)	(1)	(64)	(2.518)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(1.781.717)	(199.389)	(14.900)	(1.996.006)	*Asset derecognized or repaid*
Saldo akhir	4.664.660	249.841	105.331	5.019.832	*Ending balance*
Cadangan kerugian penurunan nilai	(4.226)	(150.581)	(84.894)	(239.701)	*Allowance for impairment losses*
Neto	**4.660.434**	**99.260**	**20.437**	**4.780.131**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

c. Berdasarkan *stage* (lanjutan) / *c. Based on staging (continued)*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2024 dan 2023 (lanjutan):

Below is movement of loans based on staging as of December 31, 2024 and 2023 (continued):

	31 Desember/*December 31*, 2023				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	2.713.818	140.338	58.637	2.912.793	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	12.746	(12.746)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(401.520)	401.520	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(10.422)	(11.331)	21.753	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	2.375.627	26.665	1.691	2.403.983	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(245.557)	(39.350)	(5.998)	(290.905)	*Net chages in exposure and remeasurement*
Hapus buku	(2.399)	(277)	(2.920)	(5.596)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(680.676)	(1.269)	(2.558)	(684.503)	*Asset derecognized or repaid*
Saldo akhir	3.761.617	503.550	70.605	4.335.772	*Ending balance*
Cadangan kerugian penurunan nilai	(12.513)	(123.943)	(61.361)	(197.817)	*Allowance for impairment losses*
Neto	**3.749.104**	**379.607**	**9.244**	**4.137.955**	***Net***

d. Jangka waktu / *d. By period*

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
< 1 tahun	3.594.763	2.947.431	*< 1 year*
1 - 2 tahun	600.659	194.804	*1 - 2 years*
2 - 5 tahun	549.986	975.479	*2 - 5 years*
> 5 tahun	274.424	218.058	*> 5 years*
Total	5.019.832	4.335.772	*Total*
Cadangan kerugian penurunan nilai	(239.701)	(197.817)	*Allowance for impairment losses*
Neto	**4.780.131**	**4.137.955**	***Net***

e. Penilaian penurunan nilai / *e. Impairment loss assessment*

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Kredit yang dinilai secara individual			*Loans assessed individually*
Nilai tercatat	285.718	174.994	*Carrying value*
Cadangan kerugian penurunan nilai	(210.181)	(152.475)	*Allowance for impairment losses*
Subtotal	75.537	22.519	*Subtotal*
Kredit yang dinilai secara kolektif			*Loans assessed collectively*
Nilai tercatat	4.734.114	4.160.778	*Carrying value*
Cadangan kerugian penurunan nilai	(29.520)	(45.342)	*Allowance for impairment losses*
Subtotal	4.704.594	4.115.436	*Subtotal*
Neto	**4.780.131**	**4.137.955**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

e. Penilaian penurunan nilai (lanjutan) / *e. Impairment loss assessment (continued)*

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

The changes of allowance of impairment losses are as follows:

	31 Desember/*December 31*, 2024				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	12.513	123.943	61.361	197.817	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	35	(35)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(47.078)	47.078	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1.218)	(31.203)	32.421	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	2.357	798	1.031	4.186	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	46.170	19.186	(3.370)	61.986	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(6.100)	(9.185)	(6.485)	(21.770)	*Asset derecognized or repaid*
Penghapusan	(2.453)	(1)	(64)	(2.518)	*Written-off*
Saldo akhir	**4.226**	**150.581**	**84.894**	**239.701**	***Ending balance***

	31 Desember/*December 31*, 2023				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	7.976	15.424	38.831	62.231	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	740	(740)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(55.895)	55.895	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(9.125)	(4.463)	13.588	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	6.376	1.505	641	8.522	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	65.245	56.609	13.095	134.949	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(405)	(10)	(1.874)	(2.289)	*Asset derecognized or repaid*
Penghapusan	(2.399)	(277)	(2.920)	(5.596)	*Written-off*
Saldo akhir	**12.513**	**123.943**	**61.361**	**197.817**	***Ending balance***

Debitur-debitur yang dinilai secara individual termasuk dalam sektor ekonomi aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya; real estat; industri pengolahan; perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor, dan rumah tangga.

The related economic sector for debtors assessed individually are rental and leasing activities without option rights, employment, travel agents and other business support; real-estate; processing industry; wholesale and retail trade car and motorcycle repair and maintenance; and household.

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian atas tidak tertagihnya kredit yang diberikan.

The Bank's management believes that the allowance for impairment losses of loans is adequate to cover any possible losses on uncollectible loans.

10. KREDIT (lanjutan)

f. Informasi penting lainnya

Berikut adalah informasi penting lainnya sehubungan dengan kredit:

1) Kredit dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan. Kredit juga dijamin dengan jaminan tunai berupa deposito berjangka (Catatan 16). Manajemen berkeyakinan agunan yang diterima tersebut cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

2) Kredit untuk modal kerja dan investasi terdiri dari kredit jangka panjang, tetap, berulang dan diskonto, sedangkan kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lain.

3) Kredit dalam Rupiah berjangka waktu 1 sampai 20 tahun, sedangkan kredit dalam valuta asing berjangka waktu antara 1 sampai 5 tahun.

4) Kredit yang diberikan kepada karyawan Bank untuk pembelian rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 (satu) sampai 20 (dua puluh) tahun dan dibayar kembali melalui pemotongan gaji setiap bulan.

5) Dalam jumlah kredit termasuk kredit yang diberikan kepada pihak berelasi sebesar Rp34.712 dan Rp34.443 masing-masing pada tanggal-tanggal 31 Desember 2024 dan 2023 (Catatan 29).

   Seluruh kredit yang diberikan kepada pihak berelasi pada tanggal-tanggal 31 Desember 2024 dan 2023 tidak lewat jatuh tempo dan tidak mengalami penurunan nilai secara individual.

6) Kredit modal kerja yang diberikan kepada lembaga pembiayaan untuk membiayai kendaraan motor dan mobil sebesar Rp456.040 dan Rp238.080 masing-masing pada tanggal 31 Desember 2024 dan 2023.

7) Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat kredit yang dijadikan agunan oleh Bank.

10. LOANS (continued)

f. Other significant information

Other significant information on loans are as follows:

1) Loans are secured by collaterals, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of time deposits (Note 16). Management believes that collaterals received from debtors are adequate to cover possible losses on uncollectible loans.

2) Working capital and investments loans include long-term, fixed, revolving and discounted loans, while consumer loans include housing, car and other consumer loans.

3) Loans in Rupiah have terms ranging from 1 to 20 years, while those in foreign currency have terms ranging from 1 to 5 years.

4) Employee loan for purchases of houses, cars and other necessities with terms of 1 (one) to 20 (twenty) years are payable through monthly salary deduction.

5) Loans include loans to related parties amounting to Rp34,712 and Rp34,443 and as of December 31, 2024 and 2023, respectively (Note 29).

   All loans to related parties as of December 31, 2024 and 2023 are neither past due nor individually impaired.

6) Working capital loans granted to financing companies to finance motorcycles and cars amounted to Rp456,040 and Rp238,080 and as of December 31, 2024 and 2023, respectively.

7) As of December 31, 2024 and 2023, there are no loans pledged as collateral by the Bank.

10. KREDIT (lanjutan) / *10. LOANS (continued)*

f. Informasi penting lainnya (lanjutan) / *f. Other significant information (continued)*

Berikut adalah informasi penting lainnya sehubungan dengan kredit (lanjutan):

Other significant information on loans are as follows (continued):

8) Pada tanggal 31 Desember 2024 dan 2023, rincian kredit yang direstrukturisasi menurut jenis kredit sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

8) As of December 31, 2024 and 2023, the details of restructured loans classified based on types of loans, gross of allowance of impairment losses are as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Rupiah			*Rupiah*
Kredit investasi	127.312	265.699	*Investment loans*
Kredit modal kerja	70.382	124.722	*Working capital loans*
Kredit konsumsi	530	560	*Consumer loans*
Total	**198.224**	**390.981**	***Total***

9) Nilai tercatat diamortisasi dari kredit adalah sebagai berikut:

9) Carrying value of loans at amortized cost are as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Kredit yang diberikan	5.019.832	4.335.772	*Loans*
Pendapatan bunga yang masih akan diterima (Catatan 15)	29.915	27.057	*Accrued interest receivables (Note 15)*
Pendapatan diterima di muka	(4.716)	(3.344)	*Income received in advance*
Cadangan kerugian penurunan nilai	(239.701)	(197.817)	*Allowance for impairment losses*
Total	**4.805.330**	**4.161.668**	***Total***

11. TAGIHAN DAN LIABILITAS AKSEPTASI / *11. ACCEPTANCE RECEIVABLES AND PAYABLES*

Berdasarkan pihak: / *By part:*

	31 Desember/*December 31,* 2024		
	Tagihan akseptasi/ *Acceptance receivables*	**Liabilitas akseptasi/ *Acceptance payables***	
Pihak ketiga	11.619	11.619	*Third party*
Cadangan kerugian penurunan nilai	(2)	-	*Allowance for impairment losses*
Nilai tercatat bersih	**11.617**	**11.619**	***Net carrying value***

Pada tanggal 31 Desember 2024, Bank memiliki tagihan akseptasi dari PT Gajah Tunggal Tbk dan liabilitas akseptasi kepada PT Bank Central Asia Tbk dan PT Bank Danamon Indonesia. Seluruh tagihan akseptasi pada tanggal 31 Desember 2024 dalam Rupiah dan jatuh tempo kurang dari 1 bulan.

As of December 31, 2024, the Bank has acceptances receivables from PT Gajah Tunggal Tbk and acceptances payables to PT Bank Central Asia Tbk dan PT Bank Danamon Indonesia. All acceptances receivables as of December 31, 2024 in Rupiah and have maturity of less than 1 month.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

12. ASET TETAP / *12. FIXED ASSETS*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*December 31*, 2024					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Revaluasi/ *Revaluation***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.470	-	-	1.779	37.249	*Land*
Bangunan	27.583	3.082	-	(2.038)*)	28.627	*Buildings*
Subtotal	63.053	3.082	-	(259)	65.876	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	9.191	250	(790)	-	8.651	*Motor vehicles*
Perlengkapan dan peralatan kantor	36.321	2.978	(872)	-	38.427	*Office furniture and equipment*
Subtotal	45.512	3.228	(1.662)	-	47.078	*Subtotal*
Total	**108.565**	**6.310**	**(1.662)**	**(259)**	**112.954**	***Total***
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	12.661	2.660	-	(1.551)*)	13.770	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	3.094	1.217	(632)	-	3.679	*Motor vehicles*
Perlengkapan dan peralatan kantor	31.263	1.941	(840)	-	32.364	*Office furniture and equipment*
Subtotal	34.357	3.158	(1.472)	-	36.043	*Subtotal*
Total	**47.018**	**5.818**	**(1.472)**	**(1.551)**	**49.813**	***Total***
Nilai buku - neto	**61.547**				**63.141**	***Net book value***

*) Akumulasi depresiasi pada tanggal revaluasian disesuaikan untuk menyamakan jumlah tercatat bruto dan jumlah tercatat aset.

	31 Desember/*December 31*, 2023					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Revaluasi/ *Revaluation***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.470	-	-	-	35.470	*Land*
Bangunan	27.246	1.012	(675)	-	27.583	*Buildings*
Subtotal	62.716	1.012	(675)	-	63.053	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	8.023	3.392	(2.224)	-	9.191	*Motor vehicles*
Perlengkapan dan peralatan kantor	35.422	1.947	(1.048)	-	36.321	*Office furniture and equipment*
Subtotal	43.445	5.339	(3.272)	-	45.512	*Subtotal*
Total	**106.161**	**6.351**	**(3.947)**	**-**	**108.565**	***Total***
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	10.847	2.489	(675)	-	12.661	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	4.261	1.057	(2.224)	-	3.094	*Motor vehicles*
Perlengkapan dan peralatan kantor	30.664	1.647	(1.048)	-	31.263	*Office furniture and equipment*
Subtotal	34.925	2.704	(3.272)	-	34.357	*Subtotal*
Total	**45.772**	**5.193**	**(3.947)**	**-**	**47.018**	***Total***
Nilai buku - neto	**60.389**				**61.547**	***Net book value***

12. ASET TETAP (lanjutan)

Penilaian atas nilai wajar tanah dan bangunan dilakukan oleh penilai independen yang telah teregistrasi di Otoritas Jasa Keuangan (OJK), KJPP Jimmy Prasetyo & Rekan dengan laporan No. 00021/2.0031-07/PI/07/0507/1/I/2025 tanggal 21 Januari 2025 ditandatangani oleh Audrey Angelina. Berdasarkan laporan tersebut, penilaian dilakukan sesuai dengan Standar Penilai Indonesia (SPI) yang ditentukan berdasarkan transaksi terkini dalam ketentuan yang wajar dan peraturan Bapepam-LK No. VIII.C.4 tentang pedoman penilaian dan penyajian laporan penilaian aset di pasar modal. Metode penilaian yang digunakan adalah pendekatan nilai pasar dan biaya.

12. FIXED ASSETS (continued)

The revaluation was performed by independent appraisers registered in Financial Service Authority (OJK), KJPP Jimmy Prasetyo & Rekan, as stated in report No. 00021/2.0031-07/PI/07/0507/1/I/2025 dated Januari 21, 2025 was signed by Audrey Angelina. Based on the appraisal report, the valuation was determined in accordance with the Bapepam-LK's rule No. VIII.C.4 regarding valuation and presentation of asset valuation report in capital market. Appraisal methods used are the market approach and cost approach.

Nilai tercatat bersih dari aset yang direvaluasi jika menggunakan model biaya adalah sebagai berikut:

Net carrying values of revalued assets if using cost model are as follows:

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Tanah/ *Land*	**Bangunan/ *Building***	**Tanah/ *Land***	**Bangunan/ *Building***	
Harga perolehan	4.025	31.797	4.025	30.645	*Cost*
Akumulasi penyusutan	-	23.399	-	21.479	*Accumulated depreciation*
Nilai tercatat bersih	**4.025**	**8.398**	**4.025**	**9.166**	***Net carrying value***

Pelepasan aset tetap merupakan penjualan dan penghapusan aset tetap dengan rincian sebagai berikut:

Disposals of fixed assets represent the sale and write-off of fixed assets with details as follows:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Hasil bersih pelepasan aset tetap	370	1.091	*Proceeds from disposal of fixed assets*
Nilai tercatat	(188)	-	*Net carrying value*
Keuntungan pelepasan aset tetap - neto	**182**	**1.091**	***Gain on disposal of fixed assets - net***

Bank memiliki beberapa bidang tanah dengan hak legal berupa Hak Guna Bangunan (HGB) yang berjangka waktu 20 (dua puluh) tahun yang akan jatuh tempo antara tahun 2025 sampai dengan tahun 2035. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

The Bank owns several pieces of land with Building Use Rights (HGB) for 20 (twenty) years expiring in the years ranging from 2025 to 2035. Management believes that there will be no difficulty in the extension of the land rights since all land are acquired legally and supported by sufficient evidence of ownership.

12. ASET TETAP (lanjutan)

Aset tetap, kecuali tanah, telah diasuransikan kepada PT Asuransi Dayin Mitra Tbk, pihak berelasi (Catatan 29) terhadap risiko kebakaran, kecurian dan risiko lainnya dengan jumlah pertanggungan masing-masing sebesar Rp73.985 dan Rp68.769 pada tanggal 31 Desember 2024 dan 2023. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Jumlah biaya perolehan aset tetap yang sudah didepresiasi penuh dan masih digunakan adalah sebesar Rp28.302 dan Rp29.215 masing-masing pada tanggal 31 Desember 2024 dan 2023.

12. FIXED ASSETS (continued)

Fixed assets, except for land, are insured with PT Asuransi Dayin Mitra Tbk, a related party (Note 29) against fire, theft and other possible risks for a total of Rp73,985 and Rp68,769 as of December 31, 2024 and 2023, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

The total cost of fully depreciated fixed assets that are still in use amounted to Rp28,302 and Rp29,215 as of December 31, 2024 and 2023, respectively.

13. ASET HAK-GUNA

13. RIGHT-OF-USE ASSETS

Nilai tercatat untuk aset hak-guna adalah sebagai berikut:

The carrying amount of right-of-use assets are as follows:

	31 Desember/*December 31*, 2024				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	62.718	1.486	(5.427)	58.777	*Buildings*
Mesin ATM	364	2.013	(363)	2.014	*ATM machines*
Subtotal	63.082	3.499	(5.790)	60.791	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	43.863	5.907	(1.900)	47.870	*Buildings*
Mesin ATM	282	656	(363)	575	*ATM machines*
Subtotal	44.145	6.563	(2.263)	48.445	*Subtotal*
Niai buku - neto	**18.937**			**12.346**	***Net book value***

	31 Desember/*December 31*, 2023				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	60.750	4.239	(2.271)	62.718	*Buildings*
Mesin ATM	907	169	(712)	364	*ATM machines*
Subtotal	61.657	4.408	(2.983)	63.082	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	38.575	7.559	(2.271)	43.863	*Buildings*
Mesin ATM	728	266	(712)	282	*ATM machines*
Subtotal	39.303	7.825	(2.983)	44.145	*Subtotal*
Niai buku - neto	**22.354**			**18.937**	***Net book value***

13. ASET HAK-GUNA (lanjutan) / *13. RIGHT-OF-USE ASSETS (continued)*

Jumlah yang diakui terkait dengan sewa adalah sebagai berikut: / *Amounts recognized related to lease are as follows:*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Jumlah diakui di laba rugi			***Amounts recognized in profit or loss***
Beban penyusutan aset hak-guna	6.563	7.825	*Depreciation of right-of-use assets*
Beban terkait sewa aset dengan nilai rendah atau jangka pendek	2.656	1.785	*Expenses related to short-term or low value lease assets*
Beban bunga atas liabilitas sewa	693	802	*Interest expense on lease liabilities*
Total	**9.912**	**10.412**	***Total***
Jumlah diakui dalam laporan arus kas			***Amounts recognized in statement of cash flows***
Jumlah kas keluar untuk pembayaran liabilitas sewa	11.003	7.698	*Total cash outflow for payment or lease*

Bank menyewa beberapa aset seperti bangunan dan Anjungan Tunai Mandiri (ATM). Rata-rata masa sewa adalah lebih dari 1 - 3 tahun.

The Bank leases several assets such as buildings and Automated Teller Machine (ATM). The average lease period is more than 1 - 3 years.

14. ASET TAKBERWUJUD / *14. INTANGIBLE ASSETS*

	31 Desember/*December 31*, 2024				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Reklasifikasi/ *Reclassification*	Total	
Harga perolehan					***Cost***
Perangkat lunak	12.827	2.184	-	15.011	*Software*
Lisensi	5.269	-	-	5.269	*License*
Subtotal	18.096	2.184	-	20.280	*Subtotal*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	3.819	2.305	-	6.124	*Software*
Lisensi	2.830	623	-	3.453	*License*
Subtotal	6.649	2.928	-	9.577	*Subtotal*
Niai buku - neto	**11.447**			**10.703**	***Net book value***

	31 Desember/*December 31*, 2023				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Reklasifikasi/ *Reclassification*	Total	
Harga perolehan					***Cost***
Perangkat lunak	3.123	2.167	7.537	12.827	*Software*
Lisensi	5.269	-	-	5.269	*License*
Perangkat lunak dalam proses	7.537	-	(7.537)	-	*Software in progress*
Subtotal	15.929	2.167	-	18.096	*Subtotal*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	2.331	1.488	-	3.819	*Software*
Lisensi	1.924	906	-	2.830	*License*
Subtotal	4.255	2.394	-	6.649	*Subtotal*
Niai buku - neto	**11.674**			**11.447**	***Net book value***

15. ASET LAIN-LAIN / *15. OTHER ASSETS*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Akumulasi dana program asuransi	13.448	15.095	*Accumulated fund insurance program*
Biaya dibayar di muka	16	76	*Prepaid expense*
Pendapatan bunga yang masih akan diterima	52	63	*Accrued interest receivables*
Subtotal	13.516	15.234	*Subtotal*
Pihak ketiga			*Third parties*
Agunan yang diambil alih	35.604	41.904	*Foreclosed properties*
Pendapatan bunga yang masih akan diterima	47.433	38.330	*Accrued interest receivables*
Biaya dibayar di muka	3.932	5.793	*Prepaid expense*
Setoran jaminan	1.900	5.012	*Marginal deposits*
Persediaan hadiah dan barang cetakan	1.566	1.987	*Gifts and printed matters*
Biaya ditangguhkan	231	355	*Deferred cost*
Tagihan derivatif	291	13	*Derivative receivables*
Lain-lain	1.406	1.195	*Others*
Subtotal	92.363	94.589	*Subtotal*
Total - Neto	**105.879**	**109.823**	***Total - Net***

Agunan yang Diambil Alih

Agunan yang diambil alih merupakan jaminan kredit berupa tanah dan bangunan yang telah diambil alih oleh Bank.

Cadangan kerugian penurunan nilai agunan yang diambil alih untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp12.404 dan Rp6.104.

Beban administrasi agunan yang diambil alih pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp12 dan Rp413, yang dibebankan dalam laba rugi.

Foreclosed Properties

Foreclosed properties represent loan collaterals in the form of land and building that have been foreclosed by the Bank.

Allowance for impairment losses of foreclosed properties as of December 31, 2024 and 2023 amounted to Rp12,404 and Rp6,104, respectively.

Administrative expenses of foreclosed properties for the years ended December 31, 2024 and 2023 amounted to Rp12 and Rp413, respectively, which were charged to profit or loss.

Akumulasi Dana Program Asuransi

Akun ini merupakan pendanaan Bank melalui PT Equity Life Indonesia, pihak berelasi (Catatan 29), untuk memenuhi liabilitas imbalan pasca kerja.

Accumulated Fund Insurance Program

This account represents funding made by the Bank through PT Equity Life Indonesia, a related party (Note 29), to meet the post-employment benefits obligations.

15. ASET LAIN-LAIN (lanjutan)

Pendapatan Bunga yang Masih Akan Diterima

Merupakan bunga yang masih akan diterima atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit (Catatan 7, 8, dan 10).

Biaya Dibayar Dimuka

Merupakan biaya dibayar di muka atas sewa ruang ATM, premi asuransi dan uang muka lainnya.

Biaya Ditangguhkan

Merupakan biaya ditangguhkan atas renovasi gedung yang disewa dan hak atas tanah.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas agunan yang diambil alih telah memadai dan nilai tercatat agunan yang diambil alih tersebut merupakan nilai bersih yang dapat direalisasi.

15. OTHER ASSETS (continued)

Accrued Interest Receivables

Represents interest receivables on placement with Bank Indonesia and other banks, securities and loans (Notes 7, 8 and 10).

Prepaid Expense

Represents prepaid expenses on ATM space rentals, insurance premiums and other prepayments.

Deferred Cost

Represents deferred cost for renovation of rented buildings and land rights.

The Bank's management believes that the allowance for the decline in value of foreclosed assets is adequate and the carrying value of foreclosed assets is stated at net realizable value.

16. SIMPANAN

Simpanan memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar dan risiko suku bunga atas arus kas.

Simpanan terdiri dari:

16. DEPOSITS

Deposits are arranged at both fixed and floating interest rate, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

Deposits consist of:

	31 Desember/*December 31*, 2024			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Total/ *Total***	
Deposito berjangka	115.663	4.452.367	4.568.030	*Time deposits*
Giro	4.394	1.546.528	1.550.922	*Demand deposits*
Tabungan	21.515	513.311	534.826	*Savings deposits*
Total	**141.572**	**6.512.206**	**6.653.778**	***Total***

	31 Desember/*December 31*, 2023			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Total/ *Total***	
Deposito berjangka	46.684	3.461.079	3.507.763	*Time deposits*
Giro	3.394	1.933.976	1.937.370	*Demand deposits*
Tabungan	19.293	527.613	546.906	*Savings deposits*
Total	**69.371**	**5.922.668**	**5.992.039**	***Total***

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

a. Giro / *a. Demand deposits*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	4.070	3.151	*Rupiah*
Valuta asing (Catatan 31)	324	243	*Foreign currencies (Note 31)*
Subtotal	4.394	3.394	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	1.134.995	1.347.391	*Rupiah*
Valuta asing (Catatan 31)	411.533	586.585	*Foreign currencies (Note 31)*
Subtotal	1.546.528	1.933.976	*Subtotal*
Total	**1.550.922**	**1.937.370**	***Total***

b. Tabungan / *b. Savings deposits*

31 Desember/*December 31*, 2024

	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	*Total*	
Rupiah				*Rupiah*
Tabungan Ganesha	18.742	363.795	382.537	*Tabungan Ganesha*
Tabungan Investasi	972	65.157	66.129	*Tabungan Investasi*
Tabungan Payroll	-	41.804	41.804	*Tabungan Payroll*
Tabungan Optima	1.754	23.910	25.664	*Tabungan Optima*
Tabungan MAP	10	18.010	18.020	*Tabungan MAP*
Tabungan Pelajar	37	534	571	*Tabungan Pelajar*
Tabunganku	-	101	101	*Tabunganku*
Total	**21.515**	**513.311**	**534.826**	***Total***

31 Desember/*December 31*, 2023

	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	*Total*	
Rupiah				*Rupiah*
Tabungan Ganesha	16.020	367.835	383.855	*Tabungan Ganesha*
Tabungan Investasi	1.468	73.528	74.996	*Tabungan Investasi*
Tabungan Payroll	-	43.822	43.822	*Tabungan Payroll*
Tabungan Optima	1.675	25.270	26.945	*Tabungan Optima*
Tabungan MAP	117	16.545	16.662	*Tabungan MAP*
Tabungan Pelajar	13	499	512	*Tabungan Pelajar*
Tabunganku	-	114	114	*Tabunganku*
Total	**19.293**	**527.613**	**546.906**	***Total***

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

c. Deposito berjangka / *c. Time deposits*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	115.197	46.249	*Rupiah*
Valuta asing (Catatan 31)	466	435	*Foreign currencies (Note 31)*
Subtotal	115.663	46.684	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	2.837.433	2.506.837	*Rupiah*
Valuta asing (Catatan 31)	1.614.934	954.242	*Foreign currencies (Note 31)*
Subtotal	4.452.367	3.461.079	*Subtotal*
Total	**4.568.030**	**3.507.763**	***Total***

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

Time deposits classified based on the term are as follows:

	31 Desember/*December 31*, 2024			
	Rupiah	Valuta asing/ *Foreign currencies*	Total/ *Total*	
< 1 bulan	2.211.350	213.191	2.424.541	*< 1 month*
> 1 - 3 bulan	652.894	1.402.159	2.055.053	*> 1 - 3 months*
> 3 - 6 bulan	37.453	-	37.453	*> 3 - 6 months*
> 6 - 12 bulan	50.918	50	50.968	*> 6 - 12 months*
> 12 bulan	15	-	15	*> 12 months*
Total	**2.952.630**	**1.615.400**	**4.568.030**	***Total***

	31 Desember/*December 31*, 2023			
	Rupiah	Valuta asing/ *Foreign currencies*	Total/ *Total*	
< 1 bulan	1.997.796	115.177	2.112.973	*< 1 month*
> 1 - 3 bulan	469.239	839.453	1.308.692	*> 1 - 3 months*
> 3 - 6 bulan	23.906	-	23.906	*> 3 - 6 months*
> 6 - 12 bulan	62.130	47	62.177	*> 6 - 12 months*
> 12 bulan	15	-	15	*> 12 months*
Total	**2.553.086**	**954.677**	**3.507.763**	***Total***

Deposito berjangka yang diblokir dan dijadikan jaminan kredit sebesar Rp623.708 dan USD5.155.000 (nilai penuh) (atau setara dengan Rp82.970) pada tanggal 31 Desember 2024, Rp835.222 dan USD7.000.000 (nilai penuh) (atau setara dengan Rp107.779) pada tanggal 31 Desember 2023.

Time deposits which are restricted and pledged as loan collaterals amounted to Rp623,708 and USD5,155,000 (full amount) (or equivalent to Rp82,970) as of December 31, 2024, Rp835,222 and USD7,000,000 (full amount) (or equivalent to Rp107,779) as of December 31, 2023.

16. SIMPANAN (lanjutan)

Nilai tercatat diamortisasi dari simpanan adalah sebagai berikut:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Simpanan			*Deposits*
Deposito	4.568.030	3.507.763	*Time deposits*
Giro	1.550.922	1.937.370	*Demand deposits*
Tabungan	534.826	546.906	*Savings deposits*
Total	6.653.778	5.992.039	*Total*
Bunga simpanan yang masih harus dibayarkan (Catatan 19)	11.488	9.416	*Accrued interest of deposits (Note 19)*
Total	**6.665.266**	**6.001.455**	***Total***

16. *DEPOSITS (continued)*

Carrying value of deposits at amortized cost are as follows:

17. SIMPANAN DARI BANK LAIN

Simpanan dari bank lain memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar dan risiko suku bunga atas arus kas.

Seluruh simpanan dari bank lain dalam mata uang Rupiah, terdiri dari:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Pihak ketiga			*Third parties*
Deposito berjangka	2.000	2.000	*Time deposits*
Tabungan	143	238	*Savings deposits*
Total	**2.143**	**2.238**	***Total***

Deposito Berjangka

Seluruh deposito berjangka pada tanggal 31 Desember 2024 dan 2023 diklasifikasikan dalam periode 1 bulan.

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat simpanan dari bank lain yang diblokir dan dijadikan jaminan kredit.

17. *DEPOSITS FROM OTHER BANKS*

Deposits from other banks are arranged at both fixed and floating interest rates, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

All of the deposits from other banks are in Indonesian Rupiah, consists of:

Time Deposits

As of December 31, 2024 and 2023, all time deposits were classified as 1 month based on its term.

As of December 31, 2024 and 2023, there are no deposits from other banks which are restricted and pledge as loan collaterals.

17. SIMPANAN DARI BANK LAIN (lanjutan) / *17. DEPOSITS FROM OTHER BANKS (continued)*

Nilai tercatat biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

The carrying amount of deposits from other banks at amortized cost are as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Simpanan dari bank lain			*Deposits from other banks*
Deposito berjangka	2.000	2.000	*Time deposits*
Tabungan	143	238	*Savings deposits*
Total	2.143	2.238	*Total*
Bunga simpanan dari bank lain yang masih harus dibayarkan (Catatan 19)	6	6	*Accrued interest of deposits from other banks (Note 19)*
Total	**2.149**	**2.244**	***Total***

18. UTANG PAJAK / *18. TAXES PAYABLE*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Pajak penghasilan badan (Catatan 26)	1.397	48.652	*Corporate income tax (Note 26)*
Pajak penghasilan:			*Income tax:*
Pasal 4 ayat (2)	4.054	3.300	*Article 4 (2)*
Pasal 21	-	1.599	*Article 21*
Pasal 23/26	34	38	*Article 23/26*
Pasal 25	4.815	-	*Article 25*
Pajak Pertambahan Nilai neto	15	11	*Value Added Tax - net*
Total	**10.315**	**53.600**	***Total***

19. LIABILITAS LAIN-LAIN / *19. OTHER LIABILITIES*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Biaya yang masih harus dibayar	34.377	33.483	*Accrue expenses*
Bunga yang masih harus dibayar (Catatan 16 dan 17)	11.494	9.422	*Accrue interests (Notes 16 and 17)*
Liabilitas sewa (Catatan 13)	11.439	20.989	*Lease liabilities (Note 13)*
Pendapatan diterima dimuka	4.756	3.906	*Income received in advance*
Setoran jaminan	1.405	1.503	*Margin deposits*
Kewajiban derivatif	283	-	*Derivative payables*
Estimasi kerugian komitmen dan kontijensi	190	472	*Estimated losses on commitments and contingencies*
Total	**63.944**	**69.775**	***Total***

19. LIABILITAS LAIN-LAIN (lanjutan)

Bunga yang Masih Harus Dibayar

Merupakan bunga yang masih harus dibayar atas simpanan dan simpanan dari bank lain (Catatan 16 dan 17).

Biaya yang Masih Harus Dibayar

Merupakan biaya yang masih harus dibayar atas jasa-jasa tenaga ahli yang digunakan oleh Bank dan biaya yang masih harus dibayar terkait dengan jasa *core banking*, serta bonus dan tunjangan kepada karyawan.

Setoran Jaminan

Merupakan setoran jaminan sewa *safe deposit*.

Pendapatan Diterima Dimuka

Merupakan pendapatan provisi kredit yang diterima dimuka dan belum diamortisasi dan pendapatan bunga diterima di muka.

19. OTHER LIABILITIES (continued)

Accrued Interest Payable

Represents interest payable on deposits and deposits from other banks (Notes 16 and 17).

Accrued Expense

Represents accrued costs for the services of professionals employed by the Bank, and core banking service, as well as bonuses and benefits to employees.

Margin Deposits

Represents margin deposits on safe deposit rentals.

Income Received in Advance

Represents unamortized fees on loans and unearned interest income.

20. EKUITAS

Modal Saham

Rincian pemegang saham Bank pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

20. EQUITY

Share Capital

The Bank's shareholders as of December 31, 2024 and 2023 is as follows:

Nama pemegang saham	31 Desember/*December 31,* 2024			*Name of shareholders*
	Total saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	
PT Equity Development Investment Tbk	8.036.410.000	33,53%	803.641	*PT Equity Development Investment Tbk*
Equity Global International Limited	5.736.363.400	23,93%	573.636	*Equity Global International Limited*
UOB Kay Hian Pte Ltd	1.388.305.300	5,79%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing di bawah 5%)	8.809.918.403	36,75%	880.992	*Public (below 5% each)*
Total	**23.970.997.103**	**100,00%**	**2.397.100**	***Total***

Nama pemegang saham	31 Desember/*December 31,* 2023			*Name of shareholders*
	Total saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	
PT Equity Development Investment Tbk	8.336.410.000	34,78%	833.641	*PT Equity Development Investment Tbk*
Equity Global International Limited	5.736.363.400	23,93%	573.636	*Equity Global International Limited*
UOB Kay Hian Pte Ltd	1.388.305.300	5,79%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing di bawah 5%)	8.509.918.403	35,50%	850.992	*Public (below 5% each)*
Total	**23.970.997.103**	**100,00%**	**2.397.100**	***Total***

20. EKUITAS (lanjutan) / *20. EQUITY (continued)*

Modal Saham (lanjutan) / *Share Capital (continued)*

Perubahan jumlah saham beredar Bank adalah sebagai berikut:

The changes in the Bank's shares outstanding are as follows:

	Total saham/ *Number of shares*		
	31 Desember/ *December 31*, 2024	**31 Desember/ *December 31*, 2023**	
Saldo sebelum Penawaran Saham Perdana	3.516.090.000	3.516.090.000	*Beginning balance prior to the Initial Public Offering*
Penerbitan saham baru melalui Penawaran Saham Perdana (Catatan 1b)	5.371.706.000	5.371.706.000	*Issuance of new shares through an Initial Public Offering (Note 1b)*
Penerbitan saham baru melalui Penawaran Umum Terbatas I (PUT I) (Catatan 1b)	295.937.103	295.937.103	*Issuance of new shares through Limited Public Offering I (LPO I) (Note 1b)*
Penerbitan saham baru kepada PT Equity Development Investment Tbk di tahun 2015 (Catatan 1b)	2.286.650.000	2.286.650.000	*Issuance of new shares to PT Equity Development Investment Tbk in 2015 (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Development Investment Tbk melalui PUT I (Catatan 1b)	5.000.000.000	5.000.000.000	*Issuance of new shares to PT Equity Development Investment Tbk through LPO I (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Global International Limited melalui PUT II (Catatan 1b)	7.500.000.000	7.500.000.000	*Issuance of new shares to PT Equity Global International Limited through LPO II (Note 1b)*
Alokasi saham karyawan dari Penawaran Saham Perdana (Catatan 1b)	614.000	614.000	*Employee stock allocation from Initial Public Offering (Note 1b)*
Total	**23.970.997.103**	**23.970.997.103**	***Total***

Manajemen Modal / *Capital Management*

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* serta keamanan yang diberikan oleh posisi modal yang sehat.

The Bank's capital management objective is to maintain a strong capital position to support business growth and to sustain investor, depositor, customer and market confidence. In managing its capital, the Bank considers factors such as: providing optimal capital rate of return to shareholders, maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

Pada tanggal 31 Desember 2024 dan 2023, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

As of 31 December 2024 and 2023, the Bank has complied with all capital requirements.

20. EKUITAS (lanjutan)

Agio Saham

Agio saham merupakan kelebihan di atas nominal, dimana nilai nominal Rp100 (nilai penuh) per lembar saham dengan harga penawaran Rp103 (nilai penuh) per lembar saham melalui IPO, Rp200 (nilai penuh) per lembar saham melalui PUT I dan Rp120 (nilai penuh) per lembar saham melalui PUT II, dengan rincian sebagai berikut:

20. EQUITY (continued)

Additional Paid in Capital

The additional paid in capital represents the excess of the total proceeds at offer with price Rp100 (full amount) per share and at offer price Rp103 (full amount) per share through IPO, Rp200 (full amount) per share through LPO I and Rp120 (full amount) per share through LPO II, with details as follows:

	31 Desember 2024 dan 2023/ *December 31, 2024 and 2023*			
	Agio saham/ *Paid-in capital in excess of par*	**Biaya emisi saham/ *Share issuance cost***	***Total***	
Pengeluaran 5.371.706.000 lembar saham baru melalui penawaran saham perdana	16.115	(5.274)	10.841	*Issuance of 5,371,706,000 new shares through an Initial Public Offering*
Pengeluaran 295.937.103 lembar saham baru melalui PUT I	29.594	-	29.594	*Issuance of 295,937,103 new shares through Limited Public Offering I*
Pengeluaran 2.286.650.000 lembar saham baru kepada PT Equity Development Investment Tbk di tahun 2015	6.860	-	6.860	*Issuance of 2,286,650,000 new shares to PT Equity Development Investment Tbk in 2015*
Pengeluaran 5.000.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Development Investment Tbk melalui PUT I	500.000	-	500.000	*Issuance of 5,000,000,000 new shares through Limited Public Offering I to PT Equity Development Investment Tbk*
Pengeluaran 7.500.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Global International Limited melalui PUT II	150.000	-	150.000	*Issuance of 7,500,000,000 new shares through Limited Public Offering II to PT Equity Global international Limited*
Pengeluaran 614.000 lembar saham baru sehubungan alokasi saham karyawan	2	-	2	*Issuance of 614,000 new shares related with employee stock allocation*
Biaya penerbitan saham baru melalui PUT I	-	(2.265)	(2.265)	*Cost of issuance new shares through Limited Public Offering I*
Biaya penerbitan saham baru melalui PUT II	-	(2.922)	(2.922)	*Cost of Issuance new shares through Limited Public Offering II*
Total tambahan modal disetor	**702.571**	**(10.461)**	**692.110**	***Total additional paid-in capital***

21. PENDAPATAN BUNGA / *21. INTEREST REVENUES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Rupiah			*Rupiah*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	56.558	27.706	*Bonds*
Diukur pada nilai wajar melalui laporan laba rugi			*Fair value through profit or loss*
Obligasi	4.496	6.434	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	30.656	23.954	*Bonds*
Biaya perolehan yang diamortisasi			*Amortized cost*
Penempatan pada			*Placements with Bank Indonesia*
Bank Indonesia dan bank lain			*and other banks*
Fasilitas deposito	7.385	20.566	*Deposit facility*
Call money	29.973	7.337	*Call money*
Efek yang dibeli dengan janji dijual kembali - pihak ketiga	28.810	72.416	*Securities purchase under agreement to resell - third parties*
Kredit			*Loans*
Modal kerja	307.722	253.092	*Working capital*
Investasi	76.455	63.407	*Investment*
Konsumsi	96.511	51.474	*Consumer*
Lainnya	2.581	2.366	*Others*
Subtotal - Rupiah	641.147	528.752	*Subtotal - Rupiah*
Valuta asing			*Foreign currencies*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	9.862	6.978	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	6.947	4.353	*Bonds*
Biaya perolehan yang diamortisasi			*Amortized cost*
Giro	43.361	42.669	*Current accounts*
Penempatan pada			*Placements with Bank Indonesia*
Bank Indonesia dan bank lain			*and other banks*
Deposito berjangka	13.093	4.262	*Time Deposit*
Call money	5.100	851	*Call money*
Kredit			*Loans*
Modal kerja	3.691	4.887	*Working capital*
Subtotal - valuta asing	82.054	64.000	*Subtotal - foreign currencies*
Total	**723.201**	**592.752**	***Total***

Informasi mengenai pendapatan bunga yang diperoleh dari pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest income earned from related parties of loan are disclosed in Note 29.

22. BEBAN BUNGA / *22. INTEREST EXPENSE*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Rupiah			*Rupiah*
Simpanan			*Deposits*
Deposito berjangka	155.270	87.712	*Time deposits*
Giro	23.095	18.896	*Demand deposits*
Tabungan	15.065	9.688	*Savings deposits*
Simpanan dari bank lain			*Deposits from other banks*
Call money	72	97	*Call money*
Deposito berjangka	70	68	*Time deposits*
Tabungan	2	4	*Savings deposits*
Surat Berharga Indonesia			*Marketables Securities*
Repo	7	16	*Repo*
Subtotal - Rupiah	193.581	116.481	*Subtotal - Rupiah*
Valuta asing			*Foreign currency*
Simpanan			*Deposits*
Deposito berjangka	54.276	22.347	*Time deposits*
Giro	341	1.997	*Demand deposits*
Subtotal - valuta asing	54.617	24.344	*Subtotal - foreign currency*
Total beban bunga	**248.198**	**140.825**	***Total interest expense***

Informasi mengenai beban bunga atas transaksi dengan pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest expense on transactions with related parties are disclosed in Note 29.

23. PENYISIHAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *23. PROVISION FOR (REVERSAL OF) IMPAIRMENT LOSSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Penyisihan/(Pemulihan) cadangan kerugian nilai aset keuangan:			*Provision for/(Reversal of) impairment losses on financial assets:*
Giro pada bank lain (Catatan 6)	(11)	(669)	*Current accounts with other banks (Note 6)*
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	(157)	321	*Placement with Bank Indonesia and other banks (Note 7)*
Efek-efek (Catatan 8)	90	17	*Securities (Note 8)*
Kredit (Catatan 10)	44.402	141.182	*Loans (Note 10)*
Tagihan akseptasi (Catatan 11)	2	(2)	*Acceptance receivable (Note 11)*
Komitmen dan kontinjensi	(282)	149	*Commitment and contingencies*
Aset non-keuangan:			*Non-financial assets:*
Agunan yang diambil alih (Catatan 15)	6.300	195	*Foreclosed properties (Note 15)*
Total	**50.344**	**141.193**	***Total***

24. BEBAN UMUM DAN ADMINISTRASI / *24. GENERAL AND ADMINISTRATIVE EXPENSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Penyusutan dan amortisasi (Catatan 12, 13 dan 14)	15.309	15.412	*Depreciation and amortization (Note 12, 13 and 14)*
Pemeliharaan dan perbaikan	9.755	8.918	*Repairs and maintenance*
Komunikasi	7.025	6.519	*Communication*
Honorarium	5.055	1.965	*Honorarium*
Core Banking	4.981	9.252	*Core Banking*
Outsourcing	4.060	3.411	*Outsourcing*
Sewa	1.890	1.785	*Rental*
Peralatan dan kebutuhan kantor	1.722	1.256	*Office supplies and stationeries*
Listrik, air dan gas	1.441	1.327	*Electricity, water and gasoline*
Keamanan	1.288	1.005	*Security*
Sosial dan kesejahteraan	1.252	1.219	*Social and welfare*
Pajak	1.223	1.447	*Taxes*
Transportasi	1.218	1.427	*Transportation*
Pengantaran kas	1.032	957	*Cash delivery*
Promosi dan iklan	701	975	*Promotion and advertising*
Asuransi	294	272	*Insurance*
Lain-lain	5.391	3.894	*Others*
Total	**63.637**	**61.041**	***Total***

25. BEBAN TENAGA KERJA / *25. PERSONNEL EXPENSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Gaji dan bonus	103.651	120.335	*Salaries and bonuses*
Tunjangan dan honorarium	36.871	23.984	*Benefits and honorarium*
Imbalan pasca kerja (Catatan 28)	7.073	9.371	*Post-employment benefits (Note 28)*
Pendidikan dan pelatihan	4.795	3.337	*Training and education*
Total	**152.390**	**157.027**	***Total***

Rincian gaji dan tunjangan atas kelompok direksi, dewan komisaris, dan kepada divisi adalah sebagai berikut:

Details of salaries and benefits of directors, commissioners, and division head are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31, 2024*		
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	
Dewan Komisaris	4	12.210	*Board of Commissioners*
Direksi	5	26.764	*Directors*
Kepala Divisi	23	20.870	*Division Head*
Total	**32**	**59.844**	***Total***

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31, 2023*		
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	
Dewan Komisaris	4	9.210	*Board of Commissioners*
Direksi	6	23.898	*Directors*
Kepala Divisi	22	19.710	*Division Head*
Total	**32**	**52.818**	***Total***

26. PAJAK PENGHASILAN / *26. INCOME TAX*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Pajak kini	49.263	73.209	*Current tax*
Pajak tangguhan	3.700	(48.390)	*Deferred income tax*
Beban pajak penghasilan - neto	**52.963**	**24.819**	***Income tax expenses - net***

Pajak kini / *Current tax*

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between profit before income tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	254.677	128.784	*Profit before income tax per statement of profit or loss and other comprehensive income*
Perbedaan temporer:			*Temporary differences:*
Cadangan kerugian penurunan nilai kredit	(41.107)	229.542	*Allowance for impairment losses on loans*
Pencadangan terkait karyawan	5.728	24.195	*Employee accrual*
Penyusutan aset tetap	(4.435)	(1.953)	*Depreciation of fixed assets*
Cadangan kerugian penurunan nilai selain kredit	1.668	1.826	*Allowance for impairment losses on other than loans*
Kerugian (keuntungan) nilai efek	1.617	(84)	*Loss (gain) on increase in value of securities*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	477	(2.437)	*Depreciation and interest expenses of right-of-use assets and lease liabilities*
Beban imbalan pasca kerja	1.894	3.595	*Post-employment benefit expense*
	(34.158)	254.684	
Perbedaan tetap:			*Permanent differences:*
Representasi dan sumbangan	791	1.023	*Representation and donations*
Kerugian reksadana	326	(420)	*Loss on mutual funds*
Lain-lain	2.286	1.238	*Others*
	3.403	1.841	
Laba kena pajak	**223.922**	**385.309**	***Taxable income***

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

The calculation of tax expenses and liabilities are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Beban pajak kini (19%)	-	73.209	*Current tax expense (19%)*
Beban pajak kini (22%)	49.263	-	*Current tax expense (22%)*
Pajak dibayar dimuka pasal 25	(47.866)	(24.557)	*Prepaid income tax article 25*
Utang pajak (Catatan 18)	**1.397**	**48.652**	***Tax payable (Note 18)***

26. PAJAK PENGHASILAN (lanjutan)

Pajak kini (lanjutan)

Sesuai dengan laporan bulanan kepemilikan saham emiten atau perusahaan publik dari Biro Administrasi Efek tahun 2024 kepada Bank, untuk tahun 2024 tidak memenuhi persyaratan pengurangan tarif pajak sebesar 3%.

Sesuai dengan surat dari Biro Administrasi Efek kepada Bank No. DE/I/2024-0193 tanggal 8 Januari 2024 disebutkan bahwa data 2023 telah memenuhi persyaratan pengurangan tarif pajak sebesar 3%.

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2024 akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

Laba kena pajak dan pajak penghasilan Bank untuk tahun fiskal 2023 telah sesuai dengan Surat Pemberitahuan (SPT) yang disampaikan oleh Bank ke Kantor Pelaporan Pajak.

Pajak tangguhan

Aset dan liabilitas pajak tangguhan disesuaikan dengan tarif pajak yang berlaku pada periode ketika aset direalisasikan dan liabilitas diselesaikan berdasarkan tarif pajak yang ditetapkan.

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut:

26. INCOME TAX (continued)

Current tax (continued)

In accordance with monthly report on share ownership of issuers or public companies from the Securities Administration Bureau for the year 2024 submitted to the Bank, for the year 2024, Bank has not met the requirement to the 3% lower tax rate.

In accordance with letter from the Securities' Administration Bureau to the Bank No. DE/I/2024-0193 dated January 8, 2024 stated that in 2023 the Bank has met the requirement to the 3% lower tax rate.

The income tax calculation for the year ended December 31, 2024 will be basis in filling Annual Corporate Income Tax Return.

The Bank's taxable income and corporate income tax for fiscal year 2023 are in accordance with the Annual Corporate Income Tax Returns filed by the Bank to the Tax Service Office.

Deferred tax

Deferred tax assets and liabilities have been adjusted to the tax rates that are expected to apply at the period when the asset is realized or liability is settled, based on the tax rates that will be enacted.

The details of the Bank's deferred tax assets and liabilities are as follows:

	31 Desember/*December 31*, 2024					
	Saldo awal/ *Beginning balance*	**Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss***	**Dampak perubahan tarif pajak baru/*impact on changes in tax rates***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Aset pajak tangguhan dampak dari laba rugi						***Deferred tax asset effect from profit or loss***
Cadangan kerugian penurunan nilai kredit	85.694	(21.243)	13.531	-	77.982	*Impairment losses on loans*
Pencadangan atas karyawan	4.597	1.260	726	-	6.583	*Employee accrual*
Penyusutan aset tetap	(342)	(976)	(54)	-	(1.372)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	368	105	58	-	531	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai selain kredit	9.672	367	1.528	-	11.567	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	(14)	356	-	-	342	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	1.423	417	225	-	2.065	*Post-employment benefits*
Aset pajak tangguhan dampak dari penghasilan komprehensif lain						***Deferred tax asset effect from other comprehensive income***
Revaluasi aset tetap	(1.411)	-	-	511	(900)	*Revaluation of fixed assets*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	1.253	-	198	1.343	2.794	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	3.906	-	616	(77)	4.445	*Post-employment benefits*
Aset pajak tangguhan - neto	**105.146**	**(19.714)**	**16.828**	**1.777**	**104.037**	***Deferred tax assets - net***

26. PAJAK PENGHASILAN (lanjutan) / 26. INCOME TAX (continued)

Pajak tangguhan (lanjutan) / ***Deferred tax (continued)***

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut (lanjutan):

The details of the Bank's deferred tax assets and liabilities are as follows (continued):

	31 Desember/*December 31*, 2023				
	Saldo awal/ *Beginning balance*	Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income*	Saldo akhir/ *Ending balance*	
Cadangan kerugian penurunan nilai kredit	42.081	43.613	-	85.694	*Impairment losses on loans*
Pencadangan atas karyawan	-	4.597	-	4.597	*Employee accrual*
Penyusutan aset tetap	(1.382)	(371)	-	(1.753)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	831	(463)	-	368	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai selain kredit	9.325	347	-	9.672	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	1.925	(16)	(670)	1.239	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	4.322	683	324	5.329	*Post-employment benefits*
Aset pajak tangguhan - neto	**57.102**	**48.390**	**(346)**	**105.146**	***Deferred tax assets - net***

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan kembali melalui penghasilan kena pajak di masa yang akan datang.

Management believes that the deferred tax assets can be fully recovered through future taxable income.

Rekonsiliasi antara beban pajak penghasilan - neto dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

A reconciliation between the income tax expense - net and the amounts computed by applying the effective tax rates to profit before income tax is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	2023	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	254.677	128.784	*Profit before income tax per statement of profit or loss and other comprehensive income*
Beban pajak (19%)	-	24.469	*Tax expense (19%)*
Beban pajak (22%)	56.029	-	*Tax expense (22%)*
Dampak perubahan tarif pajak	(3.814)	-	*Impact on changes in tax rate*
Pengaruh pajak atas perbedaan tetap	748	350	*Tax effect on permanent differences*
Beban pajak penghasilan - neto	**52.963**	**24.819**	***Income tax expense - net***

Perubahan Tarif Pajak Badan / ***Changes in Corporate Tax Rate***

Pada bulan Oktober 2021, Pemerintah Indonesia mengesahkan Undang-Undang No. 7 Tahun 2021 ("UU No.7/2021") tentang harmonisasi peraturan perpajakan. Beberapa tujuan UU No.7/2021 adalah untuk meningkatkan pertumbuhan perekonomian yang berkelanjutan dan mendukung percepatan pemulihan ekonomi, mewujudkan sistem perpajakan yang lebih berkeadilan dan berkepastian hukum, melaksanakan reformasi administrasi, kebijakan perpajakan yang konsolidatif, dan perluasan basis pajak, serta meningkatkan kepatuhan sukarela Wajib Pajak.

In October 2021, the Government of Indonesia approved the Law No. 7 Year 2021 ("Law No.7/2021") related to harmonisation of tax regulations. Some purposes of Law No.7/2021 are to increase sustainable economic growth and support the acceleration of economic recovery, realize a tax system that is more just with legal certainty, implement administrative reforms, consolidated taxation policies, and expansion of the tax base, as well as increasing Taxpayer voluntary compliance.

26. PAJAK PENGHASILAN (lanjutan)

Perubahan Tarif Pajak Badan (lanjutan)

Sejumlah perubahan peraturan perpajakan yang terjadi dengan penerapan UU No.7/2021 antara lain adalah sebagai berikut:

a. Pemberlakuan tarif pajak penghasilan badan menjadi 22% mulai Tahun Pajak 2022, dan Perusahaan Terbuka dalam negeri yang memenuhi kriteria tertentu dapat memperoleh tarif pajak sebesar 3% lebih rendah dari tarif pajak yang disebutkan di atas;

b. Kenaikan tarif PPN dari 10% menjadi 11% yang mulai berlaku 1 April 2022, kemudian menjadi 12% yang mulai berlaku paling lambat pada tanggal 1 Januari 2025;

Perubahan tarif pajak diatur lebih lanjut pada Pasal 65 Peraturan Pemerintah Republik Indonesia No. 55 Tahun 2022 tanggal 20 Desember 2022 tentang Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka sehingga Bank dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebagaimana dimaksud dalam Pasal 64.

Pada 10 Oktober 2024, Pemerintah menerbitkan Peraturan Menteri Keuangan Nomor 74 Tahun 2024 tentang Pembentukan Cadangan Piutang Tak Tertagih yang Boleh Dikurangkan dari Penghasilan Bruto. Sesuai dengan ketentuan peralihan dalam Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024, Bank telah melaksanakan perhitungan nilai tercatat cadangan piutang tak tertagih untuk awal tahun fiskal 2024 dan selisih lebih telah diakui parsial sebagai biaya yang dibebankan untuk tahun fiskal 2024 kemudian sisa lebihnya akan diakui sebagai biaya yang dibebankan untuk tahun fiskal 2025.

26. INCOME TAX (continued)

Changes in Corporate Tax Rate (continued)

Some changes in tax regulations from the implementation of Law No.7/2021, among others, are as follows:

a. The application of the corporate income tax rate to 22% starting from the 2022 Fiscal Year, and for domestic public listed companies that fulfill certain additional criteria will be eligible for a tax rate which is lower by 3% from the above mentioned tax rate;

b. VAT rate increase from 10% to 11% which will take effect on April 1, 2022, then to 12% which will take effect no later than January 1, 2025;

The changes of tax rate was regulated further in Article 65 Government Regulation of Republic of Indonesia No. 55 Year 2022 dated December 20, 2022 regarding Income Tax Rates Reduction for Domestic Public Listed Entities, therefore the Bank had acquired 3% lower tax rate as is stated in Article 64.

On October 10, 2024, the Government issued Minister of Finance Regulation (PMK) Number 74 Year 2024 concerning Establishment of Allowance for Doubtful Accounts that can be Deducted from Gross Income. Based on the transitional provisions in the Regulation of the Minister of Finance of the Republic of Indonesia No. 74 Year 2024, Bank has calculated the carrying value of the allowance for doubtful accounts for the beginning of the fiscal year 2024, and the excess has been recognized partially as an expense charged to the fiscal year 2024 then the excess left will be recognized as an expense to the fiscal year 2025.

27. LABA PER SAHAM / *27. EARNINGS PER SHARE*

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar yang diatribusikan kepada pemilik entitas induk:

The computation of basic/diluted earnings per share attributable to the owners of the Bank is based on the following data:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	**2023**	
Laba untuk perhitungan per saham dasar:			*Earnings for computation of basic earnings per share:*
Laba bersih	201.714	103.965	*Net profit*
Total saham (dalam angka penuh)			*Numbers of shares (in full amount)*
Total rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar/dilusian	23.970.997.103	20.724.421.761	*Weighted average number of ordinary shares for computation of basic/diluted earnings per share*
Laba per lembar saham (nilai penuh)	**8,4**	**5,0**	***Earning per share (full amount)***

28. LIABILITAS IMBALAN KERJA / *28. LIABILITIES FOR EMPLOYEE BENEFITS*

Bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan lokal. Program ini memberikan imbalan pensiun berdasarkan penghasilan dasar pensiun dan masa kerja karyawan.

The Bank established defined benefit pension plan covering all the local permanent employees. This plan provides pension benefits based on years of service and salaries of the employees.

	2024		
	Liabilitas Imbalan kerja/ *Liabilities for Employee benefit*	**Beban imbalan kerja karyawan/ *Post-employment benefit expense***	
Karyawan permanen	29.584	6.445	*Permanent employees*
Karyawan kontrak	628	628	*Contract employees*
Total	**30.212**	**7.073**	***Total***

	2023		
	Liabilitas Imbalan kerja/ *Liabilities for Employee benefit*	**Beban imbalan kerja karyawan/ *Post-employment benefit expense***	
Karyawan permanen	28.041	8.830	*Permanent employees*
Karyawan kontrak	541	541	*Contract employees*
Total	**28.582**	**9.371**	***Total***

Bank membukukan liabilitas imbalan kerja untuk karyawan sesuai dengan Undang-Undang Cipta Kerja No. 11 Tahun 2020 pada tanggal 31 Desember 2024 dan 2023. Terdapat 266 dan 257 karyawan yang berhak atas imbalan pada tanggal 31 Desember 2024 dan 2023 (tidak diaudit).

The Bank made provision for employee benefits liability for employees in accordance with Omnibus Law on Job Creation No. 11 Year 2020 as of December 31, 2024 and 2023. There were 266 and 257 employees entitled to the benefits as of December 31, 2024 and 2023, respectively (unaudited).

28. LIABILITAS IMBALAN KERJA (lanjutan) / *28. LIABILITIES FOR EMPLOYEE BENEFITS (continued)*

Perhitungan imbalan pasca kerja dihitung oleh aktuaris independen Kantor Konsultan Aktuaria Arya Bagiastra untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023, dengan menggunakan asumsi utama sebagai berikut:

The cost of providing post-employment benefits is calculated by an independent actuary, Actuarial Consulting Firm Arya Bagiastra for the years ended December 31, 2024 and 2023, respectively using the following key assumptions:

	31 Desember/ *December 31*, 2024	31 Desember/ *December 31*, 2023	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal pension age*
Tingkat diskonto	7,00% per tahun/*per annum*	6,75% per tahun/*per annum*	*Discount rate per annum*
Tingkat kenaikan gaji	6,50% per tahun/*per annum*	6,50% per tahun/*per annum*	*Salary increment rate per annum*
Tingkat pengembalian DPLK	7,00% per tahun/*per annum*	7,00% per tahun/*per annum*	*DPLK rate of return*
Tingkat cacat	5% dari/*from* TMI-IV-2019	5% dari/*from* TMI-IV-2019	*Disability rate*
Tingkat kematian	100% dari/*from* TMI-IV-2019	100% dari/*from* TMI-IV-2019	*Mortality rate*
Tingkat pengunduran diri	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	*Resignation rate*

Beban imbalan pasca kerja yang diakui di laporan laba rugi dan penghasilan komprehensif lain adalah:

The details of post-employment benefits expense recognized in the statements of profit or loss and other comprehensive income are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	2023	
Diakui pada laba rugi			*Recognized in profit or loss*
Biaya jasa kini	3.771	3.380	*Current service cost*
Bunga neto atas liabilitas	1.802	1.688	*Interest cost*
Biaya jasa lalu	-	2.617	*Margin deposits*
Perubahan biaya jasa skema manfaat sebelumnya	873	1.145	*Estimated losses on commitments and contingencies*
Total	**6.446**	**8.830**	***Total***

Mutasi nilai kini liabilitas imbalan pasti pada tahun berjalan adalah sebagai berikut:

Movements in the present value of the defined benefit obligation are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2024	2023	
Saldo awal	28.041	22.742	*Beginning balance*
Beban imbalan pasca kerja	6.445	8.830	*Employment benefits expense*
Pengukuran kembali:			*Remeasurements:*
Penyesuaian pengalaman	(351)	1.704	*Experience adjustment*
Pembayaran manfaat	(4.551)	(5.235)	*Benefits paid*
Total	**29.584**	**28.041**	***Total***

28. LIABILITAS IMBALAN KERJA (lanjutan)

Tabel berikut menunjukan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan upah (tidak diaudit):

28. LIABILITIES FOR EMPLOYEE BENEFITS (continued)

The tables below show the sensitivity analysis of the present value of employee benefit obligation in the assumed changes in the discount rate and salary increment rate (unaudited):

	31 Desember/*December 31,* 2024				
	Tingkat diskonto/ *Discount rate*		Tingkat kenaikan gaji/ *Salary increment rate*		
	Kenaikan/ *Increase*	Penurunan/ *Decrease*	Kenaikan/ *Increase*	Penurunan/ *Decrease*	
Nilai kini kewajiban imbalan kerja karyawan	28.126	31.191	31.315	27.988	*Present value of employee benefit obligation*
Biaya jasa kini	3.565	4.002	4.055	3.515	*Current service cost*

	31 Desember/*December 31,* 2023				
	Tingkat diskonto/ *Discount rate*		Tingkat kenaikan gaji/ *Salary increment rate*		
	Kenaikan/ *Increase*	Penurunan/ *Decrease*	Kenaikan/ *Increase*	Penurunan/ *Decrease*	
Nilai kini kewajiban imbalan kerja karyawan	26.638	29.588	29.697	26.513	*Present value of employee benefit obligation*
Biaya jasa kini	3.199	3.582	3.629	3.154	*Current service cost*

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam liabilitas imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini liabilitas imbalan pasti dihitung dengan menggunakan metode *projected unit credit* pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in calculating the defined benefit obligation recognized in the statement of financial position.

Tidak ada perubahan dalam metode dan asumsi yang digunakan dalam penyusunan analisis sensitivitas dari tahun sebelumnya.

There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior year.

Jatuh tempo dari liabilitas imbalan kerja pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut: (tidak diaudit)

The maturity of the benefits obligation as of December 31, 2024 and 2023 are as follows: (unaudited)

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Dalam waktu 12 bulan berikutnya	2.760	2.366	*Within the next 12 months*
Antara 1 dan 5 tahun	3.840	2.692	*Between 1 and 5 years*
Antara 5 dan 10 tahun	7.614	9.208	*Between 5 and 10 years*
Di atas 10 tahun	15.370	13.775	*Beyond 10 years*
Total	**29.584**	**28.041**	***Total***

Durasi rata-rata liabilitas imbalan kerja pada tanggal-tanggal 31 Desember 2024 and 2023 adalah masing-masing 9,26 dan 9,30 tahun.

The average duration of employees' benefits liability as of December 31, 2024 and 2023 are 9.26 and 9.30 years, respectively.

29. SIFAT DAN TRANSAKSI PIHAK BERELASI / *29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES*

Pihak-pihak berelasi/ *Related parties*	Jenis hubungan/ *Type of relationship*	Unsur transaksi pihak berelasi/ *Element of transactions*
PT Asuransi Dayin Mitra Tbk	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan, biaya dibayar di muka, beban asuransi, dan beban bunga/ *Deposits, prepaid expense, insurance expense, and interest expense*
PT Datindo Entrycom	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Equity Development Investment Tbk	Pemegang saham Bank/*The shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Equity Finance Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*
PT Equity Life Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan, akumulasi dana program asuransi, dan beban bunga/*Deposits, accumulated fund insurance program, and interest expense*
PT Equity Sekuritas Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Lumbung Sari	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Medicom Prima	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan beban bunga/*Deposits and interest expense*
PT Ventura Investasi Prima	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*
PT Ventura Investasi Utama	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/*Loans, deposits, accrued interest receivable, interest revenue, and interest expense*
Dewan Komisaris, Direksi, Kepala Divisi, dan Kepala Bagian di bawah Direksi langsung/*Board of Commissioners, Directors, Division Heads, and Department Head directly under Directors*	Manajemen Bank/*The Bank's management*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, pendapatan bunga, dan beban bunga/ *Loans, deposits, accrued interest receivable, interest revenue,and interest expense*

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Posisi Keuangan

Statement of Financial Position

a. Kredit - neto

a. Loans - net

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Aset					***Assets***
Kredit (Catatan 10)					*Loans (Note 10)*
PT Ventura Investasi Prima	12.219	0,12%	12.340	0,13%	*PT Ventura Investasi Prima*
PT Ventura Investasi Utama	6.404	0,06%	15.843	0,17%	*PT Ventura Investasi Utama*
PT Equity Finance Indonesia	1.030	0,01%	1.263	0,01%	*PT Equity Finance Indonesia*
Manajemen kunci	15.059	0,15%	4.997	0,05%	*Key Management*
Subtotal	34.712	0,34%	34.443	0,36%	*Subtotal*
Cadangan kerugian penurunan nilai	(3.012)	-	(79)	-	*Allowance for impairment losses*
Neto	**31.700**	**0,31%**	**34.364**	**0,36%**	***Net***

b. Aset lain-lain

b. Other assets

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Aset					***Assets***
Aset lain-lain (Catatan 15)					*Other assets (Note 15)*
Akumulasi dana program asuransi					*Accumulated fund insurance program*
PT Equity Life Indonesia	13.448	0,13%	15.095	0,16%	*PT Equity Life Indonesia*
Biaya dibayar dimuka					*Prepaid expense*
PT Asuransi Dayin Mitra, Tbk	16	0,00%	76	0,00%	*PT Asuransi Dayin Mitra, Tbk*
Pendapatan bunga yang masih akan diterima					*Accrued interest receivable*
PT Ventura Investasi Prima	28	0,00%	36	0,00%	*PT Ventura Investasi Prima*
PT Ventura Investasi Utama	7	0,00%	21	0,00%	*PT Ventura Investasi Utama*
PT Equity Finance Indonesia	1	0,00%	2	0,00%	*PT Equity Finance Indonesia*
Manajemen kunci	16	0,00%	4	0,00%	*Key Management*
Total	**13.516**	**0,13%**	**15.234**	**0,16%**	***Total***

c. Simpanan

c. Deposits

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Liabilitas					***Liabilities***
Simpanan (Catatan 16)					*Deposits (Note 16)*
Giro					*Demand deposits*
Entitas	4.393	0,06%	3.392	0,06%	*Entity*
Manajemen kunci	1	0,00%	2	0,00%	*Key management*
Subtotal	4.394	0,06%	3.394	0,06%	*Subtotal*
Tabungan					*Savings deposits*
Entitas	3.203	0,05%	3.302	0,05%	*Entity*
Manajemen kunci	18.312	0,26%	15.991	0,26%	*Key management*
Subtotal	21.515	0,31%	19.293	0,31%	*Subtotal*
Deposito					*Time deposits*
Entitas	90.350	1,31%	31.240	0,51%	*Entity*
Manajemen kunci	25.313	0,37%	15.444	0,25%	*Key management*
Subtotal	115.663	1,68%	46.684	0,76%	*Subtotal*
Total	**141.572**	**2,05%**	**69.371**	**1,13%**	***Total***

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Posisi Keuangan (lanjutan)

Statement of Financial Position (continued)

d. Liabilitas imbalan kerja

d. Post-employment benefit obligation

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Nilai kini kewajiban imbalan kerja					***Current value post-employment***
Manajemen kunci	4.809	0,07%	5.510	0,09%	*Key management*
Total	**4.809**	**0,07%**	**5.510**	**0,09%**	***Total***

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statement of Profit or Loss and Other Comprehensive Income

a. Pendapatan bunga

a. Interest income

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2024		2023		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Pendapatan					*Income*
Pendapatan bunga (Catatan 21)					*Interest income (Note 21)*
PT Ventura Investasi Utama	1.145	0,16%	1.586	0,27%	*PT Ventura Investasi Utama*
PT Ventura Investasi Prima	1.569	0,22%	1.451	0,24%	*PT Ventura Investasi Prima*
PT Equity Finance Indonesia	128	0,02%	357	0,06%	*PT Equity Finance Indonesia*
Manajemen kunci	742	0,10%	74	0,01%	*Key management*
Total	**3.584**	**0,50%**	**3.468**	**0,58%**	***Total***

b. Beban bunga

b. Interest expense

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2024		2023		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Beban					*Expense*
Beban bunga (Catatan 22)					*Interest expense (Note 22)*
Entitas	1.448	0,58%	881	0,63%	*Entity*
Manajemen kunci	786	0,32%	564	0,40%	*Key management*
Total	**2.234**	**0,90%**	**1.445**	**1,03%**	***Total***

c. Beban asuransi

c. Insurance expense

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2024		2023		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Beban					***Expense***
Beban umum dan Administrasi (Catatan 24)					*General and administrative expense (Note 24)*
PT Asuransi Dayin Mitra	294	0,46%	272	0,45%	*PT Asuransi Dayin Mitra*

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan) / *29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)*

Laporan Laba Rugi dan Penghasilan Komprehensif Lain (lanjutan) / ***Statement of Profit or Loss and Other Comprehensive Income (continued)***

d. Beban tenaga kerja / *d. Personnel expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2024		2023		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					***Expense***
Beban tenaga kerja (Catatan 25)					*Personnel expenses (Note 25)*
Manajemen kunci	60.716	39,84%	70.720	45,04%	*Key management*

30. KOMITMEN DAN KONTINJENSI / *30. COMMITMENTS AND CONTINGENCIES*

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Tagihan komitmen			*Commitment Receivable*
Posisi pembelian spot yang masih berjalan	64.380	-	*Unsettled spot bought transactions*
Total Liabilitas Komitmen	**64.380**	**-**	***Total commitment liabilities***
Liabilitas komitmen			*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	313.741	227.574	*Unused facilities*
L/C yang *irrecoverable* dan masih berjalan dalam rangka ekspor dan impor	14.717	28.327	*Outstanding irrecoverable Letter of Credit (L/C) for export and import*
Posisi penjualan spot yang masih berjalan	77.256	15.397	*Unsettled spot bought transactions*
Total Liabilitas Komitmen	**405.714**	**271.298**	***Total commitment liabilities***
Liabilitas kontinjensi			*Contingent liabilities*
Bank garansi	10.482	30.946	*Bank guarantee*
Total Liabilitas Kontinjensi	**10.482**	**30.946**	***Total Contingent Liabilities***
Total Liabilitas Kontinjensi - Neto	**(10.482)**	**(30.946)**	***Total Contingent Liabilities - Net***

Rekening administratif dalam valuta asing adalah sebagai berikut: / *Administrative account in foreign currencies are as follows:*

		31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
		Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Rekening administratif						***Administrative accounts***
Pinjaman diberikan yang belum digunakan	USD	888	14	32.310	497	*Unused facilities*
Posisi penjualan spot yang masih berjalan	USD	4.800.000	77.256	1.000.000	15.397	*Unsettled spot bought transactions*
Total rekening administratif			**77.270**		**15.894**	*Total administrative accounts*

*) Angka penuh / **) Full amount*

30. KOMITMEN DAN KONTINJENSI (lanjutan)

Berikut adalah perubahan cadangan kerugian penurunan nilai rekening administratif untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023:

30. COMMITMENTS AND CONTINGENCIES (continued)

The following are changes allowance for impairment losses on administrative account for the years ended December 31, 2024 and 2023:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
31 Desember 2022	**323**	**-**	**-**	**323**	***December 31, 2022***
Pembentukan (pembalikan) tahun berjalan	149	-	-	149	*Expense (reversal) in current year*
31 Desember 2023	**472**	**-**	**-**	**472**	***December 31, 2023***
Pembentukan (pembalikan) tahun berjalan	(282)	-	-	(282)	*Expense (reversal) in current year*
31 Desember 2024	**190**	**-**	**-**	**190**	***December 31, 2024***

31. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

Posisi aset dan liabilitas moneter dalam valuta asing adalah sebagai berikut:

31. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

The balances of monetary assets and liabilities denominated in foreign currencies are as follows:

		31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
		Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Aset						***Assets***
Kas	USD	42.888	690	32.310	497	*Cash*
	SGD	350	4	-	-	
Giro pada Bank Indonesia	USD	5.350.353	86.114	3.855.353	59.361	*Current account with Bank Indonesia*
Giro pada bank lain	USD	23.306.503	375.118	48.191.188	742.000	*Current account with other banks*
	SGD	182.579	2.163	179.346	2.094	
	EUR	47.934	803	55.400	944	
	CNY	100.175	221	-	-	
	JPY	1.765.125	182	734.808	80	
	AUD	12.039	120	9.697	102	
Penempatan pada Bank Indonesia dan bank lain	USD	71.000.000	1.142.745	16.000.000	246.352	*Placement with Bank Indonesia and other banks*
Efek-efek	USD	30.988.562	498.761	23.646.758	364.089	*Securities*
Kredit						*Loans*
Pihak ketiga	USD	2.249.112	36.199	9.249.112	142.409	*Third parties*
Aset lain-lain	USD	248.992	4.008	215.053	3.311	*Other assets*
Total aset			**2.147.128**		**1.561.239**	***Total assets***
Liabilitas						***Liabilities***
Liabilitas segera	USD	7.038.119	113.279	62.026	955	*Immediate liabilities*
	JPY	-	-	2.500	-	
	EUR	-	-	5	-	
Simpanan						*Deposits*
Pihak berelasi	USD	49.084	790	44.013	678	*Related parties*
Pihak ketiga	USD	125.906.617	2.026.467	100.073.199	1.540.827	*Third parties*
Liabilitas lain-lain	USD	200.282	3.223	147.555	2.272	*Other liabilities*
	JPY	77.200	8	77.400	8	
Total liabilitas			**2.143.767**		**1.544.740**	***Total liabilities***
Aset (Liabilitas) - neto			**3.361**		**16.499**	***Assets (Liabilities) - net***

*) Angka penuh

*) *Full amount*

32. INFORMASI SEGMEN

Bank melaporkan segmen operasi berdasarkan PSAK 108 berdasarkan produk dan jasa yang dikelompokkan dalam kategori sebagai berikut:

- Perbankan
  Produk dan jasa atas transaksi dengan bank lain.
- Konsumer
  Produk dan jasa atas transaksi dengan nasabah.
- Treasuri
  Produk dan jasa atas transaksi yang dilakukan pada divisi treasuri, selain transaksi yang dilakukan dengan bank lain dan nasabah.
- Lainnya
  Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori di atas.

32. SEGMENT INFORMATION

The Bank's reported operating segment in accordance with PSAK 108 based on products and services, with details as follows:

- *Bank*
  Products and services of transactions with other banks.
- *Consumer*
  Products and services of transactions with customers.
- *Treasury*
  Products and services on the transactions made on the treasury division, other than transactions conducted with other banks and customers.
- *Others*
  A transaction that cannot be grouped in the above categories.

Segmen Operasi / *Operating Segments*

Informasi segmen operasi adalah sebagai berikut: / *The operating segment information is as follows:*

Tanggal 31 Desember 2024 dan untuk Tahun yang Berakhir pada Tanggal Tersebut/
As of December 31, 2024 and For the Year then Ended

	Bank/ *Banking*	Konsumer/ *Consumer*	Treasuri/ *Treasury*	Lain-lain/ *Others*	*Total*	
PENDAPATAN						***REVENUES***
Pendapatan bunga	45.188	484.377	193.636	-	723.201	*Interest revenues*
Pendapatan operasional lainnya	-	36.724	10.120	14.359	61.203	*Other operating revenues*
Total	45.188	521.101	203.756	14.359	784.404	*Total*
BEBAN						***EXPENSES***
Beban bunga	72	248.047	80	10.633	258.832	*Interest expenses*
Beban operasional	-	50.981	89	220.442	271.512	*Operating expenses*
Total	72	299.028	169	231.075	530.344	*Total*
Pendapatan/(beban) non operasional	-	-	5.466	(4.849)	617	*Non-operating income/(expenses)*
Laba sebelum pajak	45.116	222.073	209.053	(221.565)	254.677	*Profit before income tax*
Laba bersih tahun berjalan					201.714	*Net profit for the year*
Keuntungan komprehensif lain					(635)	*Other comprehensive loss*
Total laba komprehensif					201.079	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	45.628	45.628	*Cash*
Giro pada Bank Indonesia	372.189	-	-	-	372.189	*Current account with Bank Indonesia*
Giro pada bank lain - neto	378.489	-	-	-	378.489	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.636.743	-	-	-	1.636.743	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	2.837.347	-	2.837.347	*Securities*
Kredit - neto	-	4.780.131	-	-	4.780.131	*Loans - net*
Tagihan akseptasi	-	11.617	-	-	11.617	*Acceptance receivables*
Aset tetap - neto	-	-	-	63.141	63.141	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	12.346	12.346	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	10.703	10.703	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	104.037	104.037	*Deffered tax assets*
Aset lainnya	384	31.420	17.477	56.598	105.879	*Other assets*
Total Aset	2.387.805	4.823.168	2.854.824	292.453	10.358.250	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	6.653.778	-	-	6.653.778	*Deposits*
Simpanan dari bank lain	2.143	-	-	-	2.143	*Deposits from other banks*
Liabilitas lainnya	124.903	38.920	283	92.942	257.048	*Other liabilities*
Total Liabilitas	**127.046**	**6.692.698**	**283**	**92.942**	**6.912.969**	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	15.309	15.309	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	44.122	(78)	6.300	50.344	*Provision for impairment losses*

32. INFORMASI SEGMEN (lanjutan) / *32. SEGMENT INFORMATION (continued)*

Segmen Operasi (lanjutan) / ***Operating Segments** (continued)*

Informasi segmen operasi adalah sebagai berikut (lanjutan): / *The operating segment information is as follows (continued):*

Tanggal 31 Desember 2023 dan untuk Tahun yang Berakhir pada Tanggal Tersebut/ *As of December 31, 2023 and For the Year then Ended*

	Bank/ *Banking*	Konsumer/ *Consumer*	Treasuri/ *Treasury*	Lain-lain/ *Others*	*Total*	
PENDAPATAN						***REVENUES***
Pendapatan bunga	46.103	372.860	173.789	-	592.752	*Interest revenues*
Pendapatan operasional lainnya	-	27.365	9.748	14.775	51.888	*Other operating revenues*
Total	46.103	400.225	183.537	14.775	644.640	*Total*
BEBAN						***EXPENSES***
Beban bunga	72	140.640	113	10.208	151.033	*Interest expenses*
Beban operasional	-	141.977	18	220.751	362.746	*Operating expenses*
Total	72	282.617	131	230.959	513.779	*Total*
Pendapatan/(beban) non operasional	-	-	2.764	(4.841)	(2.077)	*Non-operating income/(expenses)*
Laba sebelum pajak	46.031	117.608	186.170	(221.025)	128.784	*Profit before income tax*
Laba bersih tahun berjalan					103.965	*Net profit for the year*
Keuntungan komprehensif lain					1.475	*Other comprehensive loss*
Total laba komprehensif					105.440	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	43.763	43.763	*Cash*
Giro pada Bank Indonesia	450.009	-	-	-	450.009	*Current account with Bank Indonesia*
Giro pada bank lain - neto	745.211	-	-	-	745.211	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.084.937	-	-	-	1.084.937	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	1.482.867	-	1.482.867	*Securities*
Efek yang dibeli dengan janji Dijual kembali	-	-	1.150.667	-	1.150.667	*Securities purchased under agreement to resell*
Kredit - neto		4.137.955	-	-	4.137.955	*Loans - net*
Tagihan akseptasi	-	-	-	-	-	*Acceptance receivables*
Aset tetap - neto	-	-	-	61.547	61.547	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	18.937	18.937	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	11.447	11.447	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	105.146	105.146	*Deffered tax assets*
Aset lainnya	444	28.645	10.906	69.828	109.823	*Other assets*
Total Aset	2.280.601	4.166.600	2.644.440	310.668	9.402.309	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	5.992.039	-	-	5.992.039	*Deposits*
Simpanan dari bank lain	2.238	-	-	-	2.238	*Deposits from other banks*
Liabilitas lainnya	6	20.699	-	143.125	163.830	*Other liabilities*
Total Liabilitas	2.244	6.012.738	-	143.125	6.158.107	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	15.412	15.412	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	141.329	(331)	195	141.193	*Provision for impairment losses*

33. JAMINAN PEMERINTAH TERHADAP LIABILITAS BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 1/PLPS/2005 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang menyatakan bahwa sejak tanggal 22 September 2005, Lembaga Penjamin Simpanan menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008, yang menyatakan bahwa sejak tanggal 13 Oktober 2008 besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan untuk setiap nasabah pada satu bank yang semula maksimal Rp100 diubah menjadi maksimal Rp2.000.

Beban premi penjaminan Pemerintah yang dibayar selama tahun-tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp10.634 dan Rp10.208.

33. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on "Lembaga Penjamin Simpanan" Regulation No. 1/PLPS/2005 dated September 26, 2005 regarding Deposit Guarantee Program, starting September 22, 2005 the "Lembaga Penjamin Simpanan" will guarantee bank deposits including demand deposits, time deposits, certificate of deposits, savings deposit, and other forms of deposits, including deposits from other banks.

In accordance with Government Regulation No. 66 of 2008 dated October 13, 2008, starting from October 13, 2008 the "Lembaga Penjamin Simpanan" will guarantee deposits of each customer in a bank to a maximum of Rp2,000, previously set at a maximum of Rp100.

The Government guarantee premium paid for the years ended December 31, 2024 and 2023 amounted to Rp10,634 and Rp10,208, respectively.

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2024 dan 2023:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2024 and 2023:

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Aset keuangan					***Financial assets***
Nilai wajar melalui penghasilan komprehensif lain					*Fair value through other comprehensive income*
Efek-efek	1.429.676	1.429.753	665.085	665.102	*Securities*
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Efek-efek	426.617	426.617	15.993	15.993	*Securities*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek	980.977	966.264	801.772	783.888	*Securities*
Kredit	4.780.131	4.780.131	4.137.955	4.137.955	*Loans*
Kas	45.628	45.628	43.763	43.763	*Cash*
Giro pada Bank Indonesia	372.189	372.189	450.009	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain	378.669	378.754	745.211	745.311	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.636.563	1.636.743	1.084.937	1.085.274	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji untuk dijual kembali	-	-	1.150.667	1.150.667	*Securities purchased under agreements to resell*
Tagihan akseptasi	11.617	11.619	-	-	*Acceptance receivables*
Aset lain-lain	62.833	62.833	58.500	58.800	*Other assets*
Total aset keuangan	**10.124.900**	**10.110.531**	**9.153.892**	**9.136.762**	***Total financial assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2024 dan 2023 (lanjutan):

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2024 and 2023 (continued):

	31 Desember/*December 31*, 2024		31 Desember/*December 31*, 2023		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Liabilitas Keuangan					***Financial liabilities***
Biaya perolehan diamortisasi					*Amortized cost*
Liabilitas segera	140.958	140.958	11.873	11.873	*Liabilities due immediately*
Simpanan	6.653.778	6.653.778	5.992.039	5.992.039	*Deposits*
Simpanan dari bank lain	2.143	2.143	2.238	2.238	*Deposits from other banks*
Kewajiban akseptasi	11.619	11.619	-	-	*Acceptance liabilities*
Liabilitas sewa	11.439	11.439	20.989	20.989	*Lease liabilities*
Liabilitas lain	13.089	13.089	11.397	11.397	*Other liabilities*
Total liabilitas keuangan	**6.833.026**	**6.833.026**	**6.038.536**	**6.038.536**	***Total financial liabilities***

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset keuangan dan non-keuangan, dan liabilitas keuangan ditentukan sebagai berikut:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek yang dibeli dengan janji dijual kembali, kredit dan tagihan akseptasi, kewajiban akseptasi, liabilitas segera, liabilitas sewa simpanan dan simpanan bank lain dengan suku bunga tetap yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan jumlah nilai tercatat. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar.

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- Tingkat 1 - nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

Valuation techniques and assumptions applied for the purpose of measuring fair value

The fair value of financial and non-financial assets and financial liabilities are determined as follows:

- *Management considers that the carrying amount of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, loans, acceptance receivable, acceptance liabilities, liabilities due immediately, lease liabilities, deposits from other banks with fixed interest recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.*

- *Generally, the Bank's portfolio consists of loans with floating and fixed interest rates. Loans are stated at carrying amount. The fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank. The estimated future cash flows is discounted using the current market rates to determine its fair value.*

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

- *Level 1 - fair value of securities with standard terms and conditions and traded on active markets are determined with reference to quoted market prices.*

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (lanjutan):

- Tingkat 2 - Nilai wajar aset keuangan dan liabilitas keuangan lainnya (tidak termasuk yang dijelaskan di atas) ditentukan sesuai dengan model penentuan harga yang berlaku umum berdasarkan analisis *discounted cash flow* menggunakan harga dari transaksi pasar yang dapat diamati saat ini dan kutipan *dealer* untuk instrumen sejenis.

- Tingkat 3 - Nilai wajar aset tetap ditentukan antara lain dengan menggunakan pendekatan pasar yang mempertimbangkan harga yang baru terjadi di pasar dari transaksi aset yang identik atau sebanding, pendekatan pendapatan yang mempertimbangkan pendapatan yang akan dihasilkan aset selama masa manfaatnya dan menghitung nilai melalui proses kapitalisasi. Kapitalisasi merupakan konversi pendapatan menjadi sejumlah modal dengan menggunakan tingkat diskonto yang sesuai, serta pendekatan biaya yang berdasarkan prinsip harga yang akan dibayarkan pembeli di pasar untuk aset yang akan dinilai, tidak lebih dari biaya untuk membeli atau membangun untuk aset yang setara, kecuali ada faktor waktu yang tidak wajar, ketidaknyamanan, risiko atau faktor lainnya.

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (continued):

- *Level 2 - Fair value of other financial assets and financial liabilities (excluding those described above) are determined in accordance with generally accepted pricing models on discounted cash flow analysis using prices from observable current market transactions and dealer quotes for similar instruments.*

- *Level 3 - Fair value of fixed assets was determined based on market approach that considers current market value from identical or comparable assets transaction, income approach that considers the value of income that generates by the assets during its useful life and calculating the value through capitalization. Capitalization is conversion process from revenue into equity through appropriate discount rate, also cost approach that is based on cost principal that will be paid by the buyer in the market for the assets that valued less than its cost to buy or to build the comparable assets, except for unfair timing factor, inconvenience, risk or other factors.*

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable:

	31 Desember/*December 31,* 2024				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	426.617	-	-	426.617	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	1.429.676	-	-	1.429.676	*Securities*
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Efek-efek	966.264	-	-	966.264	*Securities*
Kredit	-	-	4.780.131	4.780.131	*Loans*
Subtotal	2.822.557	-	4.780.131	7.602.688	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	37.249	-	37.249	*Land*
Bangunan	-	28.626	-	28.626	*Building*
Subtotal	-	65.875	-	65.875	*Subtotal*
Total aset	**2.822.557**	**65.875**	**4.780.131**	**7.668.563**	***Total assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati (lanjutan)

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable (continued)

	31 Desember/*December 31,* 2023				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	15.993	-	-	15.993	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	665.102	-	-	665.102	*Securities*
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Efek-efek	783.888	-	-	783.888	*Securities*
Kredit	-	-	4.137.955	4.137.955	*Loans*
Subtotal	1.464.983	-	4.137.955	5.602.938	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	35.470	-	35.470	*Land*
Bangunan	-	27.583	-	27.583	*Building*
Subtotal	-	63.053	-	63.053	*Subtotal*
Total aset	**1.464.983**	**63.053**	**4.137.955**	**5.665.991**	***Total assets***

35. INFORMASI LAINNYA

Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia.

a. Rasio Kewajiban Penyediaan Modal Minimum

Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2024 dan 2023 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016 yang diaddendum sebanyak 2 (dua) kali dengan POJK No. 34/POJK.03/2016 tanggal 22 September 2016 dan POJK No. 27/POJK.03.2022 tanggal 26 Desember 2022. tentang Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum yang mengatur tambahan modal minimum sesuai profil risiko yang berfungsi sebagai penyangga (*buffer*) yaitu *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systematically Important Bank*.

Berdasarkan profil risiko Bank masing-masing per tanggal 31 Desember 2024 dan 2023, yaitu peringkat 2 (dua), maka Kewajiban Penyediaan Modal Minimum per 31 Desember 2024 dan 2023 ditetapkan masing masing sebesar kurang dari 10% sampai dengan 9%.

35. OTHER INFORMATION

The following additional information is not required by Indonesian Financial Accounting Standards.

a. Capital Adequacy Ratio

Capital Adequacy Ratio (CAR) on December 31, 2024, and 2023 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated January 26, 2016 which has been amended 2 (two) times with POJK
No. 34/POJK.03/2016 September 22, 2016 and POJK No. 27/POJK.03.2022 dated December 26, 2022 regarding Capital Adequacy Ratio (CAR of General Banks which regulates the establishment of additional minimum capital based on risk profile which serves as a buffer namely Capital Conservation Buffer Countercyclical Buffer and Capital Surcharge for Domestic Systemically Important Bank.

Based on the Bank's risk profile, which is level 2 (two), respectively, as of December 31, 2024 and 2023, the minimum Capital Adequacy Ratio as of December 31, 2024 and 2023 is set to 9% to less than 10%.

35. INFORMASI LAINNYA (lanjutan)

a. Rasio Kewajiban Penyediaan Modal Minimum (lanjutan)

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2024 dan 2023, masing-masing sebagai berikut:

35. OTHER INFORMATION (continued)

a. Capital Adequacy Ratio (continued)

The Bank's Capital Adequacy Ratio (CAR) considering credit risk, operational risk and market risk as of December 31, 2024 and 2023 are as follows:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Modal Inti (Tier 1) Core			*Core capital (Tier 1)*
Modal inti utama (CET-1)	3.308.800	3.103.747	*Common Equity Tier 1 (CET-1)*
Modal inti tambahan (AT-1)	-	-	*Additional core capital (AT 1)*
Total modal inti	3.308.800	3.103.747	*Total core capital*
Modal pelengkap (Tier 2)	51.758	37.662	*Suplementary capital (Tier 2)*
Total modal	**3.360.558**	**3.141.409**	***Total capital***
Aset Tertimbang Menurut Risiko (ATMR)			*Risk Weighted Assets (RWA)*
ATMR untuk risiko kredit	4.140.641	3.012.925	*RWA for credit risk*
ATMR untuk risiko pasar	141.060	10.102	*RWA for market risk*
ATMR untuk risiko operasional	350.319	305.519	*RWA for operational risk*
Total ATMR	**4.632.020**	**3.328.546**	***Total risk weighted assets***
Rasio KPMM			*CAR ratio*
Rasio CET 1	71,43%	93,25%	*Ratio CET 1*
Rasio Tier 1	71,43%	93,25%	*Ratio Tier 1*
Rasio Tier 2	1,12%	1,13%	*Ratio Tier 2*
Rasio total	72,55%	94,38%	*Total ratio*
Rasio Minimum Tier 1	6,00%	6,00%	*Minimum Ratio Tier 1*
Rasio Minimum CET 1	4,50%	4,50%	*Minimum Ratio CET 1*
KPMM minimum berdasarkan profil risiko	9,00% - < 10,00%	9,00% - < 10,00%	*Minimum CAR based on risk profile*

Pada tanggal 31 Desember 2024 dan 2023, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

On December 31, 2024 and 2023, the Bank has complied with required ratio set by Bank Indonesia for capital adequacy ratio.

i. Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021.

i. Risk weighted assets ratio for credit risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 24/SEOJK.03/2021 dated October 7, 2021.

ii. Rasio ATMR untuk risiko pasar posisi 31 Desember 2024 dihitung berdasarkan SE OJK No. 23/SEOJK.03/2022 tanggal 7 Desember 2022, rasio ATMR untuk risiko pasar posisi 31 Desember 2023 dihitung berdasarkan SE OJK No. 38/SEOJK.03/2016 tanggal 8 September 2016.

ii. Risk weighted assets ratio for market risk is calculated based on SE OJK No. 23/SEOJK.03/2022 dated December 7, 2022. As of December 31 2023, Market risk is calculated based on SE OJK No. 38/SEOJK.03/2016 dated September 8, 2016.

iii. Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020.

iii. Risk weighted assets ratio for operational risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 6/SEOJK.03/2020 dated April 29, 2020.

35. INFORMASI LAINNYA (lanjutan)

b. Rasio aset produktif yang diklasifikasikan terhadap total aset produktif pada tanggal 31 Desember 2024 dan 2023 masing-masing adalah sebesar 1,55% dan 1,84%.

c. Rasio Giro Wajib Minimum (GWM)

Giro Wajib Minimum (GWM) Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia (BI). Rasio Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Surat Berharga Negara (SBN) yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK) Bank. Rasio Intermediasi Makroprudensial (RIM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dengan RIM target.

Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%.

Rasio GWM Bank pada tanggal 31 Desember 2024 telah sesuai dengan PBI No. 20/3/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/4/PBI/2022 yang dijelaskan dalam Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 dan perubahan terakhirnya dalam PADG No. 12 Tahun 2023 tanggal 27 September 2023 tentang GWM dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Parameter pemenuhan GWM dalam mata uang Rupiah ditetapkan sebesar 9% dari DPK dalam Rupiah. Untuk GWM dalam valuta asing ditetapkan sebesar 4% dari DPK dalam valuta asing.

35. OTHER INFORMATION (continued)

b. The ratios of classified earning assets to total earning assets as of December 31, 2024 and 2023 are 1.55% and 1.84%, respectively.

c. The Minimum Statutory Reserve (GWM)

Primary Statutory Reserve Requirement (GWM) is a minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia. Macroprudential Liquidity Buffer (PLM) ratio is the minimum reserve that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Certificates of Deposits of Bank Indonesia (SDBI), Government Securities (SBN) which the amount is determined by Bank Indonesia at a certain percentage of the Bank's third party fund (DPK). Macroprudential Intermediation Ratio (RIM) is the minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia in the amount of certain percentage of DPK that is calculated based on the difference between the RIM owned by the Bank and the target RIM.

RIM is charged if the Bank's RIM is below Bank Indonesia's minimum targeted RIM (84%) or above Bank Indonesia's maximum targeted RIM (94%) with Bank's Minimum Capital Adequacy Ratio (CAR) smaller than Bank Indonesia's Incentive CAR of 14%.

The Bank's GWM ratios as of December 31, 2024 has complied with PBI No. 20/3/PBI/2018 and its latest amendment in PBI No. 24/4/PBI/2022 as further explained on Regulations for Members of the Board of Governors (PADG) No. 20/10/PADG/2018 and its latest amendment in PADG No. 12 Year 2023 dated September 27, 2023 regarding GWM in Rupiah and Foreign Currency of Conventional Banks, Sharia Banks and Sharia Business Units.

The parameter of minimum required reserve (GWM) Rupiah is determined at 9% of total DPK in Rupiah. The minimum required reserve (GWM) in foreign currencies is determined at 4% of total DPK in foreign currencies.

35. INFORMASI LAINNYA (lanjutan)

c. Rasio Giro Wajib Minimum (GWM) (lanjutan)

Bank Indonesia melakukan penguatan insentif untuk mendorong peranan perbankan dalam pembiayaan kepada sektor prioritas sesuai Peraturan Bank Indonesia (PBI) No. 24/5/PBI/2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diatur lebih lanjut melalui PADG No. 24/4/PADG/2022 tanggal 1 Maret 2022 tentang Peraturan Pelaksanaan Insentif Bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diubah terakhir dengan PADG No. 24/12/PADG/2022 tanggal 20 Juli 2022.

Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) Bank pada tanggal 31 Desember 2024 dan 2023 telah sesuai dengan PBI No. 20/4/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/16/PBI/2022 yang dijelaskan dalam PADG No. 21/22/PADG/2019 dan perubahan terakhirnya sesuai PADG No. 24/14/PADG/2022 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, PLM ditetapkan sebesar 5% dari DPK dalam Rupiah. PBI tersebut dijelaskan melalui PADG No. 18 Tahun 2023 tanggal 29 November 2023.

Selain itu, Bank Indonesia melakukan penguatan kebijakan untuk mendorong pertumbuhan ekonomi melalui ketentuan insentif GWM dalam Rupiah yang dituangkan dalam PBI No. 11 tahun 2023 tanggal 18 September 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial, sebagaimana diatur lebih lanjut melalui PADG No. 11 tahun 2023 tanggal 27 September 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial sebagaimana telah diubah sebanyak 1 (satu) kali melalui PADG No. 4 tahun 2024 tanggal 22 Mei 2024.

35. OTHER INFORMATION (continued)

c. The Minimum Statutory Reserve (GWM) (continued)

Bank Indonesia has strengthened incentive policy to stimulate the role of the banking industry in financing to priority sectors in accordance with Bank Indonesia Regulation (PBI) No. 24/5/PBI/2022 concerning Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities, as further regulated through PADG No. 24/4/PADG/2022 on March 1, 2022 concerning Incentive Implementation Regulations for banks that Provide Funds for Certain and Inclusive Economic Activities as last amended by PADG No.24/12/PADG/2022 dated July 20, 2022.

The Bank's Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer as of December 31, 2024 and 2023 agrees to PBI No. 20/4/PBI/2018 and its latest amendment in PBI No. 24/16/PBI/2022 and PADG No. 21/22/PADG/2019 and the latest amendment in PADG No. 24/14/PADG/2022 regarding Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Banks, Sharia Commercial Banks and Sharia Business Units, PLM required is at 5% of total DPK in Rupiah. The PBI is explained through PADG No. 18 Year 2023 dated November 29, 2023.

In addition, Bank Indonesia has strengthened policies to encourage economic growth through the provision of GWM incentives in Rupiah, outlined in PBI No. 11 of 2023 dated September 18, 2023, on the Macroprudential Liquidity Incentive Policy, as further regulated by PADG No. 11 of 2023 dated, September 27, 2023, on the Implementing Regulation of the Macroprudential Liquidity Incentive Policy, which has been amended once through PADG No. 4 of 2024 dated May 22, 2024.

35. INFORMASI LAINNYA (lanjutan)

c. Rasio Giro Wajib Minimum (GWM) (lanjutan)

Bank Indonesia memberikan Kebijakan Insentif Likuiditas Makroprudensial (KLM) GWM dalam Rupiah kepada bank yang melakukan penyediaan dana untuk kegiatan ekonomi meliputi: (a) pemberian kredit atau pembiayaan kepada sektor tertentu yang ditetapkan Bank Indonesia; (b) pemberian kredit atau pembiayaan inklusif berdasarkan pencapaian rasio Pembiayaan Inklusif Makroprudensial (RPIM); (c) pemberian kredit atau pembiayaan kepada Usaha Ultra Mikro (UMi); (d) pemberian kredit atau pembiayaan berwawasan lingkungan; (e) pembiayaan lainnya yang ditetapkan Bank Indonesia.

Besaran KLM ditetapkan paling tinggi sebesar 4% (empat persen).

Berikut adalah persentase minimum giro wajib minimum dan yang telah Bank penuhi:

35. OTHER INFORMATION (continued)

c. The Minimum Statutory Reserve (GWM) (continued)

Bank Indonesia provides the Macroprudential Liquidity Incentive (KLM) GWM in Rupiah to banks that provide funding for economic activities, including:(a) granting credit or financing to specific sectors designated by Bank Indonesia; (b) granting credit or inclusive financing based on the achievement of the Macroprudential Inclusive Financing Ratio (RPIM); (c) granting credit or financing to Ultra Micro Enterprises (UMi) (d) granting environmentally conscious credit or financing; (e) other financing as determined by Bank Indonesia.

The KLM amount is set at a maximum of 4% (four percent).

The Bank's minimum statutory reserves and required minimum percentage are as follows:

	2024		2023		
	31 Desember/ *December 31,*	Minimal/ *Minimum*	31 Desember/ *December 31,*	Minimal/ *Minimum*	
Rupiah					*Rupiah*
GWM primer	6,44%	5,90%*)	9,18%	6,10%*)	*Primary GWM*
GWM harian	0,00%	0,00%	0,00%	0,00%	*Daily GWM*
GWM rata-rata	6,44%	5,90%	6,42%	6,10%	*Average GWM*
GWM penyangga likuiditas makroprudensial (PLM)	36,58%	5,00%	67,23%	5,00%	*Macroprudential liquidity buffer*
Valuta asing					*Foreign currencies*
GWM primer	4,01%	4,00%	4,07%	4,00%	*Primary GWM*
GWM harian	2,00%	2,00%	2,00%	2,00%	*Daily GWM*
GWM rata-rata	2,01%	2,00%	2,07%	2,00%	*Average GWM*

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif sehingga Bank mendapatkan insentif pelonggaran atas kewajiban pemenuhan GWM dalam rupiah pada 31 Desember 2024 dan 2023 masing-masing sebesar 3,10% dan 2,90%.

*) *Bank provide fund for certain and inclusive economic activities, the Bank receives as incentive to decrease the obligation to meet the reserve requirement in Rupiah in Dcember 31, 2024 and 2023 at 3.10% and 2.90%, respectively.*

Pada tanggal 31 Desember 2024 dan 2023, Bank telah memenuhi giro wajib minimum yang harus disediakan sesuai dengan ketentuan Bank Indonesia.

As of December 31, 2024 and 2023, the Bank has complied with the required minimum deposit balances under the Bank Indonesia regulations.

35. INFORMASI LAINNYA (lanjutan) / *35. OTHER INFORMATION (continued)*

d. Tingkat Suku Bunga Rata-rata / *d. The Average Interest Rate*

	31 Desember/ *December 31, 2024*	**31 Desember/ *December 31, 2023***	
Rupiah			*Rupiah*
Giro pada bank lain	0,00%	0,39%	*Current accounts with Other Banks*
Penempatan pada Bank Indonesia dan bank lain	6,25%	5,27%	*Placement with Bank Indonesia other banks*
Efek - efek yang diukur pada biaya perolehan diamortisasi	4,58%	4,25%	*Securities measured at at amortized cost*
Efek - efek yang dibeli untuk dijual kembali	6,05%	5,79%	
Kredit yang diberikan			*Loans*
Kredit konsumsi	14,24%	13,45%	*Consumer loans*
Kredit investasi	10,93%	11,37%	*Investment loans*
Kredit modal kerja	9,84%	9,39%	*Working capital loans*
Kredit kepada karyawan	5,74%	6,84%	*Employee loans*
Giro	2,61%	1,74%	*Demand deposits*
Tabungan	2,42%	1,96%	*Saving deposits*
Deposito	5,74%	4,26%	*Time deposits*
Simpanan dari bank lain dan lembaga keuangan lain	3,40%	3,20%	*Deposits from other banks and other financial institutions*
Mata uang asing			*Foreign currency*
Giro pada bank lain	5,20%	4,45%	*Current accounts with Other Banks*
Penempatan pada Bank Indonesia dan bank lain	5,00%	5,00%	*Placement with Bank Indonesia other banks*
Kredit yang diberikan			*Loans*
Kredit modal kerja	5,74%	3,42%	*Working capital loans*
Giro	0,10%	1,63%	*Demand deposits*
Deposito	4,10%	3,06%	*Time deposits*
Simpanan dari bank lain dan lembaga keuangan lain	3,72%	1,54%	*Deposits from other banks and other financial institutions*

e. Kolektibilitas / *e. Collectibility*

	31 Desember/ *December 31, 2024*					
Keterangan/*Description*	**Lancar/ *Current***	**Dalam Perhatian Khusus/ *Special Mention***	**Kurang Lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/*Loss***	**Jumlah/*Total***
Giro pada Bank Lain/ *Current Account with Other Banks*	378.754	-	-	-	-	378. 754
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement in Bank Indonesia and Other Bank*	1.636.743	-	-	-	-	1.636.743
Efek-efek/ *Securities*	2.837.367	-	-	-	-	2.837.367
Kredit yang Diberikan/*Loans*	4.734.087	227.424	15.853	3.661	38.807	5.019.832
Tagihan Akseptasi/ *Acceptance Receivable*	11.619	-	-	-	-	11.619

	31 Desember/ *December 31, 2023*					
Keterangan/*Description*	**Lancar/ *Current***	**Dalam Perhatian Khusus/ *Special Mention***	**Kurang Lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/*Loss***	**Jumlah/*Total***
Giro pada Bank Lain/ *Current Account with Other Banks*	745.311	-	-	-	-	745.311
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement in Bank Indonesia and Other Bank*	1.085.274	-	-	-	-	1.085.274
Efek-efek/*Securities*	1.482.867	-	-	-	-	1.482.867
Efek-efek yang Dibeli dengan Janji Dijual Kembali/ *Securities purchased under agreement to resell*	1.150.667	-	-	-	-	1.150.667
Kredit yang diberikan/*Loans*	4.047.911	217.812	19.084	1.807	49.158	4.335.772

35. INFORMASI LAINNYA (lanjutan)

f. Informasi Penting Lainnya Kredit yang Diberikan

1) Rasio kredit usaha kecil terhadap kredit yang diberikan adalah sebesar 0,42% dan 0,96%, masing-masing pada tanggal 31 Desember 2024 dan 2023.

2) Rasio *non-performing loan* (NPL) pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
NPL bruto*)	1,16%	1,62%	*Gross NPL**)
NPL neto*)	0,09%	0,20%	*Net NPL**)

*) Sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011, perhitungan persentase *non-performing loan* (NPL) tidak termasuk kredit kepada bank lain.

3) Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) kepada Bank Indonesia pada tanggal 31 Desember 2024 dan 2023, tidak terdapat kredit yang melampaui ketentuan BMPK.

4) Pada tanggal 31 Desember 2024 dan 2023, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

	31 Desember/*December 31*, 2024		**31 Desember/*December 31*, 2023**		
	Kredit bermasalah/ *Non-performing loans*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Kredit bermasalah/ *Non-performing loans***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	
Rupiah					*Rupiah*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	27.277	24.394	28.885	27.329	*Wholesale and retail trade car and motorcycle repair and maintenance*
Real estat	14.291	14.291	17.565	17.565	*Real-estate*
Rumah tangga	7.540	7.461	13.851	7.478	*Household*
Pertanian, kehutanan, dan perikanan	5.384	4.320	5.619	5.033	*Agrobusiness, forestry, and fishery*
Industri pengolahan	2.782	2.568	3.317	3.202	*Processing industry*
Aktivitas jasa lainnya	720	536	635	584	*Other service activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	165	58	-	-	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	101	92	140	128	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	31	11	37	14	*Water management, wastewater management, waste management and recycling, and remediation activities*
Pertambangan dan penggalian	23	8	-	-	*Mining and quarrying*
Konstruksi	7	2	-	-	*Constructions*
Total	**58.321**	**53.741**	**70.049**	**61.333**	***Total***

35. OTHER INFORMATION (continued)

f. Other Significant Information Loans

1) The ratio of small business loans to total loans as of December 31, 2024 and 2023 is 0.42% and 0.96%, respectively.

2) Non-performing loan (NPL) ratio as of December 31, 2024 and 2023 are as follows:

**) In accordance with Bank Indonesia Circular Letter (SE-BI) No. 13/30/DPNP dated December 16, 2011, non-performing loan (NPL) percentage calculation does not include loans to other banks.*

3) As of December 31, 2024 and 2023, there is no loan which exceeded the legal lending limit (BMPK) as stated in the legal lending limit report to Bank Indonesia.

4) As of December 31, 2024 and 2023, the details of non-performing loans based on economic sector are as follows:

35. INFORMASI LAINNYA (lanjutan)

f. Informasi Penting Lainnya Kredit yang Diberikan (lanjutan)

5) Mutasi kredit yang dihapus buku adalah sebagai berikut:

35. OTHER INFORMATION (continued)

f. Other Significant Information Loans (continued)

5) The changes in the loans written-off are as follows:

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Rupiah			*Rupiah*
Saldo awal tahun	318.743	314.973	*Balance at beginning of year*
Penambahan dalam tahun berjalan	2.518	5.596	*Additions during the year*
Hapus tagih	(65)	(1.826)	*Write-off*
Saldo akhir tahun	**321.196**	**318.743**	***Balance at end of year***

g. Risiko Nilai Tukar

Risiko nilai tukar merupakan risiko yang timbul dari transaksi nilai tukar mata uang terhadap mata uang lainnya, baik dari posisi keuangan maupun dari sisi rekening administratif.

Berdasarkan Peraturan Bank Indonesia No. 5/13/PBI/2003 tanggal 17 Juli 2003 dan perubahan terakhir Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 1 Juni 2015, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal. Berdasarkan pedoman Bank Indonesia, "posisi devisa neto" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing dan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

Untuk mengelola dan memitigasi risiko nilai tukar, batas maksimum Posisi Devisa Neto (PDN) yang harus dipertahankan Bank adalah sebesar 20% dari total modal Bank sesuai dengan peraturan Bank Indonesia. Selama tahun 2024, rata-rata PDN Bank sebesar 0,32% dan PDN maksimum sebesar 0,54%.

g. Foreign Exchange Risk

Foreign exchange risk is the potential loss from statements of financial position and administrative accounts due to an adverse change in the value of a currency against another.

Under Bank Indonesia Regulation No. 5/13/PBI/2003 dated July 17, 2003 and its latest amendments Bank Indonesia Regulation No. 17/5/PBI/2015 dated June 1, 2015, a bank is required to maintain its net foreign exchange position/net open position at a maximum of 20% of its capital. Under Bank Indonesia guidelines, "net open position" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency, and the net difference between claims and liabilities, in the form of both commitments and contingencies in administrative accounts, for each foreign currency, which are all stated in Rupiah.

To manage and mitigate foreign exchange risk, the Bank should maintain a Net Open Position (NOP) at a maximum of 20% of the Bank's total capital as required by Bank Indonesia. In 2024, the Bank's average NOP was 0.32% and the maximum NOP was 0.54%.

35. INFORMASI LAINNYA (lanjutan)

g. Risiko Nilai Tukar (lanjutan)

Berikut adalah rincian Posisi Devisa Neto Bank tanggal 31 Desember 2024 dan 2023:

35. OTHER INFORMATION (continued)

g. Foreign Exchange Risk (continued)

The following is the Bank's Net Open Position as of December 31, 2024 and 2023:

	31 Desember/December 31, 2024			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Amerika Serikat	2.207.805	2.221.028	13.223	*United States Dollar*
Dollar Singapura	2.166	-	2.166	*Singapore Dollar*
Euro Eropa	803	-	803	*European Euro*
Renminbi	221	-	221	*Renminbi*
Yen Jepang	182	8	174	*Japanese Yen*
Dollar Australia	121	-	121	*Australian Dollar*
Total	**2.211.298**	**2.221.036**	**16.708**	***Total***
Total modal*)			3.343.847	*Total capital*)*
Persentase PDN terhadap modal			0,50%	*Percentage of NOP to capital*

	31 Desember/December 31, 2023			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Singapura	2.090	-	2.090	*Singapore Dollar*
Dollar Amerika Serikat	1.558.090	1.560.142	2.052	*United States Dollar*
Euro Eropa	943	-	943	*European Euro*
Dollar Australia	102	-	102	*Australian Dollar*
Yen Jepang	80	9	71	*Japanese Yen*
Total	**1.561.305**	**1.560.151**	**5.258**	***Total***
Total modal*)			3.185.340	*Total capital*)*
Persentase PDN terhadap modal			0,17%	*Percentage of NOP to capital*

*) Sesuai dengan Peraturan Bank Indonesia perhitungan persentase PDN terhadap modal menggunakan modal bulan sebelumnya.

*) *In accordance with Bank Indonesia Regulation, the previous month's capital is used in calculating the percentage of Net Open Position to Capital.*

Persentase Posisi Devisa Neto terhadap modal pada tanggal 31 Desember 2024: 0,50% dan 31 Desember 2023: 0,17%.

The percentage of Net Open Position to capital as of December 31, 2024: 0.50% and December 31, 2023: 0.17%.

35. INFORMASI LAINNYA (lanjutan)

h. Risiko Kredit

Penilaian Profil Risiko Kredit

Hasil penilaian risiko inheren atas risiko kredit Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

i. Risiko Likuiditas

Penilaian Profil Risiko Likuiditas

Hasil penilaian risiko inheren atas risiko likuiditas Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

j. Risiko Pasar

Penilaian Profil Risiko Pasar

Hasil penilaian risiko inheren atas risiko pasar Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

k. Risiko Operasional

Manajemen Risiko Operasional

Identifikasi dan pengukuran risiko operasional dilakukan dengan pembaharuan pedoman profil risiko, termasuk di dalamnya pengukuran risiko operasional menjadi 5 (lima) peringkat. Bank menggunakan metode BIA (*Basic Indicator Approach*) untuk perhitungan risiko operasional. Bank juga menggunakan aplikasi ORSA dan aplikasi *Loss Event Database* (LED) untuk pengendalian risiko operasional.

35. OTHER INFORMATION (continued)

h. Credit Risk

Assessment of Credit Risk Profile

The result of the Bank's inherent risk assessment on the composite credit risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

i. Liquidity Risk

Assessment of Liquidity Risk Profile

The result of the Bank's inherent risk assessment on the composite liquidity risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

j. Market Risk

Assessment of Market Risk Profile

The result of the Bank's inherent risk assessment on the composite market risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) is at Low level, respectively while the Quality of Risk Management Application (KPMR) is on the Satisfactory level.

k. Operational Risk

Operational Risk Management

The process of identifying and measuring the operational risk is done by updating the risk profile guidelines, including the measurement of operational risk assessment in 5 (five) classes of rating. The Bank uses the BIA (Basic Indicator Approach) for the calculation of operational risk. The Bank also uses the ORSA application and the Loss Event Database (LED) application for operational risk management.

35. INFORMASI LAINNYA (lanjutan)

k. Risiko Operasional (lanjutan)

Manajemen Risiko Operasional (lanjutan)

Bank telah memiliki suatu rencana komprehensif yang berisi langkah-langkah yang harus diambil sebelum, selama dan setelah terjadinya suatu keadaan darurat secara terdokumentasi, teruji untuk menjamin kelangsungan operasional Bank dalam bentuk Kebijakan *Business Continuity Planning* (BCP), *Disaster Recovery Plan* (DRP) dan pembentukan *Disaster Recovery Center* (DRC) sejak tahun 2005. Kebijakan kelangsungan usaha disempurnakan secara berkala dan telah dibentuk satu unit kerja khusus yang akan menangani hal ini secara komprehensif.

Manajemen Bank percaya bahwa *risk taking unit* melakukan pengendalian internal dengan melakukan transaksi operasional dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Department*) melakukan pengawasan dengan menggunakan aplikasi ORSA dan LED. SKAI melakukan audit dengan berpedoman pada Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) untuk pengawasan operasional Bank serta dilengkapi oleh fungsi pengendalian internal di setiap kantor cabang.

Penilaian Profil Risiko Operasional

Hasil penilaian risiko inheren atas risiko operasional Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* dan *Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

l. Risiko Hukum

Manajemen Risiko Hukum

Kebijakan, pedoman dan prosedur perkreditan dan operasional juga dikaji berdasarkan aspek hukum yang melekat untuk meminimalisir risiko hukum. Seluruh produk dan aktivitas baru selain harus dikaji oleh Bagian Legal dan Remedial, juga harus mendapat kajian dari Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Satuan Kerja Audit Internal.

35. OTHER INFORMATION (continued)

k. Operational Risk (continued)

Operational Risk Management (continued)

The Bank has a comprehensive plan that includes steps to be taken before, during and after an emergency, which is documented and tested to ensure continuity of the operations of the Bank in the form of Business Continuity Planning (BCP) Policy, Disaster Recovery Plan (DRP), and the establishment of the Disaster Recovery Center (DRC) in 2005. The business continuity policies are enhanced periodically and the Bank has established a special unit that will handle this in a comprehensive manner.

The Bank's management believes that the risk taking unit performs internal control by conducting operational transactions with attention to the prudence principles and in accordance with internal guidelines and external regulations. The Risk Management Department performs monitoring using the ORSA and LED application. SKAI conducts audits based on the Bank Internal Audit Function Implementation Standards (SPFAIB) to monitor the Bank's operations and is complemented by the internal control function at each branch office.

Assessment of Operational Risk Profile

The result of the Bank's inherent risk assessment on the composite operational risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) is at Low to Moderate and Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

l. Legal Risk

Legal Risk Management

Policies, guidelines and procedures on lending and operations are reviewed based on the inherent legal aspects to minimize legal risk. All new products and activities must be reviewed by Legal and Remedial Department, Risk Management Unit, Compliance Unit and Internal Audit Department.

35. INFORMASI LAINNYA (lanjutan)

l. Risiko Hukum (lanjutan)

Manajemen Risiko Hukum (lanjutan)

Pengendalian risiko hukum dilakukan dengan laporan *monitoring* administrasi kredit, kajian NUK (Nota Usulan Kredit), perjanjian kredit, penyempurnaan formulir dan notifikasi kredit. Pengkajian aspek hukum juga dilakukan pada produk dan aktivitas baru serta atas perjanjian-perjanjian dengan counterparty dan pihak ketiga lainnya.

Penilaian Profil Risiko Hukum

Hasil penilaian risiko inheren atas risiko hukum Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

m. Risiko Reputasi

Manajemen Risiko Reputasi

Penerapan manajemen risiko reputasi meliputi pengawasan aktif Dewan Komisaris dan Direksi, terkait risiko reputasi pada aktivitas operasional/jasa layanan, SDM, TI & MIS, kecukupan kebijakan, prosedur, strategi manajemen risiko reputasi, pengukuran risiko reputasi dan pemantauan serta pengelolaan risiko reputasi.

Bank memiliki *Service Quality Management* dan *Call Center Department* sebagai unit yang menangani pengaduan nasabah. Selain itu, Bank telah menyajikan aspek transparasi laporan keuangan dengan publikasi triwulan di koran. Pada tahun 2016, Bank membentuk *contact center* untuk meningkatkan pelayanan kepada nasabah selama tahun 2022 nasabah yang menggunakan pelayanan *contact center* untuk pengaduan nasabah dan pelayanan lainnya semakin meningkat.

35. OTHER INFORMATION (continued)

l. Legal Risk (continued)

Legal Risk Management (continued)

Control of legal risk is performed through loan administration monitoring reports, reviews of the loan proposal memorandums and credit agreements, as well as upgrading of forms and loan notifications. Evaluation of legal aspects is also performed on new products and activities upon agreement with counterparty and other third parties.

Assessment of Legal Risk Profile

The result of the Bank's inherent risk assessment on the composite legal risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) are at Low level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

m. Reputation Risk

Reputation Risk Management

The implementation of reputation risk management includes active supervision by the Board of Commissioners and Directors regarding reputation risk in operational activities/services, human resources, IT & MIS, the adequacy of reputation risk policies, procedures, management strategy, reputation risk measurement, and monitoring and managing of reputation risk.

The Bank has Service Quality Management and Call Center Department as a unit to handles customer complains. In addition, the Bank has presented aspects of financial statements transparency through quarterly publication of its financial statements in newspapers. In 2016, the Bank set up a contact center to improve services to customers and during 2022 the number of customers who received the contact center's service for their complaints and other services increased.

35. INFORMASI LAINNYA (lanjutan)

m. Risiko Reputasi (lanjutan)

Manajemen Risiko Reputasi (lanjutan)

Selama tahun 2024 dan 2023 pengelolaan risiko reputasi terus ditingkatkan dengan diterapkannya SLA (*Service Level Agreement*) sesuai dengan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) untuk menangani keluhan nasabah yang dapat diselesaikan dalam waktu kurang dari 20 (dua puluh) hari kerja dan dalam kondisi tertentu dapat memperpanjang jangka waktu 20 (dua puluh) hari kerja. SKAI juga melakukan audit internal di cabang terkait komplain nasabah untuk memastikan pengendalian internal terhadap risiko reputasi.

Penilaian Profil Risiko Reputasi

Hasil penilaian risiko inheren atas risiko reputasi Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

n. Risiko Stratejik

Manajemen Risiko Stratejik

Direksi membuat rencana kerja tahunan yang disetujui oleh Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana strategis dibuat menggunakan analisis SWOT, faktor eksternal dan tingkat risiko. Pengawasan aktif dilakukan melalui *monitoring* realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Komisaris dilakukan melalui Komite Pemantau Risiko.

Bank menetapkan kebijakan dan strategi dalam rangka mencapai rencana kerja yang telah disusun sesuai dengan visi dan misi Bank. Bank juga telah menyusun pedoman penyusunan produk dan aktivitas baru.

Penilaian Profil Risiko Stratejik

Hasil penilaian risiko inheren atas risiko stratejik Bank secara komposit posisi tanggal 31 Desember 2024 dan 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

35. OTHER INFORMATION (continued)

m. Reputation Risk (continued)

Reputation Risk Management (continued)

Throughout 2024 and 2023, the reputation risk management is improved by the application of SLA (Service Level Agreement) in line with Bank Indonesia's and Financial Service Authority's provision in handling and resolving customer complaints in less than 20 (twenty) working days and under certain conditions, the period can be extended to 20 (twenty) working days. SKAI conducts internal audit at the branch offices in connection with customer complaints to ensure the implementation of internal control over the reputation risk.

Assessment of Reputation Risk Profile

The result of the Bank's inherent risk assessment on the composite reputation risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

n. Strategic Risk

Strategic Risk Management

The Board of Directors produces an annual work plan, which is approved by the Board of Commissioners, and disseminates it to all employees. The strategic plan is prepared using SWOT analysis, external factors and the level of risk. Active oversight is done by monitoring the realization of the annual work plan. The risk monitoring by the Board of Commissioners is performed through the Risk Monitoring Committee.

The Bank establishes policies and strategies in order to achieve the work plan, which has been prepared in accordance with the Bank's vision and mission. The Bank has also established guidelines for the preparation of new products and activities.

Assessment of Strategic Risk Profile

The result of the Bank's inherent risk assessment on the composite strategic risk of position date December 31, 2024 and 2023 as reported to Financial Service Authority (OJK) is at Low to Moderate level respectively, while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

35. INFORMASI LAINNYA (lanjutan)

o. Risiko Kepatuhan

Penerapan Manajemen Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain, sosialisasi dan *coaching*, meningkatkan pengamatan untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *limit risk appetite* dan *risk tolerance* yang ditetapkan.

Bank juga melakukan *update* pedoman internal lainnya apabila terdapat peraturan dari pihak eksternal, misalnya Bank Indonesia dan Otoritas Jasa Keuangan (OJK).

Bank telah memiliki unit kerja yang independen yaitu unit kepatuhan yang berfungsi melakukan *compliance review* yang bertanggung jawab langsung kepada Direktur Kepatuhan. SKAI melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Penilaian Profil Risiko Kepatuhan

Hasil penilaian risiko inheren atas risiko kepatuhan Bank secara komposit posisi tanggal 31 Desember 2024 dan 31 Desember 2023 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

35. OTHER INFORMATION (continued)

o. Compliance Risk

Application of Compliance Risk Management

The Bank continuously improves the risk management culture at all levels of the organization, including socialization and coaching, improve monitoring to ensure the correctness of reports and timelines of report submission to regulators, fulfillment of internal and external regulations, as well as always trying to minimize the excess of the stipulated risk appetite and risk tolerance.

The Bank also updates other internal guidelines in the case of external regulation, such as those from Bank Indonesia and Financial Service Authority (OJK).

The Bank has an independent compliance unit whose function is to perform compliance review and which is directly responsible to the Director of Compliance. SKAI conducts internal audits to ensure internal control of compliance risk.

Assessment of Compliance Risk Profile

The result of the Bank's inherent risk assessment on the composite compliance risk of position date December 31, 2024 and December 31, 2023 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

36. MANAJEMEN RISIKO

Manajemen Bank menyadari sepenuhnya bahwa risiko adalah bagian dari sifat bisnis bank. Oleh karena itu, dalam setiap pengambilan keputusan maupun proses aktivitas perbankan, Bank senantiasa berpijak pada kebijakan yang berbasis risiko.

Manajemen percaya bahwa seluruh kebijakan risiko Bank mengikuti dan patuh pada Peraturan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) sebagai ketentuan baku dan persyaratan minimal agar dapat menjalankan aktivitas bisnis yang terbaik.

Kebijakan risiko ditetapkan berdasarkan *risk appetite* Bank dengan mempertimbangkan terhadap kekuatan, kemampuan dan kapasitas permodalan yang dimiliki Bank.

Risiko Kredit

Manajemen Risiko Kredit

Dalam upaya penerapan manajemen risiko kredit, Bank melakukan kajian terhadap kebijakan dan pedoman perkreditan guna meningkatkan sistem pengendalian risiko kredit.

Hingga tahun 2024, Bank telah melakukan pengkinian (*update*) dan penambahan terhadap kebijakan pedoman dan prosedur perkreditan.

Penerapan pengendalian internal pada aktivitas perkreditan diterapkan dengan penetapan limit risiko baik itu *risk appetitte*, *risk tolerance* maupun limit kewenangan persetujuan kredit.

Untuk debitur yang masuk dalam 15 (lima belas) debitur inti terbesar juga dilakukan kajian secara independen oleh Satuan Kerja Manajemen Risiko. Kajian juga dilakukan atas konsentrasi kredit baik berdasarkan portofolio kredit maupun bidang (sektor) usaha yang dibiayai.

Guna meningkatkan pengendalian risiko, Bank terus mengembangkan sistem informasi manajemen risiko kredit dan sistem aplikasi perkreditan (LnApp), sehingga pengelolaan aktivitas perkreditan dapat dilaksanakan secara efektif dan efisien serta sesuai dengan prosedur yang berlaku.

36. RISK MANAGEMENT

The Bank's management is fully aware that risk is an intrinsic aspect of the banking business. Therefore, for all decisions made and in all banking activity processes, the Bank always maintains its position on risk-based policies.

Management believes that all risk policies maintained by the Bank are consistent and comply with Bank Indonesia and Financial Service Authority (OJK) Regulations, as a standard provision and minimum requirement to run its business activities properly.

Risk policies are established based on the Bank's risk appetite after considering the Bank's strength, capability and capacity of capital.

Credit Risk

Credit Risk Management

In its effort to apply credit risk management, the Bank reviews its credit policies and guidelines in order to enhance credit risk control system.

Until 2024, the Bank has updated and supplemented its credit policies and guidelines.

Internal control in landing activities is applied by determination of the risk appetite, risk tolerance and credit approval authority limit.

The 15 (fifteen) largest core debtors are also reviewed independently by Risk Management Working Unit. Review is also performed on credit concentration, both of portfolio and business sector financed.

As part of its risk management, the Bank continues to develop a credit risk management information system and credit application system (LnApp), so that the management of credit activities is effective and efficient and in accordance with the applicable procedures.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit

Berikut ini adalah tabel dari eksposur maksimum terhadap risiko kredit, analisis risiko konsentrasi kredit dan konsentrasi kredit berdasarkan jenis debitur:

i. Eksposur maksimum terhadap risiko kredit (secara bersih dari cadangan kerugian penurunan nilai).

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile

The tables below show maximum exposure to credit risk, credit risk concentration analysis, and credit concentration by type of debtors:

i. Maximum exposure to credit risk (net of allowance for impairment losses).

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Laporan posisi keuangan:			*Statements of financial position:*
Giro pada Bank Indonesia	372.189	450.009	*Current account with Bank Indonesia*
Giro pada bank lain	378.669	745.211	*Current account with other banks*
Penempatan pada Bank Indonesia	818.748	538.922	*Placements with Bank Indonesia*
Penempatan pada bank lain	817.815	546.015	*Placements with other banks*
Efek-efek	2.837.347	1.482.867	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	4.780.131	4.137.955	*Loans*
Tagihan akseptasi	11.617	-	*Acceptance receivables*
Aset lain-lain	62.833	58.500	*Other assets*
Subtotal	10.079.349	9.110.146	*Subtotal*
Komitmen dan Kontijensi:			*Commitments and Contingencies:*
Fasilitas kredit kepada nasabah yang belum digunakan	313.545	227.167	*Unused facilities*
L/C yang irrevocable dan masih berjalan dalam rangka ekspor dan impor	14.714	28.310	*Irrevocable L/C*
Bank garansi	10.477	30.898	*Bank guarantee*
Subtotal	338.736	286.375	*Subtotal*
Total	**10.418.085**	**9.396.521**	***Total***

ii. Analisis risiko konsentrasi kredit

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai):

ii. Analysis of credit risk concentration

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment losses):

	31 Desember/December 31, 2024					**31 Desember/December 31, 2023**					
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**%**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**%**	
Modal kerja	3.195.417	144.617	69.755	3.409.789	67,93%	2.778.013	214.393	48.400	3.040.806	70,13%	*Working capital*
Investasi	529.576	94.677	28.036	652.289	12,99%	548.430	279.015	7.799	835.244	19,27%	*Investment*
Konsums	939.667	10.547	7.540	957.754	19,08%	435.174	10.142	14.406	459.722	10,60%	*Consumer*
Total	**4.664.660**	**249.841**	**105.331**	**5.019.832**	**100,00%**	**3.761.617**	**503.550**	**70.605**	**4.335.772**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

ii. Analisis risiko konsentrasi kredit (lanjutan)

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

ii. Analysis of credit risk concentration (continued)

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment loses) (continued):

	31 Desember/*December 31*, 2024					31 Desember/*December 31*, 2023					
	Stage 1	Stage 2	Stage 3	Total	%	Stage 1	Stage 2	Stage 3	Total	%	
Industri pengolahan	1.225.812	70.015	29.554	1.325.381	26,40%	1.092.823	266.800	3.317	1.362.940	31,44%	*Processing industry*
Rumah tangga	935.831	10.336	7.540	953.707	19,00%	423.976	9.284	14.406	447.666	10,33%	*Household*
Aktivitas keuangan dan asuransi	614.520	34.631	-	649.151	12,93%	343.697	-	-	343.697	7,93%	*Financial and insurance activities*
Perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor	410.397	18.625	27.277	456.299	9,09%	420.890	20.618	28.885	470.393	10,85%	*Wholesale and retail trade car and motorcycle repair and maintenance*
Pertambangan dan penggalian	363.660	1.060	23	364.743	7,27%	600.938	6	-	600.944	13,86%	*Mining and quarrying*
Konstruksi	358.950	-	7	358.957	7,15%	294.879	-	-	294.879	6,80%	*Construction*
Pengangkutan dan pergudangan	247.056	565	-	247.621	4,93%	148.686	3.566	-	152.252	3,51%	*Transportation and warehousing*
Real estat	174.105	59.181	14.291	247.577	4,93%	170.018	100.313	17.565	287.896	6,64%	*Real-estate*
Pertanian, kehutanan, dan perikanan	197.861	22.907	5.384	226.152	4,51%	146.795	22.888	5.619	175.302	4,04%	*Agriculture, foresty, and fishery*
Penyediaan akomodasi makan dan minum	31.910	30.800	-	62.710	1,25%	27.500	59.303	-	86.803	2,00%	*Accommodation of food and beverage*
Informasi dan komunikasi	48.633	-	-	48.633	0,97%	30.529	-	-	30.529	0,70%	*Information and communication*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	16.482	1.097	20.339	37.918	0,76%	17.884	19.782	142	37.808	0,87%	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Aktivitas jasa lainnya	18.244	196	720	19.160	0,38%	24.400	104	635	25.139	0,58%	*Other service activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	8.746	181	165	9.092	0,18%	2.780	-	-	2.780	0,06%	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Bukan lapangan usaha lainnya	3.835	212	-	4.047	0,08%	11.198	858	-	12.056	0,28%	*Not other business fields*
Aktivitas kesehatan manusia dan aktivitas sosial	3.764	-	-	3.764	0,07%	1.270	-	-	1.270	0,03%	*Human health activities and social activites*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan dan daur ulang sampah, dan aktivitas remediasi	2.643	35	31	2.709	0,05%	2.947	28	36	3.011	0,07%	*Water management, wastewater management, waste management and recycling and remediation activities*
Kesenian, hiburan, dan rekreasi	1.919	-	-	1.919	0,04%	-	-	-	-	0,00%	*Arts, entertainment, and recreation*
Pengadaan listrik, gas, uap/air panas dan udara dingin	205	-	-	205	0,01%	-	-	-	-	0,00%	*Procurement of electricity, gas, steam/hot water and cold air*
Aktivitas professional, ilmiah dan teknis	65	-	-	65	0,00%	44	-	-	44	0,00%	*Professional, scientific and technical activities*
Pendidikan	22	-	-	22	0,00%	45	-	-	45	0,00%	*Education*
Administrasi pemerintahaan, pertahanan dan jaminan sosial	-	-	-	-	0,00%	318	-	-	318	0,01%	*Government administration, and mandatory defense social security*
Total	**4.664.660**	**249.841**	**105.331**	**5.019.832**	**100,00%**	**3.761.617**	**503.550**	**70.605**	**4.335.772**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iii. Konsentrasi kredit dari aset keuangan berdasarkan jenis debitur (secara bruto dari cadangan kerugian penurunan nilai):

iii. Credit concentration of financial assets by type of debtors (gross of allowance for impairment losses):

	31 Desember/*December 31*, 2024										
	Giro pada Bank Indonesia dan bank lain/ Current *Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	-	-	1.814.318	-	-	-	1.814.318	17,02%	*Government*
Bank Indonesia	372.189	818.748	-	-	461.758	-	-	-	1.652.695	15,51%	*Bank Indonesia*
Perusahaan efek dan lembaga jasa keuangan lainnya			-	189.239	-	-	-	1.756	190.995	1,79%	Securities company and other financial service
Bank lainnya	378.754	817.995	-	-	-	-	-	-	1.196.749	11,23%	*Other banks*
UMKM dan ritel	-	-	-	1.595.600	-	-	-	1.724	1.597.324	14,99%	*Retail*
Korporasi	-	-	-	2.737.451	561.291	11.619	-	121.266	3.431.627	32,19%	Corporate
Kredit beragun rumah tinggal	-	-	-	116.188	-	-	-	9.331	125.519	1,18%	*Loan with residential collateral*
Kredit beragun Properti komersial	-	-	-	323.032	-	-	-	179.664	502.696	4,72%	*Loan with commercial property collateral*
Lain-lain	-	-	-	58.322	-	-	62.833	25.199	146.354	1,37%	*Others*
Total	**750.943**	**1.636.743**	**-**	**5.019.832**	**2.837.367**	**11.619**	**62.833**	**338.940**	**10.658.277**	**100,00%**	***Total***

	31 Desember/*December 31*, 2023										
	Giro pada Bank Indonesia dan bank lain/ Current *Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	1.150.667	-	1.343.381	-	-	-	2.494.048	25,99%	*Government*
Bank Indonesia	450.009	538.922	-	-	-	-	-	-	988.931	10,31%	*Bank Indonesia*
Perusahaan efek dan lembaga jasa keuangan lainnya				282.446	-	-	-	25.199	307.645	3,21%	Securities company and other financial service
Bank lainnya	745.311	546.352	-	-	-	-	-	-	1.291.663	13,46%	*Other banks*
UMKM dan ritel	-	-	-	1.010.758	-	-	-	159	1.010.917	10,54%	*Retail*
Korporasi				2.422.713	139.486			73.021	2.635.220	27,46%	Corporate
Kredit beragun rumah tinggal	-	-	-	130.589	-	-	-	15.575	146.164	1,52%	*Loan with residential collateral*
Kredit beragun Properti komersial	-	-	-	419.216	-	-	-	113.620	532.836	5,55%	*Loan with commercial property collateral*
Lain-lain	-	-	-	70.050	-	-	58.500	59.273	187.823	1,96%	*Others*
Total	**1.195.320**	**1.085.274**	**1.150.667**	**4.335.772**	**1.482.867**	**-**	**58.500**	**286.847**	**9.595.247**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan

Kebijakan Bank dalam menggolongkan kualitas kredit berdasarkan golongan aset keuangan.

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut:

1. Efek-efek

Penilaian kualitas dari aset keuangan - efek-efek dilakukan berdasarkan ketentuan lembaga pemeringkat dan peringkat yang diakui Bank Indonesia dan Otoritas Jasa Keuangan. Peringkat yang digunakan oleh Bank adalah peringkat yang dikeluarkan oleh PT Pemeringkat Efek Indonesia (Pefindo).

Kualitas dari efek-efek tersebut diklasifikasikan sebagai berikut:

- *High Grade*
  Efek-efek yang termasuk dalam obligasi pemerintah Indonesia dan sertifikat Bank Indonesia, serta efek-efek dengan peringkat idAAA; idAA+; idAA; idAA-.

- *Moderate Grade*
  Efek-efek dengan peringkat idA+; idA; idA-; idBBB+; idBBB.

- *Unrated*
  Efek-efek dan aset keuangan lainnya yang tidak didasarkan pada peringkat.

2. Kredit

Penilaian kualitas dari aset keuangan - kredit diklasifikasikan sebagai berikut:

- *High Grade*
  Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai serta tidak pernah direstrukturisasi atau pernah mengalami penurunan kualitas kredit.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets

The Bank policy classifies the credit quality based on financial asset classification.

Credit quality classification per class of financial asset are as follows:

1. Securities

The assessment of the quality of financial assets - securities are based on the provisions of the rating agencies and the ratings approved by Bank Indonesia and Financial Service Authority. Ratings that are used by the Bank is based on the ranks issued by PT Pemeringkat Efek Indonesia (Pefindo).

The quality of securities is classified as follows:

- *High Grade*
  Securities that are included in the Indonesian government bonds and Bank Indonesia certificate, as well as the securities that are rated as idAAA; idAA+; idAA; idAA-.

- *Moderate Grade*
  Securities that are rated as idA+; idA; idA-; idBBB+; idBBB.

- *Unrated*
  Securities and other financial assets that are not based on ratings.

2. Loans

The assessment of the quality of financial assets - loans is as follows:

- *High Grade*
  Loans which are not due nor impaired, and have not been restructured nor degraded.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut (lanjutan):

2. Kredit (lanjutan)

Penilaian kualitas dari aset keuangan - kredit diklasifikasikan sebagai berikut (lanjutan):

- *Moderate Grade*
  Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai namun pernah mengalami penurunan kualitas kredit atau pernah direstrukturisasi.

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

Credit quality classification per class of financial asset are as follows (lanjutan):

2. Loans (continued)

The assessment of the quality of financial assets - loans is as follows (continued):

- *Moderate Grade*
  Loans which are not due nor impaired, but have been degraded on its loans quality or restructured.

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses):

	31 Desember/*December 31*, 2024				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	372.189	-	-	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain	378.754	-	-	378.754	*Current accounts with other banks*
Penempatan pada Bank Indonesia	818.748	-	-	818.748	*Placements with Bank Indonesia*
Penempatan pada bank lain	817.995	-	-	817.995	*Placement with other bank*
Efek-efek	980.997	-	-	980.997	*Securities*
Kredit	4.664.660	249.841	105.331	5.019.832	*Loans*
Tagihan akseptasi	11.619	-	-	11.619	*Acceptance receivables*
Aset lain-lain	62.833	-	-	62.833	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	1.429.753	-	-	1.429.753	*Securities*
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	426.617	-	-	426.617	*Securities*
Total	**9.964.165**	**249.841**	**105.331**	**10.319.337**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses) (continued):

	31 Desember/*December 31*, 2023				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	450.009	-	-	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain	745.311	-	-	745.311	*Current accounts with other banks*
Penempatan pada Bank Indonesia	538.922	-	-	538.922	*Placements with Bank Indonesia*
Penempatan pada bank lain	546.352	-	-	546.352	*Placement with other bank*
Efek-efek	801.772	-	-	801.772	*Securities*
Efek yang dibeli dengan janji dijual kembali	1.150.667	-	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	3.761.617	503.550	70.605	4.335.772	*Loans*
Tagihan akseptasi	-	-	-	-	*Acceptance receivables*
Aset lain-lain	58.500	-	-	58.500	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	665.102	-	-	665.102	*Securities*
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	15.993	-	-	15.993	*Securities*
Total	**8.734.245**	**503.550**	**70.605**	**9.308.400**	***Total***

	31 Desember/December 31, 2024						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due nor impaired			Telah jatuh tempo tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/Impaired	Total	
	Kualitas tinggi/ High Grade	Kualitas standar/ Standard Grade	Tidak dirating/ Unrated				
Diukur pada nilai wajar melalui penghasilan komprehensif lain							*Measured at fair value through other comprehensive income*
Efek-efek	1.429.753	-	-	-	-	1.429.753	*Securities*
Diukur pada nilai wajar melalui laporan aba rugi							*Measured at fair value through profit or loss*
Efek-efek	426.617	-	-	-	-	426.617	*Securities*
Diukur pada biaya perolehan Yang diamortisasi							*Measured at amortized cost*
Efek-efek	980.997	-	-	-	-	980.997	*Securities*
Giro pada bank Indonesia	-	-	372.189	-	-	372.189	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	-	378.754	-	-	378.754	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	1.636.743	-	-	1.636.743	*Placements with Bank Indonesia and other banks*
Kredit	4.642.876	21.784	-	249.841	105.331	5.019.832	*Loans*
Tagihan akseptasi	-	-	11.619	-	-	11.619	*Acceptance receivables*
Aset lain-lain	-	-	62.833	-	-	62.833	*Other assets*
Total	**7.480.243**	**21.784**	**2.462.138**	**249.841**	**105.331**	**10.319.337**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses) (continued):

	31 Desember/December 31, 2023						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due nor impaired			Telah jatuh tempo tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/Impaired	Total	
	Kualitas tinggi/ High Grade	Kualitas standar/ Standard Grade	Tidak dirating/ Unrated				
Diukur pada nilai wajar melalui penghasilan komprehensif lain							*Measured at fair value through other comprehensive income*
Efek-efek	665.102	-	-	-	-	665.102	*Securities*
Diukur pada nilai wajar melalui laporan aba rugi							*Measured at fair value through profit or loss*
Efek-efek	15.993	-	-	-	-	15.993	*Securities*
Diukur pada biaya perolehan							
Yang diamortisasi							*Measured at amortized cost*
Efek-efek	801.772	-	-	-	-	801.772	*Securities*
Giro pada bank Indonesia	-	-	450.009	-	-	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	-	745.311	-	-	745.311	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	1.085.274	-	-	1.085.274	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	1.150.667	-	-	-	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	3.748.871	12.746	-	503.550	70.605	4.335.772	*Loans*
Tagihan akseptasi	-	-	-	-	-	-	*Acceptance receivables*
Aset lain-lain	-	-	58.500	-	-	58.500	*Other assets*
Total	**6.382.405**	**12.746**	**2.339.094**	**503.550**	**70.605**	**9.308.400**	***Total***

Analisis umur kredit yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Aging analysis of loans that are past due but not impaired as of December 31, 2024 and 2023 was as follows:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Jatuh tempo			*Past due*
< 30 hari	220.418	478.650	*< 30 days*
31 - 60 hari	14.509	20.062	*31 - 60 days*
61 - 90 hari	14.914	4.838	*61 - 90 days*
Total	**249.841**	**503.550**	***Total***

v. Kredit direstrukturisasi yang akan jatuh tempo atau mengalami penurunan nilai

Pembiayaan yang diberikan yang dinegosiasi ulang/direstrukturisasi adalah pembiayaan yang persyaratannya dinegosiasi ulang sehingga statusnya meningkat dari mengalami penurunan nilai atau telah jatuh tempo menjadi lancar atau baik selama tahun berjalan.

v. Restructured loans that would otherwise be past due or impaired

Renegotiated/restructured loans are those loans that, during the year, have had their terms renegotiated resulting in an upgrade from impaired to performing status or past due to current status.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

v. Kredit direstrukturisasi yang akan jatuh tempo atau mengalami penurunan nilai (lanjutan)

Pembiayaan yang diberikan yang telah dinegosiasi ulang/ direstrukturisasi dalam 12 (dua belas) bulan terakhir yang seharusnya telah jatuh tempo atau mengalami penurunan nilai pada tanggal 31 Desember 2024: Rp105.331; dan 31 Desember 2023: Rp70.605 (Catatan 10).

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

v. Restructured loans that would otherwise be past due or impaired (continued)

Loans that have been renegotiated/restructured in the past 12 (twelve) months that would otherwise have been past due or impaired amounted December 31, 2024: Rp105,331; and December 31, 2023: Rp70,605 (Note 10).

	31 Desember/ *December 31,* 2024	**31 Desember/ *December 31,* 2023**	
Jatuh tempo			*Past due*
< 30 hari	30.163	-	*< 30 days*
31 - 60 hari	31.137	-	*91 - 180 days*
61 - 90 hari	-	-	*91 - 180 days*
91 - 180 hari	5.224	29.239	*91 - 180 days*
>180 hari	38.807	41.366	*> 180 days*
Total	**105.331**	**70.605**	***Total***

vi. Agunan

Dalam rangka mitigasi risiko kredit, salah satu bentuk upaya yang dilakukan Bank adalah dengan meminta nasabah memberikan agunan yang akan digunakan sebagai jaminan atas pelunasan fasilitas kredit yang telah diberikan oleh Bank jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya kepada Bank.

Agunan yang digunakan sebagai jaminan atas fasilitas kredit oleh nasabah adalah sebagai berikut:

- Deposito berjangka, rekening tabungan, dan deposito angsuran
- *Standby* L/C
- Piutang
- Tanah dan bangunan
- Kendaraan bermotor
- Emas
- Kapal laut
- Mesin dan peralatan
- Persediaan
- Asuransi kredit
- Garansi perusahaan atau garansi perorangan

Prosedur penilaian jaminan untuk tanah dan bangunan, kendaraan maupun mesin dan peralatan menggunakan pihak ketiga sebagai penilai independen dan akan dinilai kembali secara berkala setiap 2 (dua) tahun sekali untuk jenis kredit non-angsuran dan saat kredit telah mencapai setengah (50%) dari periode kredit untuk jenis kredit angsuran.

vi. Collateral

In order to mitigate credit risk, one of the efforts undertaken by the Bank is requesting customers to provide collateral to be pledged as assurance for repayment of the loan facility which has been granted to the Bank if the customer is experiencing financial difficulties causing customers not able to pay their obligations to the Bank.

Collateral to be pledged as assurance for the loan facility provided by the customers are as follows:

- *Time deposits, savings accounts, and installment deposit*
- *Standby L/C*
- *Receivables*
- *Land and buildings*
- *Vehicles*
- *Gold*
- *Ships*
- *Machineries and equipment*
- *Inventories*
- *Loan insurance*
- *Corporate guarantee or personal guarantee*

Collateral assessment procedure for land and building, vehicles, as well as machineries and equipment is using a third party as an independent appraiser and will periodically reassessed every 2 (two) years for non-installment loans and when the loan has reached half (50%) of its period for installment loan.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

vi. Agunan (lanjutan)

Berikut adalah portofolio kredit yang dimiliki Bank beserta agunan yang menjadi jaminannya dengan pengelompokan berdasarkan jenis kredit yang diberikan:

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

vi. Collateral (continued)

The following are loan portfolio owned by the Bank and its collateral by grouping based on type of loan:

	31 Desember/December 31, 2024					
	Kredit Modal Kerja/ *Working Capital Loans*	**Kredit Investasi/ *Investment Loans***	**Kredit Konsumsi/ *Consumer Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	3.409.789	652.289	957.754	10.482	5.030.314	*Credit Exposure*
Nilai Jaminan	9.199.478	4.956.567	429.231	10.482	14.595.758	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	-	-	-	-	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	0,00%	0,00%	0,00%	0,00%	0,00%	*Unsecured portion of credit exposure (%)*
Agunan*)						*Collateral*)*
Agunan tunai	962.709	-	11.362	10.482	984.553	*Cash collateral*
Emas	-	-	-	-	-	*Gold*
Persediaan	21.416	23.444	-	-	44.860	*Inventory*
Tanah dan bangunan	2.550.267	2.076.515	160.996	-	4.787.778	*Land and/or building*
Kendaraan	140.575	266.540	32.093	-	439.208	*Vehicles*
Piutang	2.892.054	364.267	6.671	-	3.262.992	*Receivables*
Mesin dan peralatan	1.949.112	2.126.243	-	-	4.075.355	*Machinery and equipment*
Asuransi kredit	683.345	241	218.109	-	901.695	*Loan insurance*
Kapal laut/transportasi air	-	99.317	-	-	99.317	*Ships/water transportation*
Total	**9.199.478**	**4.956.567**	**429.231**	**10.482**	**14.595.758**	***Total***

	31 Desember/December 31, 2023					
	Kredit Modal Kerja/ *Working Capital Loans*	**Kredit Investasi/ *Investment Loans***	**Kredit Konsumsi/ *Consumer Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	3.040.806	835.244	459.722	30.946	4.366.718	*Credit Exposure*
Nilai Jaminan	7.814.514	1.840.873	723.513	30.946	10.409.846	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	-	-	-	-	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	0,00%	0,00%	0,00%	0,00%	0,00%	*Unsecured portion of credit exposure (%)*
Agunan*)						*Collateral*)*
Agunan tunai	906.473	-	1.597	30.946	939.016	*Cash collateral*
Emas	1.392	-	16.281	-	17.673	*Gold*
Persediaan	40.444	-	-	-	40.444	*Inventory*
Tanah dan bangunan	2.087.793	1.291.154	167.372	-	3.546.319	*Land and/or building*
Kendaraan	136.599	186.972	78.336	-	401.907	*Vehicles*
Piutang	1.709.823	34.087	8.709	-	1.752.619	*Receivables*
Mesin dan peralatan	1.663.796	229.102	-	-	1.892.898	*Machinery and equipment*
Asuransi kredit	1.268.194	241	451.218	-	1.719.651	*Loan insurance*
Kapal laut/transportasi air	-	99.317	-	-	99.317	*Ships/water transportation*
Total	**7.814.514**	**1.840.873**	**723.513**	**30.946**	**10.409.844**	***Total***

*) Bank tidak mengungkapkan jaminan yang diterima dalam bentuk garansi perusahaan maupun garansi perorangan mengingat nilainya yang tidak dapat diukur.

*) *Banks do not disclose collateral held in the form of corporate guarantees and personal guarantees considering that the value cannot be measured.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas

Manajemen Risiko Likuiditas

Pedoman dan kebijakan merupakan hal yang sangat penting dalam hal penerapan manajemen risiko, oleh karenanya Bank selalu melakukan kajian atas pedoman dan kebijakan yang berkaitan dengan likuiditas secara berkala minimal satu tahun sekali. Hasil kajian yang dilakukan oleh manajemen membawa penyesuaian *limit*, seperti *limit dealer*, *limit counterparty* dan Komite Aset dan Liabilitas (ALCO) Bank.

Direksi melakukan pengawasan manajemen likuiditas melalui rapat ALCO yang dilakukan setiap bulan. Selain itu sistem e-treasury juga membantu memberikan informasi likuiditas yang berguna untuk pemantauan secara harian. Kelebihan likuiditas Bank dialokasikan dalam bentuk investasi treasuri seperti obligasi pemerintah dan penempatan dana pada Bank Indonesia.

Komisaris melakukan pemantauan risiko melalui Komite Pemantau Risiko.

Penilaian Profil Risiko Likuiditas

Bank mengukur dan memantau risiko likuiditas melalui analisis perbedaan jatuh tempo likuiditas dan rasio-rasio likuiditas. Salah satu rasio likuiditas adalah rasio dari aset likuid terhadap liabilitas likuid. Pada tanggal 31 Desember 2024 dan 2023, rasio likuiditas adalah sebagai berikut:

36. RISK MANAGEMENT (continued)

Liquidity Risk

Liquidity Risk Management

Guidelines and policies are very important in terms of risk management application, so the Bank always reviews the guidelines and policies related to liquidity periodically, at least once in a year. The results of review conducted by the management brought about the limit adjustments, such as dealer limit, counterparty limit and Bank's Asset and Liability Committee (ALCO).

The Board of Directors oversees the management of liquidity through the ALCO meeting held every month. In addition, the e-treasury system also helps provide useful information for monitoring liquidity on a daily basis. Excess liquidity is allocated in the form of financial investments such as government bonds and deposits with Bank Indonesia.

The Commissioners monitor risks through the Risk Monitoring Committee.

Assessment of Liquidity Risk Profile

The Bank measures and monitors liquidity risk through analysis of liquidity gap and liquidity ratios. One of the liquidity ratios used is liquid assets to liquid liabilities. As of December 31, 2024 and 2023, the liquidity ratios are as shown below:

	31 Desember/ *December 31,* 2024	31 Desember/ *December 31,* 2023	
Kas	45.628	43.763	*Cash*
Giro dan penempatan pada Bank Indonesia	1.190.937	988.931	*Current account and placement with Bank Indonesia*
Efek yang dibeli dengan janji dijual kembali	-	1.150.667	*Securities purchased under agreement to resell*
Efek-efek	2.837.367	1.482.867	*Securities*
Giro dan penempatan pada bank lain dikurangi dengan simpanan dari bank lain	1.194.606	1.289.425	*Current accounts and placements with other banks less deposits from other banks*
Aset likuid bersih	5.268.538	4.955.653	*Net liquid assets*
Simpanan	6.653.778	5.992.039	*Deposits*
Rasio	79,18%	82,70%	*Ratio*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Penilaian Profil Risiko Likuiditas (lanjutan)

Pengelompokan jatuh tempo untuk liabilitas keuangan berdasarkan sisa jatuh tempo kontrak dari tanggal pelaporan. Untuk liabilitas keuangan di mana pihak lawan memiliki pilihan atas kapan liabilitas dibayarkan, liabilitas dialokasikan pada periode paling awal di mana Bank dapat disyaratkan untuk membayar.

Selanjutnya, liabilitas keuangan tingkat bunga mengambang menggunakan kurva suku bunga yang tersedia pada akhir periode pelaporan.

Analisis Jatuh Tempo untuk Liabilitas Keuangan

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2024 dan 2023:

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Assessment of Liquidity Risk Profile (continued)

The maturity grouping of financial liabilities is based on the remaining contractual maturity from the reporting date. For a financial liability where the counterparty has a choice of when the amount is to be settled, the liability is allocated to the earliest period in which the Bank can be required to pay.

Furthermore, floating rate financial liabilities uses interest curve existing at the end of reporting period.

Maturity Analysis for Financial Liabilities

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2024 and 2023:

	31 Desember/*December 31*, 2024								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	140.958	-	-	-	-	-	140.958	*Liabilities due immediately*
Kewajiban akseptasi	-	11.619	-	-	-	-	-	11.619	*Acceptance liabilities*
Liabilitas lain-lain	-	1.595	-	-	-	-	-	1.595	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.088.069	-	-	-	-	-	2.088.069	*Deposits*
Simpanan dari bank lain	-	143	-	-	-	-	-	143	*Deposits from other bank*
Liabilitas lain-lain	-	11.494	-	-	-	-	-	11.494	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	3.004.112	1.517.855	78.239	6	-	-	4.600.212	*Deposits*
Simpanan dari bank lain	-	2.008	-	-	-	-	-	2.008	*Deposits from other bank*
Liabilitas sewa	-	-	130	545	8.857	2.480	149	12.161	*Lease liabilities*
Subtotal	-	5.259.998	1.517.985	78.784	8.863	2.480	149	6.868.259	*Subtotal*
Liabilitas komitmen									*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	313.741	-	-	-	-	-	-	313.741	*Unused facilities*
L/C yang masih irrevocable dan masih berjalan dalam rangka ekspor dan impor	14.717	-	-	-	-	-	-	14.717	*Irrevocable L/C*
Liabilitas kontinjensi									*Contingent liabilities*
Bank Garansi	-	-	-	-	10.482	-	-	10.482	*Bank guarantee*
Total	**328.458**	**5.259.998**	**1.517.985**	**78.784**	**19.345**	**2.480**	**149**	**7.207.199**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Jatuh Tempo untuk Liabilitas Keuangan (lanjutan)

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2024 dan 2023 (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Analysis for Financial Liabilities (continued)

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2024 and 2023 (continued):

	31 Desember/*December 31*, 2023								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	11.873	-	-	-	-	-	11.873	*Obligations due immediately*
Liabilitas akseptasi	-	-	-	-	-	-	-	-	*Acceptance liabilities*
Liabilitas lain-lain	-	1.975	-	-	-	-	-	1.975	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.487.460	-	-	-	-	-	2.487.460	*Deposits*
Simpanan dari bank lain	-	239	-	-	-	-	-	239	*Deposits from other bank*
Liabilitas lain-lain	-	9.422	-	-	-	-	-	9.422	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.523.971	927.790	78.004	10	-	-	3.529.775	*Deposits*
Simpanan dari bank lain	-	2.007	-	-	-	-	-	2.007	*Deposits from other bank*
Liabilitas sewa	-	-	21	68	271	18.777	1.852	20.989	*Lease liabilities*
Subtotal	-	5.036.947	927.811	78.072	281	18.777	1.852	6.063.740	*Subtotal*
Liabilitas komitmen									*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	227.574	-	-	-	-	-	-	227.574	*Unused facilities*
L/C yang masih irrevocable dan masih berjalan dalam rangka ekspor dan impor	28.327	-	-	-	-	-	-	28.327	*Irrevocable L/C*
Liabilitas kontinjensi									*Contingent liabilities*
Bank Garansi	-	-	20.446	18	-	10.482	-	30.946	*Bank guarantee*
Total	**255.901**	**5.036.947**	**948.257**	**78.090**	**281**	**29.259**	**1.852**	**6.350.587**	***Total***

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2024 dan 2023, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku:

Maturity Mismatch Analysis for Financial Asset and Liabilities

The table below shows the maturity mismatch analysis for financial assets and liabilities as of December 31, 2024 and 2023 based on maturity and behavior assumptions:

	31 Desember/*December 31*, 2024								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	45.628	-	-	-	-	-	45.628	*Cash*
Giro pada bank lain	-	20.398	-	-	-	-	-	20.398	*Current account with other banks*
Efek-efek	-	-	-	323.972	-	-	-	323.972	*Securities*
Tagihan akseptasi	-	11.619	-	-	-	-	-	11.619	*Acceptance receivables*
Aset lain-lain - neto	-	62.833	-	-	-	-	-	62.833	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	358.135	-	-	-	-	-	358.135	*Current account with other banks*
Efek-efek	-	-	-	10.000	-	-	-	10.000	*Securities*
Kredit	-	109.927	240.672	1.887.863	480.108	413.944	274.844	3.407.358	*Loans*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2024 dan 2023, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis for financial assets and liabilities as of December 31, 2024 and 2023 based on maturity and behavior assumptions (continued):

	31 Desember/*December 31*, 2024								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Suku bunga tetap:									***Fixed interest rate:***
Giro pada Bank Indonesia	-	372.189	-	-	-	-	-	372.189	*Current account with Bank Indonesia*
Giro pada bank lain	-	221	-	-	-	-	-	221	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	1.636.743	-	-	-	-	-	1.636.743	*Placements with Bank Indonesia and other bank*
Efek-efek	-	64.352	654.956	489.425	347.932	539.344	407.386	2.503.395	*Securities*
Kredit	-	118.900	284.194	908.397	149.811	150.687	485	1.612.474	*Loans*
Total aset keuangan	**-**	**2.800.945**	**1.179.822**	**3.619.657**	**977.851**	**1.103.975**	**682.715**	**10.364.965**	***Total financial assets***
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	140.958	-	-	-	-	-	140.958	*Obligations due immediately*
Liabilitas akseptasi	-	11.619	-	-	-	-	-	11.619	*Acceptance liabilities*
Liabilitas lain-lain	-	1.595	-	-	-	-	-	1.595	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.085.748	-	-	-	-	-	2.085.748	*Deposits*
Simpanan dari bank lain	-	143	-	-	-	-	-	143	*Deposits from other bank*
Liabilitas lain-lain	-	11.494	-	-	-	-	-	11.494	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.992.636	1.500.592	74.797	5	-	-	4.568.030	*Deposits*
Simpanan dari bank lain	-	2.000	-	-	-	-	-	2.000	*Deposits from other bank*
Liabilitas sewa	-	-	-	263	8.643	2.385	149	11.440	*Lease liabilities*
Total liabilitas Keuangan	**-**	**5.246.193**	**1.500.592**	**75.060**	**8.648**	**2.385**	**149**	**6.833.027**	***Total financial liabilities***
Neto	**-**	**(2.445.248)**	**(320.770)**	**3.544.597**	**969.203**	**1.101.590**	**682.566**	**3.531.938**	***Net***

	31 Desember/*December 31*, 2023								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	43.763	-	-	-	-	-	43.763	*Cash*
Giro pada Bank Indonesia	-	450.009	-	-	-	-	-	450.009	*Current account with Bank Indonesia*
Giro pada bank lain	-	17.675	-	-	-	-	-	17.675	*Current account with other banks*
Efek-efek	-	-	-	15.077	-	-	-	15.077	*Securities*
Tagihan akseptasi	-	-	-	-	-	-	-	-	*Acceptance receivables*
Aset lain-lain - neto	-	58.500	-	-	-	-	-	58.500	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	727.636	-	-	-	-	-	727.636	*Current account with other banks*
Efek-efek	-	-	-	-	10.000	-	-	10.000	*Securities*
Kredit	-	100.539	121.474	1.530.947	625.764	698.450	226.025	3.303.199	*Loans*
Suku bunga tetap:									***Fixed interest rate:***
Penempatan pada Bank Indonesia dan bank lain	-	1.085.274	-	-	-	-	-	1.085.274	*Placements with Bank Indonesia and other bank*
Efek-efek	-	-	100	148.082	564.596	597.869	147.143	1.457.790	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	1.150.667	-	-	-	-	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	-	74.123	161.595	405.772	117.050	272.945	1.088	1.032.573	*Loans*
Total aset keuangan	**-**	**3.708.186**	**283.169**	**2.099.878**	**1.317.410**	**1.569.264**	**374.256**	**9.352.163**	***Total financial assets***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2024 dan 2023, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis for financial assets and liabilities as of December 31, 2024 and 2023 based on maturity and behavior assumptions (continued):

	31 Desember/*December 31*, 2023								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	11.873	-	-	-	-	-	11.873	*Obligations due immediately*
Liabilitas akseptasi	-	-	-	-	-	-	-	-	*Acceptance liabilities*
Liabilitas lain-lain	-	1.975	-	-	-	-	-	1.975	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.484.276	-	-	-	-	-	2.484.276	*Deposits*
Simpanan dari bank lain	-	238	-	-	-	-	-	238	*Deposits from other bank*
Liabilitas lain-lain	-	9.422	-	-	-	-	-	9.422	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.514.994	917.960	74.799	10	-	-	3.507.763	*Deposits*
Simpanan dari bank lain	-	2.000	-	-	-	-	-	2.000	*Deposits from other bank*
Liabilitas sewa	-	-	21	68	271	18.777	1.852	20.989	*Lease liabilities*
Total liabilitas Keuangan	**-**	**5.024.778**	**917.981**	**74.867**	**281**	**18.777**	**1.852**	**6.038.536**	***Total financial liabilities***
Neto	**-**	**(1.316.592)**	**(634.812)**	**2.025.011**	**1.317.129**	**1.550.487**	**372.404**	**3.313.627**	***Net***

Risiko Pasar

Manajemen Risiko Pasar

Satuan Kerja Treasuri sebagai *risk taking* unit melakukan pengendalian internal dengan melakukan transaksi treasuri dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Departement*) melakukan monitoring terhadap PDN (Posisi Devisa Neto). Bank telah menggunakan sistem *e-treasury* yang memberikan informasi agar pengendalian risiko pasar menjadi lebih efisien dan efektif untuk mengendalikan risiko nilai tukar dan risiko suku bunga dan melengkapinya dengan Sistem Pemantauan Limit (*Market Limit System*). Satuan Kerja Audit Internal (SKAI) melakukan internal audit di Departemen Treasuri untuk memastikan pengendalian internal terhadap risiko pasar.

Market Risk

Market Risk Management

The Treasury Department, as a risk-taking unit, performs internal control by executing treasury transactions taking into account the prudence principle and in accordance with internal guidelines and external regulations. The Bank's Risk Management Department monitors the NOP (Net Open Position). The Bank uses an e-treasury system that provides information for market risk control to be more efficient and effective in controlling the exchange rate risk and interest rate risk, and complements this with a Market Limit System. Internal Audit Unit (SKAI) conducts internal audit of the Treasury Department to ensure the internal controls over market risk.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

1. Risiko Nilai Tukar

Sensitivitas Nilai Tukar

Analisis sensitivitas nilai tukar diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari nilai tukar yaitu membuat asumsi perubahan/fluktuasi nilai tukar yang berlawanan arah dengan masing-masing posisi nilai tukar. Sensitivitas potensi kerugian nilai tukar berdasarkan data historis selama setahun ke belakang. Kelebihan modal Bank mampu menutup risiko nilai tukar pada 31 Desember 2024: 2.741 kali dan 31 Desember 2023: 5.699 kali.

Hal ini disebabkan karena posisi devisa neto Bank yang rendah sedangkan kelebihan modal Bank yang tinggi, sehingga manajemen percaya bahwa Bank dinilai tidak rentan terhadap pergerakan nilai tukar.

Tabel di bawah menunjukkan sensitivitas Bank atas kemungkinan perubahan yang terjadi berdasarkan fluktuasi dari nilai tukar historis, dengan semua variabel lainnya tetap konstan.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

1. Foreign Exchange Risk

Foreign Exchange Sensitivity

Foreign exchange sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential foreign exchange losses by assuming that foreign exchange fluctuation will go adversely to each foreign exchange position. Potential exchange loss sensitivity is based on historical data for one year. Excess capital was able to cover potential loss from foreign exchange risk on December 31, 2024: 2,741 times and December 31, 2023: 5,699 times.

This was because the Bank held a very low net open position, while its excess capital was very high; thus, the management believes that the Bank is not significantly susceptible to foreign exchange movements.

The table below shows the Bank's sensitivity for a given reasonable possible change based on volatility of historical exchange rates, with all other variables remaining constant.

Mata uang/ *Currency*	Peningkatan nilai tukar mata uang asing/ *Increase on foreign exchange rates*	Penurunan nilai tukar mata uang asing/ *Decrease on foreign exchange rates rates*	Pengaruh kenaikan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of increase on foreign exchange to profit or loss before tax*	Pengaruh penurunan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of decrease on foreign exchange rate to profit or loss before tax*
USD	0,3949%	(0,3949%)	0,84	(0,84)
EUR	0,3672%	(0,3672%)	0,05	(0,05)
JPY	0,6138%	(0,6138%)	0,0001	(0,0001)
SGD	0,3221%	(0,3221%)	0,08	(0,08)
AUD	0,4109%	(0,4109%)	0,01	(0,01)
CNY	0,3628%	(0,3628%)	0,00	(0,00)

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

2. Risiko Suku Bunga

Perbandingan atau rasio RSA (*Rate Sensitive Assets*) terhadap RSL (*Rate Sensitive Liabilities*) pada tanggal 31 Desember 2024, dan 2023 masing-masing sebesar 171,08% dan 172,82%. Apabila terjadi perubahan suku bunga secara paralel pada aset dan liabilitas, Bank akan terekspos risiko suku bunga.

Sensitivitas Suku Bunga

Analisis sensitivitas suku bunga diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari perubahan suku bunga, yaitu membuat asumsi perubahan/fluktuasi suku bunga. Sensitivitas suku bunga dilakukan dengan perubahan suku bunga naik secara *paralel shifted* sebesar 0,25% dan 1% dengan mempertimbangkan kondisi fluktuasi suku bunga pasar. Hal disebabkan karena kelebihan modal Bank yang cukup untuk menutup perubahan suku bunga pada laporan posisi keuangan sehingga manajemen Bank menilai Bank tidak rentan terhadap pergerakan suku bunga.

Analisis sensitivitas suku bunga digunakan untuk menganalisis dampak kemungkinan perubahan suku bunga terhadap laba atau rugi dan ekuitas. Perubahan estimasi nilai wajar dan arus kas untuk perubahan suku bunga pasar didasarkan pada volatilitas tingkat suku bunga historis dengan mempertahankan variabel lainnya tetap konstan.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

2. Interest Rate Risk

The ratio of RSA (Rate Sensitive Assets) to RSL (Rate Sensitive Liabilities) as of December 31, 2024 and 2023 are 171.08% and 172.82%, respectively. If there are parallel changes in interest rates on assets and liabilities, the Bank will be exposed to interest rate risk.

Interest Rate Sensitivity

Interest rate sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential loss from interest rate movements by making assumptions about interest rate movement. Interest rate sensitivity is determined with the increasing interest by 0.25% and 1% parallel shifted. This rate is taken by considering the fluctuated condition of market interest. This was because the Bank had strong excess capital to cover interest rate changes in the statement of financial position; thus, the management of the Bank considers it to be not significantly susceptible to interest rate movement risk.

Interest rate sensitivity analysis is used to analyze probable change in interest rate affecting the profit or loss and equity. The estimated change in fair value and cash flows for changes in market interest rates are based on the volatility of historical interest rates, with all other variables remaining constant

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

2. Risiko Suku Bunga (lanjutan)

Sensitivitas Suku Bunga (lanjutan)

Sampai dengan tanggal 31 Desember 2024, apabila suku bunga meningkat atau menurun sebesar 1,00% untuk efek-efek diukur pada nilai wajar melalui laba rugi dan penghasilan komprehensif lain dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp13.950 atau menurun sebesar Rp13.950.

Sampai dengan tanggal 31 Desember 2024, apabila suku bunga meningkat atau menurun sebesar 0,25% untuk efek-efek yang diukur pada nilai wajar melalui laba rugi dan pendapatan komprehensif lainnya dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp3.487 atau menurun sebesar Rp3.487.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

2. Interest Rate Risk (continued)

Interest Rate Sensitivity (continued)

As of December 31, 2024, if interest rates increase or decrease by 1.00% for securities measured at fair value through profit or loss and other comprehensive income with all other variables remaining constant, the net interest income would have been Rp13,950 higher or Rp13,950 lower, respectively.

As of December 31, 2024, if interest rates increase or decrease by 0.25% for securities measured at fair value through profit or loss and other comprehensive income with all other variables remaining constant, the net interest income would have been Rp3,487 higher or Rp3,487 lower, respectively.

37. PERJANJIAN-PERJANJIAN KERJASAMA SIGNIFIKAN

1. Pada tanggal 1 September 2016, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 1 dan 2 ruang No. 100 dan 200 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 10 tahun hingga 31 Agustus 2026 dengan ketentuan Bank dibebaskan biaya sewa selama 3 bulan pertama terhitung mulai jangka waktu sewa. Perjanjian dengan PT Manning Development berakhir pada tanggal 29 Desember 2023 kemudian digantikan dengan PT Gajah Tunggal Tbk dengan kondisi dan persyaratan sewa mengacu pada perjanjian sebelumnya. Biaya sewa dibebankan sebesar Rp27.316 untuk lima tahun pertama dan akan dibayarkan per tiga bulan untuk lima tahun berikutnya.

2. Pada tanggal 13 Maret 2023, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 6 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 3 tahun 3 bulan hingga 31 Agustus 2026. Perjanjian dengan PT Manning Development berakhir pada tanggal 29 Desember 2023 kemudian digantikan dengan PT Gajah Tunggal Tbk dengan kondisi dan persyaratan sewa mengacu pada perjanjian sebelumnya. Biaya sewa dibebankan sebesar Rp988 belum termasuk pajak. Jumlah sewa telah dibayarkan lunas oleh Bank pada saat penandatanganan perjanjian.

37. SIGNIFICANT COOPERATION AGREEMENTS

1. On September 1, 2016, the Bank entered into an agreement with PT Manning Development regarding the rental agreement of Wisma Hayam Wuruk 1st and 2nd floor room No. 100 and 200 for office activities. This agreement is valid for 10 years until August 31, 2026 with the condition that the Bank is exempted from rental fees for the first 3 months starting from the term of the lease. The agreement with PT Manning Development will expire on December 29, 2023, and will subsequently be replaced by PT Gajah Tunggal Tbk, with the rental terms and conditions referring to the previous agreement. The rental fee is charged Rp27,316 for the first five years and will be paid for every three months for the remaining five years.

2. On March 13, 2023, the Bank entered into an agreement with PT Manning Development regarding a rental agreement for Wisma Hayam Wuruk floor 6 for office activities. This agreement is valid for three years three months until August 31, 2026. The agreement with PT Manning Development will expire on December 29, 2023, and will subsequently be replaced by PT Gajah Tunggal Tbk, with the rental terms and conditions referring to the previous agreement. The rental fee is Rp988 excluding tax. The rental amount has been paid in full by the Bank at the time of signing the agreement.

37. PERJANJIAN-PERJANJIAN KERJASAMA SIGNIFIKAN (lanjutan)

3. Pada tanggal 20 Desember 2021, Bank mengadakan kerjasama dengan PT Fortress Data Services (FDS) dalam pelayanan dan pengelolaan harian atas aplikasi dan jasa keuangan sehubungan dengan sistem *software* tersebut. Perjanjian ini berlaku selama 5 (lima) tahun terhitung sejak tanggal berlakunya perjanjian dan akan diperpanjang otomatis. Biaya jasa tahunan yang dibebankan ke Bank adalah sebesar Rp3.792.

4. Pada tanggal 9 September 2024, Bank melakukan perjanjian dengan Liany Tjandra Djaja mengenai perjanjian sewa menyewa Ruko Capem Puri. Perjanjian ini berlaku selama 5 tahun hingga 8 September 2029. Biaya sewa dibebankan sebesar Rp1.100 belum termasuk pajak. Jumlah sewa telah dibayarkan lunas oleh Bank pada saat penandatanganan perjanjian.

37. SIGNIFICANT COOPERATION AGREEMENTS (continued)

3. On December 20, 2021, the Bank entered into a cooperation agreement with PT Fortress Data Services (FDS) with scope of services and daily maintenance of the application and financial services related to the software system. This agreement is valid for 5 (five) years from the date of agreement and will be automatically extended. The annual service fee charged to the Bank is Rp3,792.

4. On September 9, 2024, the Bank entered into an agreement with Liany tjandra Djaja regarding a rental agreement shophouse Capem Puri for office activities. This agreement is valid for five years until 8 September 2026. The rental fee is Rp1,100 excluding tax. The rental amount has been paid in full by the Bank at the time of signing the agreement.

38. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini adalah beberapa standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2024.

Mulai efektif pada atau setelah tanggal 1 Januari 2025

Amandemen PSAK 221: Kekurangan Ketertukaran

Amandemen tersebut mengharuskan pengungkapan informasi yang memungkinkan pengguna laporan keuangan memahami dampak mata uang yang tidak dapat dipertukarkan dengan mata uang lain yang memengaruhi, atau diperkirakan akan memengaruhi, kinerja keuangan, posisi keuangan, dan arus kas entitas. Amandemen berlaku untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025. Penerapan dini diperkenankan dimana entitas diharuskan mengungkapkan fakta tersebut.

Bank sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap laporan keuangan Bank.

38. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The following are several accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2024 financial statements.

Effective beginning on or after January 1, 2025

Amendment of PSAK 221: Lack of Exchangeability

The amendments require disclosure of information that enables users of financial statements to understand the impact od a currency not being exchangeable into other currency affects, or is expected to affect, the entiity's financial performance, financial position and cash flows. The amendments apply for annual reporting periods beginning on or after 1 January 2025. Eralier application is permitted which an entity is requires to disclose that fact.

The Bank is presently evaluating and has not yet determined the effects of these accounting standards on its financial statements.

39. TAMBAHAN INFORMASI ARUS KAS / *39. SUPPLEMENTARY CASH FLOW INFORMATION*

	Arus kas/*Cash flows*					
	31 Desember/ *December 31,* 2023	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2024**	
Liabilitas sewa	20.989	-	(11.003)	1.453	11.439	*Lease liabilities*
	3.110.199	**-**	**(11.003)**	**1.453**	**11.439**	

	Arus kas/*Cash flows*					
	31 Desember/ *December 31,* 2022	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2023**	
Liabilitas sewa	24.279	-	(7.698)	4.408	20.989	*Lease liabilities*
	3.113.489	**-**	**(7.698)**	**4.408**	**3.110.199**	

40. PENYELESAIAN LAPORAN KEUANGAN / *40. COMPLETION OF THE FINANCIAL STATEMENTS*

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan standar Akuntansi Keuangan di Indonesia, yang telah diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 27 Maret 2025.

The management of the Bank is responsible for the preparation and fair presentation of these financial statements In accordance with Indonesian Financial Accounting Standard which were completed and authorized for issue on March 27, 2025.

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LEMBAR UMPAN BALIK
Feedback Form

Setelah membaca Laporan Tahunan PT Bank Ganesha Tbk, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan mengirim *e-mail* atau mengirim formulir ini melalui fax/pos.

After reading the Annual Report of PT Bank Ganesha Tbk, we kindly ask stakeholders to provide feedback by sending e-mail or sending this form via fax/post.

Pertanyaan Question	**Setuju** Agree	**Tidak Setuju** Disagree
Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan Bank. This report has provided useful information regarding the Bank economic, social, and environmental performance.	◯	◯
Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang. The data and information disclosed are easy to understand, complete, transparent, and balanced.	◯	◯
Data dan informasi yang disajikan berguna dalam pengambilan keputusan. The data and information presented are useful for making decisions.	◯	◯
Laporan ini menarik dan mudah dibaca. This report is interesting and easy to read.	◯	◯

Mohon berikan nilai mengenai aspek yang terdapat dalam laporan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).

Please score the aspects in this report.
(score 1 = most important, 2 = important, 3 = less important, 4 = least important).

◯ Kinerja Ekonomi Economic Performance	◯ Pengembangan Masyarakat Community Development
◯ Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup Financing with Consideration of Environmental Aspects	◯ Penggunaan Material Material Consumption
◯ Kerahasiaan Data Nasabah Confidentiality of Customer Data	◯ Penggunaan Energi Energy Consumption
◯ Kesetaraan Kesempatan Kerja Equal Employment Opportunity	◯ Penggunaan Air Water Consumption
◯ Pelatihan dan Pengembangan Kemampuan Karyawan Employee Training and Capacity Building	◯ Pengelolaan Limbah Waste Management
◯ Kesehatan dan Keselamatan Kerja Occupational Health and Safety	◯ Upaya Mengurangi Emisi Efforts to Reduce Emissions

Mohon berikan komentar/saran/usulan bagi laporan ini.
Please provide comments/suggestions/recommendations for this report.

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.....

.....

Profil Anda
Your Profile

Nama / Name : .....

Pekerjaan / Occupation : .....

Institusi/Perusahaan / Institution/Company : .....

Kontak (telepon, *e-mail*) / Contact (phone, e-mail) : .....

Kategori Pemangku Kepentingan
Stakeholders Category

◯ Pemerintah / Government	◯ Nasabah / Customer	◯ Karyawan / Employees	◯ Mitra Usaha / Business Partners
◯ Media / Media	◯ Masyarakat / Public	◯ LSM / NGO	◯ Lain-Lain, ... / Others, ...

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:

Please send your suggestions and comments on the information presented in this report to:

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Corporate Secretary

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2024

Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

BANK GANESHA

PT Bank Ganesha Tbk

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