Go To English Page

Nomor Surat	09527/PDI/IV/2025
Nama Perusahaan	PT Bank KB Bukopin Tbk
Kode Emiten	BBKP
Lampiran	4
Perihal	Penyampaian Laporan Tahunan & Keberlanjutan dan ESG

Perseroan Menyampaikan Laporan Tahunan & Keberlanjutan dan ESG tahun 2024 dengan periode tahun buku dari 01 Januari 2024 sampai dengan 31 Desember 2024 dalam bahasa Indonesia

Apakah Perseroan akan/telah melakukan panggilan Rapat Umum Pemegang Saham Tahunan? (Tidak)

Informasi sebagaimana dimaksud di atas telah dimuat pada Situs Web Perseroan di alamat link www.kbbank.co.id pada tanggal 30 April 2025

Apakah Perseroan tercatat di Bursa lain? (Tidak)

A. Kinerja Lingkungan (Environmental Performance)

Perseroan menyampaikan Keberlanjutan dan ESG Tahunan :

E-01 Laporan Emisi Gas Rumah Kaca (GRK)	
Laporan Emisi GRK Konsolidasi?	Tidak
Batasan Organisasi	Ekuitas
Adakah anak perusahaan yang tidak diikutsertakan dalam laporan ini?	Ya
Mohon Jelaskan: Untuk Laporan Emisi GRK Bank hanya melaporkan untuk Bank Individu	

Name	Total Emisi (tCO2e)
Kategori 1: Emisi GRK langsung dan pembuangan	
Emisi langsung dari pembakaran stasioner	0
Emisi langsung dari pembakaran bergerak	1.395
Emisi langsung dari proses pengolahan	0
Emisi fugitive langsung	0
Emisi langsung dari Land Use, Land Use Change and Forestry (LULUCF)	0
Total Emisi Langsung (Scope 1)	1.395

Kategori 2: Emisi GRK tidak langsung dari energi yang diimpor/dibeli	
Emisi tidak langsung dari konsumsi Listrik yang diimpor/dibeli	12.546,4
Emisi tidak langsung dari konsumsi jaringan energi yang diimpor/dibeli (diluar listrik)	0
Total Emisi Tidak Langsung (Scope 2)	12.546,4
Kategori 3: Emisi GRK tidak langsung dari transportasi	
Transportasi dan distribusi hulu	0
Perjalanan dinas	0
Transportasi dari klien dan pengunjung	0
Transportasi dan distribusi hilir	0
Perjalanan Karyawan	0
Kategori 4: Emisi GRK tidak langsung dari produk yang digunakan oleh perusahaan	
Kegiatan yang berhubungan dengan energi yang tidak termasuk dalam emisi langsung dan emisi energi tidak langsung	0
Pembelian Barang dan Jasa	0
Capital equipment/goods	0
Limbah yang dihasilkan dalam kegiatan operasional	0
Aset Sewaan hulu	0
Kategori 5: Emisi GRK tidak langsung yang terkait dengan penggunaan produk dari perusahaan	
Investasi	0
Penggunaan produk yang dijual	0
Perawatan akhir masa pakai produk yang dijual	0
Waralaba hilir	0
Aset Sewaan Hilir	0
Pengolahan produk yang dijual	0

Kategori 6: Emisi GRK tidak langsung dari sumber lainnya	
Emisi atau pembuangan tidak langsung lainnya	0
Total Emisi Tidak Langsung (Scope 3)	0
Total Emisi GRK (Scope 1 and 2)	13.941,4
Total Emisi GRK (Scope 1, 2 and 3)	13.941,4
Offsets/Credits	0
Pembelian Renewable Energy Certificate (REC) (kWh)	0

E-02	**Intensitas Emisi GRK**	Total emisi dari Scope 1 dan 2 per unit pendapatan Perusahaan Tercatat	0,00481
E-03	**Konsumsi Energi listrik**	Jumlah total energi yang dikonsumsi secara langsung (kWh or J)	0
		Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or J))	13.432.943
		Total konsumsi energi (kWh or J)	13.432.943
E-04	**Konsumsi Air**	Total konsumsi air (m3)	157.655,35
E-05	**Limbah yang dihasilkan**	Total limbah yang dihasilkan (ton)	0

E-06 Komitmen Perusahaan untuk mencapai target Net Zero Emission	
Apakah Perusahaan memiliki komitmen pencapaian target net zero?	Tidak
Tahun berapa Perusahaan menargetkan pencapaian Net Zero emission yang dipublikasi?	null
Mohon berikan deskripsi ringkas penjelasan dan tautan ke dokumentasi yang menjelaskan komitmen pencapaian target Net zero emission Perusahaan.	
-	

E-07 Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca (Emission Reduction)	
Apakah Perusahaan memiliki komitmen mengurangi emisi?	Tidak
Target pengurangan emisi GRK	0 %
	0 (tCO2e)
Tahun target untuk penurunan emisi GRK?	null

Apakah perusahaan memiliki manajemen yang mengawasi pengendalian iklim?

Tidak

Langkah-langkah yang sudah dilakukan dan penurunan emisi yang telah dicapai dibandingkan tahun sebelumnya.

Penjelasan:

-

B. Kinerja Sosial (Social Performance)

S-01 Kesetaraan Gender

Level Jabatan	Laki-Laki		Perempuan	
	Jumlah pegawai	Persentasi pegawai	Jumlah pegawai	Persentasi pegawai
Entry-level	1.037	35.78 %	970	33.47 %
Mid-level	124	35.78 %	146	33.47 %
Senior-level	331	11.42 %	141	33.47 %
Executive-level	114	11.42 %	35	35.78 %
Total Pegawai	1.606	55.42 %	55,4175	55.42 %

S-02 Jumlah level pegawai yang dimiliki oleh laki-laki dan perempuan berdasarkan kelompok umur

Rentang Usia (tahun)	Level Jabatan								Jumlah Pegawai
	Entry-level		Mid-level		Senior-level		Executive-level		
	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	
18-25	120	208	0	1	0	0	0	0	329
25-35	501	512	48	65	81	33	8	3	1.251
35-45	340	203	53	67	175	80	58	17	993
45-55	71	45	22	13	71	27	38	13	300
>55	5	2	1	0	4	1	10	2	25

S-03 Tingkat Pergantian Pegawai

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai resign/Pemutusan Hubungan Kerja	479 Pegawai	16,52 %
Jumlah Pegawai Baru/pengganti	759 Pegawai	26,19 %

S-04 Jumlah Pegawai Sementara

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai perusahaan yang dipegang oleh kontraktor dan/atau konsultan	703 Pegawai	0 %

S-05 Pelatihan dan Pengembangan Pegawai

Rata-rata jam pelatihan per pegawai dalam tahun Pelaporan	Jumlah pegawai yang ikut serta dalam program pelatihan	Persentase jumlah pegawai yang ikut serta dalam pelatihan (%)
133 jam/pegawai	4.183	100 %

S-06 Jumlah Kecelakaan Kerja

Frekuensi kecelakaan kerja dari total pegawai	Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai (%)
0	0 %

S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia

Jumlah pelanggaran hak asasi manusia dalam tahun Pelaporan	0

Kebijakan Perusahaan terkait Pekerja	
S-08 Perusahaan memiliki kebijakan terkait pelecehan seksual dan/atau non-diskriminasi?	Ya
Kebijakan Internal terkait Kode Etik PT Bank KB Bukopin Tbk No 004 Tahun 2023	
S-09 Perusahaan memiliki kebijakan mengenai hak asasi manusia?	Tidak
-	
S-10 Perusahaan memiliki kebijakan mengenai pekerja anak dan/atau pekerja paksa?	Tidak
-	
S-11 Perusahaan memiliki kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan?	Ya
Kebijakan Internal terkait Kode Etik PT Bank KB Bukopin Tbk No 004 Tahun 2023	

Corporate Social Responsibility (CSR)

S-12 Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar?	Ya
https://www.kbbank.co.id/corporate-governance/csr-activity	

C. Kinerja Tata Kelola (Governance Performance)

G-01 Keberagaman Manajemen dan Independensi (Board Diversity and Independence)

Tipe Manajemen Perusahaan	Jumlah	Laki-laki	Perempuan	Pihak Independen

Komisaris	0	6	0	3
Direksi	0	7	0	0

G-02 Total kehadiran direksi dan komisaris ke rapat dewan

	Jumlah rapat dewan (di tahun pelaporan)	Rata-rata persentase kehadiran direksi/komisaris dalam rapat dewan
Jumlah kehadiran direksi ke rapat dewan	51	83,5 %
Jumlah kehadiran komisaris ke rapat dewan	15	89,5 %

Kebijakan mengenai manajemen lainnya

G-03 Perusahaan memiliki kebijakan mengenai pemisahan Chairman of The Board dan CEO?	Tidak

-

G-04 Perusahaan memiliki kebijakan penilaian dewan direksi dan komisaris	Ya

Direksi mempunyai kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi merujuk Surat Keputusan No.0404 Tahun 2020 tanggal 30 Desember 2020 bahwa Direksi wajib melakukan Kebijakan penilaian sendiri (Self Assessment) melalui sistem penilaian Key Performance Indicator (KPI). Self assessment dilakukan pada periode Bulan Juni dan Desember setiap tahunnya. Bank melakukan penilaian berdasarkan kertas kerja sesuai lampiran III SEOJK No. 13/SEOJK.03/2017 Tahun 2017 perihal Penerapan Tata Kelola Bagi Bank Umum indikator Pelaksanaan Tugas dan Tanggung Jawab Direksi.

Dewan Komisaris mempunyai kebijakan penilaian sendiri (Self Assessment) merujuk Sesuai dengan Surat Keputusan No. 005 tahun 2021 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris PT. Bank KB Bukopin Tbk tanggal 29 Juni 2021 bahwa Dewan Komisaris wajib melakukan penilaian sendiri (Self Assessment). Pelaksanaan Self-Assessment GCG untuk kinerja Dewan Komisaris dimulai dari penilaian sendiri kinerja masing-masing anggota dengan pengisian template lembar kinerja dan hasilnya akan diberikan kepada pemegang saham dalam RUPS Tahunan untuk dievaluasi dan dijadikan dasar dalam menentukan pemberhentian dan/atau penunjukan kembali keanggotaan Dewan Komisaris.

G-05 Perusahaan memiliki kebijakan pelatihan dewan direksi dan komisaris	Tidak

-

G-06 Kriteria khusus yang digunakan untuk pemilihan dewan direksi dan komisaris	Ya

Kriteria untuk Direksi Perseroan disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 33/POJK. 04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, Perseroan juga menetapkan kriteria tambahan sebagai berikut:
1. Memiliki pengalaman di bidang operasional sebagai Pejabat Eksekutif Bank minimal 5 tahun;
2. Disusun oleh Komite Remunerasi dan Nominasi yang disahkan oleh Dewan Komisaris.

Kriteria anggota Dewan Komisaris adalah sebagai berikut:
1. Mempunyai akhlak, moral dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
a. Tidak pernah dinyatakan pailit;
b. Tidak pernah menjadi anggota Direksi dan/atau 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;

d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat
4. Memiliki komitmen untuk mematuhi peraturan perundangundangan.
5. Memiliki kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan tentang perbankan dan perkembangan terkini terkait bidang keuangan dan bidang lain yang mendukung pelaksanaan tugas dan tanggung jawabnya.
6. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan.
7. Seluruh anggota Dewan Komisaris memiliki integritas, kompetensi dan reputasi keuangan yang memadai.
8. Anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
9. Anggota Dewan Komisaris harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai Peraturan OJK mengenai Penilaian Kemampuan dan Kepatutan.

G-07 Perusahaan memiliki kebijakan mengenai kode etik dan/atau anti-korupsi?	Ya

KB Bank menegaskan komitmennya terhadap prinsip Zero Tolerance terhadap segala bentuk praktik suap, korupsi, dan gratifikasi. Dalam menjalankan bisnisnya, Bank berusaha bertindak secara profesional, adil, dan berintegritas. Kesadaran akan pentingnya pengendalian gratifikasi mendorong Bank untuk merumuskan Kebijakan Anti Penyuapan dan Korupsi, yang dituangkan dalam Surat Keputusan No. 0165 Tahun 2021. Kebijakan ini tidak hanya dirancang tetapi juga disosialisasikan secara luas melalui berbagai media komunikasi internal. Selain itu, Bank secara rutin mengadakan pelatihan untuk meningkatkan pemahaman dan kesadaran setiap karyawan mengenai pentingnya kepatuhan terhadap kebijakan tersebut. Upaya ini dilakukan untuk menjaga integritas serta kepercayaan terhadap KB Bank, sekaligus memastikan bahwa seluruh pihak yang terlibat mematuhi standar etika yang tinggi dalam praktik bisnis. Dalam hal gratifikasi yang berhubungan dengan jabatan dan bertentangan dengan kewajiban atau tugas, seluruh anggota Dewan Komisaris, Direksi, serta karyawan diwajibkan untuk
menolaknya. KB Bank juga mengawasi pelaksanaan Kebijakan Anti Penyuapan dan Korupsi, termasuk memastikan kepatuhan terhadap kode etik serta Pedoman Disiplin Karyawan. Setiap pelanggaran terhadap kebijakan ini akan ditindak sesuai ketentuan yang berlaku.
Sebagai bagian dari upaya memperkuat kebijakan tersebut, KB Bank telah menerapkan berbagai kebijakan pendukung, antara lain:
1. Surat Keputusan No. 0382 Tahun 2020 Terkait Kode Etik PT Bank KB Bukopin Tbk.
2. Pedoman No. 095 Tahun 2024 tentang Pedoman Whistleblowing System (WBS) PT Bank KB Bukopin Tbk tanggal 24 Juni 2024.
3. Kebijakan No. 208 Tahun 2024 Tentang Kebijakan Strategi Anti Fraud PT Bank KB Bukopin Tbk. Tanggal 12 Desember 2024.
Melalui kebijakan-kebijakan ini, KB Bank berkomitmen untuk menciptakan lingkungan kerja yang berintegritas dan transparan, serta terus berupaya mencegah segala bentuk penyimpangan dalam operasional bisnisnya.

G-08 Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham?	Ya

Kebijakan terkait Insider Trading diatur dalam Surat Keputusan 0056 Tahun 2022 tentang Kebijakan Kepemilikan Saham Direksi, Dewan Komisaris, dan Karyawan PT Bank KB Bukopin Tbk

G-09 Perusahaan memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan?	Ya

Komitmennya tercermin dalam penandatanganan Pakta Integritas dan Deklarasi Gratifikasi serta Anti Suap. Dalam Pakta Integritas berisi pernyataan atau janji kepada diri sendiri tentang komitmen dalam melaksanakan seluruh tugas, fungsi, tanggung jawab wewenang, dan peran sesuai dengan peraturan perundang undangan dan kesanggupan untuk tidak melakukan Tindakan Fraud, Korupsi, Kolusi, dan Nepotisme kepada Dewan Komisaris, Direksi, dan seluruh karyawan KB Bank.

D. Lain-lain

Keselarasan Laporan Keberlanjutan/Tahunan dengan Metrik ESG

Kinerja	Kode	Nama Metrik	Halaman di Laporan Keberlanjutan/Tahunan
Lingkungan	E-01	Laporan Emisi Gas Rumah Kaca	101
	E-02	Intensitas Emisi Gas Rumah Kaca	102
	E-03	Konsumsi Energi Listrik	98
	E-04	Konsumsi Air	103
	E-05	Limbah yang Dihasilkan	103
	E-06	Komitmen Perusahaan untuk Mencapai Target Net Zero Emission	-
	E-07	Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca	-
Sosial	S-01	Kesetaraan Gender	109
	S-02	Pegawai Berdasarkan Gender dan Kelompok Umur	112
	S-03	Tingkat Pergantian Pegawai	111
	S-04	Jumlah Pegawai Sementara	53
	S-05	Pelatihan dan Pengembangan Pegawai	118-123
	S-06	Jumlah Kecelakaan Kerja	123-127
	S-07	Kejadian Pelanggaran Hak Asasi Manusia	110
	S-08	Kebijakan Pelecehan Seksual dan/atau Non-diskriminasi	-
	S-09	Kebijakan Mengenai Hak Asasi Manusia	-
	S-10	Kebijakan Pekerja Anak dan/atau Pekerja Paksa	-
	S-11	Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak diberikan Kepada Seluruh Karyawan	123-124
	S-12	Pencegahan Konflik Kepentingan	128-130

Tata-kelola	G-01	Keberagaman Manajemen dan Independensi	356
	G-02	Total Kehadiran Direksi dan Komisaris ke Rapat Dewan	367-370
	G-03	Kebijakan Pemisahan Chairman of the Board dan CEO	-
	G-04	Kebijakan Penilaian Dewan Direksi dan Komisaris	339-354
	G-05	Kebijakan Pelatihan Dewan Direksi dan Komisaris	-
	G-06	Kriteria Khusus Pemilihan Dewan	332-344
	G-07	Kode Etik dan/atau Anti-Korupsi	453-455
	G-08	Kebijakan Perlakuan Adil terhadap Pemegang Saham	317
	G-09	Pencegahan Konflik Kepentingan	299

Standar Internasional yang Diacu dan Verifikasi Pihak Ketiga

Keselarasan dengan kerangka pelaporan keberlanjutan

[X] Ya [ ] Tidak

- [X] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [ ] Others, please specify

Assurance dan validasi pihak ketiga

[X] Ya

Nama pihak ketiga	Lingkup pekerjaan

Demikian untuk diketahui.

Hormat Kami,

PT Bank KB Bukopin Tbk

Ariz Dian Perkasa

Sekretaris Perusahaan

PT Bank KB Bukopin Tbk

Gedung Bank KB Bukopin Jl. M.T. Haryono Kav.50-51 Jakarta 12770

Telepon : 798-8266, Fax : 798-0625, www.kbbukopin.com

Nama Pengirim	Ariz Dian Perkasa
Jabatan	Sekretaris Perusahaan
Tanggal dan Waktu	30-04-2025 18:55
Lampiran	1. 09527-PDI-IV-2025-AR-OJK PM.pdf
	2. SR KB BANK 2024 SMALL_2.pdf
	3. AR BOOK KB BANK 2024 INDO SMALL_2_compressed.pdf
	4. AR BOOK KB BANK 2024 ENG SMALL_2_compressed.pdf

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Letter / Announcement No.	09527/PDI/IV/2025
Issuer Name	PT Bank KB Bukopin Tbk
Issuer Code	BBKP
Attachment	4
Subject	Submission of Annual And Sustainability Report

The Company hereby submit Annual And Sustainability Report Report 2024 for the period of 01 Januari 2024 to 31 Desember 2024 in Indonesia

Will the Company be/has summons for the Annual General Meeting of Shareholders? (No)

The information referred above has been published on the Company's website www.kbbank.co.id at 30 April 2025

Is the Company listed on another Stock Exchange? (No)

A. Environmental Performance

The Company submits its Annual Sustainability and ESG Report:

E-01 Greenhouse Gas (GHG) Emission Report	
Consolidated GHG Emission Report?	No
Organizational Boundaries	Ekuitas
Any subsidiaries that are not included in the report?	Yes
Please Explain: Untuk Laporan Emisi GRK Bank hanya melaporkan untuk Bank Individu	

Name	Total emission (tCO2e)
Category 1: Direct GHG emissions and removals	
Direct emissions from stationary combustion	0
Direct emissions from mobile combustion	1.395
Direct emissions from processes	0
Direct fugitive emissions	0
Direct emissions from Land Use, Land Use Change and Forestry (LULUCF)	0
Total Direct Emissions (Scope 1)	1.395
Category 2: Indirect GHG emissions from imported energy	

Indirect emissions from imported/purchased electricity consumption	12.546,4
Indirect emissions from imported/purchased network energy consumption (excluding electricity)	0
Total Indirect Emissions (Scope 2)	12.546,4
Category 3: Indirect GHG emissions from transportation	
Upstream transport and distribution	0
Business travels	0
Transportation of clients and visitors	0
Downstream transportation and distribution	0
Employee commuting	0
Category 4: Indirect GHG emissions from products used by Organization	
Energy related activities not included in direct emissions and energy indirect emissions	0
Purchased goods and services	0
Capital equipment/goods	0
Waste generated in operations	0
Upstream leased assets	0
Category 5: Indirect GHG Emissions associated with the use of products from the Organization	
Investments	0
Use of sold products	0
End of life treatment of sold products	0
Downstream franchises	0
Downstream leased assets	0
Processing of sold products	0
Category 6: Indirect GHG emissions from other sources	

Other indirect emissions or removals	0
Total GHG Emissions (Scope 1 and 2)	0
Total GHG Emissions (Scope 1 and 2)	13.941,4
Total GHG Emissions (Scope 1, 2 and 3)	13.941,4
Offsets/Credits	0
REC Purchases (kWh)	0

E-02	**GHG Emissions Intensity**	Total scope 1 and 2 emissions produced per revenue of listed compant (tCO2e/Rp)	0,00481
E-03	**Electricity Consumption**	Total amount of energy directly consumed (kWh or J)	0
		Total amount of energy indirectly consumed (kWh or J)	13.432.943
		Total energy consumption (kWh or J)	13.432.943
E-04	**Water Consumption**	Total water consumed (m3)	157.655,35
E-05	**Waste Generation**	Total waste generated (ton)	0

E-06 Company commitment to Net Zero Emission Target	
Does the Company have a net zero emission target commitment?	No
What year is the Company’s net zero emission published target?	null
Please provide a brief description and a link to documentation explaining the Company’s commitment in achieving net zero emission target.	
-	

E-07 Company Commitment to GHG Emission Reduction Target	
Does the Company commit to reducing GHG emission?	Tidak
What is the Company’s GHG emission reduction target?	0 %
	0 (tCO2e)
Targeted year in achieving GHG reduction target?	null

Does the Listed Company has measures on monitoring in enacting climate policy?

No

Steps that have been taken and emission reductions that have been achieved compared to the previous year

1. Implementation of Environmentally Friendly Office Operations
KB Bank applies the 3R principle (reduce, reuse & recycle) to realize environmentally friendly Bank operations.

2. Paper Management
Paper saving is carried out through a paperless program. In terms of
customer service, the Company also implements a policy to reduce paper use, including by issuing electronic bank statements, online banking services, such as internet banking, phone banking and others. In certain situations where paper use cannot be avoided, the Bank make it more efficient by printing on both sides if possible. In addition, waste paper that still has blank sides is reused for printing document drafts or other internal needs. Meanwhile, used paper that can no longer be used is handed over to third parties to be recycled or reused.

3. Energy Management
Efforts to save electricity are implemented through various policies, such as turning off unused electronic devices, replacing lamps with energy-saving technology, and optimizing natural lighting by increasing the number of glass panels in office buildings. In addition, the bank limits electricity usage during operational hours, namely 8 hours per day, as part of its efficiency policy. To reduce dependence on conventional electricity, kb bank has also adopted renewable energy by installing solar panels at several operational office points. This initiative not only supports the reduction of electricity consumption from non-renewable
sources but also contributes to reducing greenhouse gas (ghg) emissions resulting from the bank's operations.

B. Kinerja Sosial (Social Performance)

S-01 Gender Diversity

Job positions	Men		Women	
	Number of employees	Percentage of employees	Number of employees	Percentage of employees
Entry-level	1.037	35.78 %	970	33.47 %
Mid-level	124	35.78 %	146	33.47 %
Senior-level	331	11.42 %	141	33.47 %
Executive-level	114	11.42 %	35	35.78 %
Total Pegawai	1.606	55.42 %	55,4175	55.42 %

S-02 Employees Level by Gender and Age Group

Age group (years)	Job levels								Number of employees
	Entry-level		Mid-level		Senior-level		Executive-level		
	Men	Women	Men	Women	Men	Women	Men	Women	
18-25	120	208	0	1	0	0	0	0	329
25-35	501	512	48	65	81	33	8	3	1.251
35-45	340	203	53	13	175	80	58	17	993
45-55	71	45	22	13	71	27	38	13	300
>55	5	2	1	0	4	1	10	2	25

S-03 Employees Turnover

	Number of employees (in reporting year)	Percentage (in reporting year)

Number of employees resigned	479 Employees	16,52 %
Number of newly appointed Employees	759 Employees	26,19 %

S-04 Temporary Worker

	Number of employees (in reporting year)	Percentage (in reporting year)
Total company headcount held by contractors and/or consultants	703 Employees	0 %

S-05 Employee Training and Development

Average training hour per employee (in reporting year)	Total employee attending company training program	Percentage of employee attending company training program (%)
133 hours/employee	4.183	100 %

S-06 Injury Rate

Frequency of work-related accidents of total Employees (in reporting year)	Percentage of serious work-related accidents resulting in serious and fatal injuries from total employees (%)
0	0 %

S-07 Incidents Regarding Human Rights Abuse

Number of incidents regarding human rights abuse (in reporting year)	0

Company Policy Regarding Employees

S-08 Does the company has a policy regarding sexual harassment and/or non-discrimination?	Yes
Internal Policy regarding the Code of Ethics of PT Bank KB Bukopin Tbk No. 004 of 2023	
S-09 Does the company has a policy regarding human rights?	No
-	
S-10 Does the company have a policy regarding child labor and/or forced labor?	No
-	
S-11 Does the company have a company policy regarding occupational health and safety as well as a safe working environment for all employees?	Yes

Internal Policy regarding the Code of Ethics of PT Bank KB Bukopin Tbk No. 004 of 2023

Corporate Social Responsibility (CSR)

S-12 Does the company have CSR activities, investments or donations to the community or registered non-profit organizations?	Yes
https://www.kbbank.co.id/corporate-governance/csr-activity	

C. Governance Performance

G-01 Board Diversity and Independence

Type of Company Board	Number of seats on Company	Seats Occupied by Men	Seats Occupied by Women	Seats Occupied by Independent Party
Commissioners	0	6	0	3
Directors	0	7	0	0

G-02 Board Meeting Attendance

	Number of board meetings (in reporting year)	Percentage of board meeting attendances (in reporting year)
Director Attendance to Board Meetings	51	83,5 %
Comissioner Attendance to Board Meetings	15	89,5 %

Other governmental-related policy

G-03 Does the company has a policy regarding separation of the Chairman of the Board and CEO?	No
-	
G-04 Does the company has a policy regarding board appraisal?	Yes
The Board of Directors has the Self-Assessment policies to assess the performance of the Board of Directors Referring to Decree No.0404 of 2020 dated 30 December 2020, the Board of Directors is obliged to carry out a Self-Assessment Policy through the Key Performance Indicator (KPI) assessment system. Self-assessment is conducted in the period of June and December each year. The Bank conducts the assessment based on the working paper in accordance with Attachment III of SEOJK No. 13/SEOJK.03/2017 of 2017 concerning the Implementation of Governance for Commercial Banks, indicators of the Implementation of Duties and Responsibilities of the Board of Directors. The Board of Commissioners has a Self Assessment policy to assess the performance of the Board of Commissioners In accordance with Decree No. 005 of 2021 concerning Guidelines and Work Rules for the Board of Commissioners of PT. Bank KB Bukopin Tbk dated 29 June 2021 that the Board of Commissioners is obliged to carry out a self-assessment. Implementation of the GCG Self-Assessment for the performance of the Board of Commissioners begins with a self-assessment of each member's performance by filling in a performance sheet template and the results will be provided to shareholders at the Annual GMS for evaluation and used as a basis for determining the dismissal and/or reappointment of members of the Board of Commissioners.	

G-05 Does the company has a policy regarding board training and development?	No
-	
G-06 Does the company has a criteria regarding board appointment and re-election?	Yes

The criteria for the Company's Directors are adjusted to Financial Services Authority Regulation no. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies. In addition, the Company also sets additional criteria, namely:
1. Have experience in the operational field as a Bank Executive Officer for at least 5 years;
2. Prepared by the Remuneration and Nomination Committee which is approved by the Board of Commissioners.

The criteria for members of the Board of Commissioners are as follows:
1. Have good morals, ethics and integrity.
2. Capable of carrying out legal acts.
3. In the 5 (five) years prior to appointment and during his/her term of office:
a. Never been declared bankrupt;
b. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a Company to be declared bankrupt;
c. Never been convicted of committing a crime that is detrimental to state finances and/or related to the financial sector;
d. d. Never been a member of the Board of Directors and/ or a member of the Board of Commissioners who during his/her term of office:
4. Have a commitment to comply with laws and regulations.
5. Have the willingness and ability to carry out continuous learning in order to improve knowledge about banking and the latest developments related to the financial sector and other fields that support the implementation of their duties and responsibilities.
6. Have knowledge and/or expertise in the fields required by the Company.
7. All members of the Board of Commissioners have adequate integrity, competence and financial reputation.
8. Members of the Board of Commissioners are prohibited from having family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors.
9. Members of the Board of Commissioners must meet the requirements for a fit and proper assessment in accordance with the Financial Services Auth

G-07 Does the company has a policy regarding ethics and/or anti-corruption?	Yes

KB Bank confirms its commitment to the principle of Zero Tolerance towards all forms of bribery, corruption and gratification. In line with this, the Bank strives to act professionally, fairly and with integrity in every aspect of its business activities and relationships. Awareness of the importance of control related to gratuities encouraged the Bank to formulate an Anti-Bribery and Corruption Policy in accordance with Decree No. 0165 of 2021. This policy was not only prepared, but also widely socialized through various internal Bank communication media. In addition, regular training is held to ensure every employees understanding and awareness of the importance of complying with the policy.
These steps were taken to maintain the integrity and trust in KB Bank and ensure that all parties involved understand and adhere to high standards in its business practices. In the case of gratification related to position and contrary to obligations or duties, all members of the Board of Commissioners, Directors, and employees are obliged to reject it. KB Bank also supervises the implementation of the Anti-Bribery and Corruption Policy, including ensuring compliance with the code of ethics and Employee Disciplinary Guidelines. Any violation of this policy will be prosecuted in accordance with applicable provisions.

As part of efforts to strengthen this policy, KB Bank has implemented various supporting policies, including
1. Decree No. 0382 of 2020 Concerning the Code of Ethics of PT Bank KB Bukopin Tbk.
2. Guideline No. 095 of 2024 concerning the Whistleblowing System (WBS) Guidelines of PT Bank KB Bukopin Tbk dated June 24, 2024.
3. Policy No. 208 of 2024 Concerning the Anti-Fraud Strategy Policy of PT Bank KB Bukopin Tbk. December 12, 2024.
Through these policies, KB Bank is committed to creating a work environment with integrity and transparency, and continues to strive to prevent any form of irregularities in its business operations.

G-08 Does the company has a policy regarding equitable treatment of shareholders?	Yes

Policies related to Insider Trading are regulated Fulfilled in Decree 0056 of 2022 concerning Share Ownership Policy for Directors, Board of Commissioners and Employees of PT Bank KB Bukopin, Tbk	
G-09 Does the company have a policy regarding the obligations of directors/commissioners to prevent conflicts of interest?	Yes
The signing of the Integrity Pact and Gratification and Anti-Bribery Declaration signifies the commitment. The Integrity Pact contains a statement or promise to oneself regarding the commitment to carry out all duties, functions, responsibilities, authority, and roles in accordance with laws and regulations and the commitment not to commit acts of fraud, corruption, collusion, and nepotism towards the Board of Commissioners, Directors, and all KB Bank employees.	

D. Other

Alignment of Sustainability/Annual Reports with ESG Metrics

Kinerja	Kode	Metric Name	Pages in the Sustainability/Annual Report
Environment	E-01	Greenhouse Gas Emission Report	101
	E-02	Greenhouse Gas Emission Intensity	102
	E-03	Electricity Consumption	98
	E-04	Water Consumption	103
	E-05	Waste Generated	103
	E-06	Company Commitment to Achieving Net Zero Emission Target	-
	E-07	Company Commitment to Reduce Emission	-
Social	S-01	Gender Equality	109
	S-02	Employees by Gender and Age Group	112
	S-03	Employee Turnover Rate	111
	S-04	Number of Temporary Officers	53
	S-05	Employee Training and Development	118-123
	S-06	Number of Work Accidents	123-127
	S-07	Human Rights Violation Incidents	110
	S-08	Sexual Harassment and/or Non-Discrimination Policy	-
	S-09	Policy on Human Rights	-
	S-10	Child Labor and/or Forced Labor Policy	-
	S-11	Occupational Health and Safety Policy and Safe and Secure Work Environment are provided to all employees.	123-124
	S-12	Corporate Social Responsibility	128-130

Governance	G-01	Management Diversity and Independence	356
	G-02	Total Attendance of Directors and Commissioners to Board Meetings	367-370
	G-03	Chairman of the Board and CEO Separation Policy	-
	G-04	Board of Directors and Commissioners Assessment Policy	339-354
	G-05	Board of Directors and Commissioners Training Policy	-
	G-06	Special Criteria for Election of the Board	332-344
	G-07	Code of Ethics and/or Anti-Corruption	453-455
	G-08	Fair Treatment Policy for Shareholders	317
	G-09	Conflict of Interest Prevention Policy	299

Referenced International Standards and Third Party Verification

Alignment with sustainability reporting framework

[X] Yes [ ] No

- [X] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [ ] Others, please specify

null

Third-party assurance and/or validation

[X] Yes

Name of third-party service provider	Scope of Work

Thus to be informed accordingly.

Respectfully,

PT Bank KB Bukopin Tbk

Ariz Dian Perkasa

Sekretaris Perusahaan

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Function	Sekretaris Perusahaan
Date and Time	30-04-2025 18:55
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	2. SR KB BANK 2024 SMALL_2.pdf
	3. AR BOOK KB BANK 2024 INDO SMALL_2_compressed.pdf
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