Laporan Keberlanjutan
Sustainability Report
2025

bank bjb



BERTRANSFORMASI MENUJU KINERJA **YANG TANGGUH DAN BERKELANJUTAN**

TRANSFORMING TOWARDS RESILIENT AND SUSTAINABLE PERFORMANCE

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Bertransformasi Menuju Kinerja yang Tangguh dan Berkelanjutan

Transforming Towards Resilient and Sustainable Performance

Tema ***"Bertransformasi Menuju Kinerja yang Tangguh dan Berkelanjutan"*** mencerminkan komitmen bank **bjb** untuk memperkuat kinerja yang tangguh dan berkelanjutan di tengah dinamika lingkungan bisnis yang terus berkembang. Tema ini menggambarkan perjalanan transformasi bank **bjb** yang tidak hanya berfokus pada pencapaian kinerja saat ini, tetapi juga pada kesiapan jangka panjang dalam merespons perubahan ekonomi, sosial, dan lingkungan.

Melalui transformasi yang berkelanjutan, bank **bjb** terus memodernisasi proses bisnis, memanfaatkan teknologi digital, serta memperkuat tata kelola dan manajemen risiko sebagai fondasi utama kinerja yang andal. Transformasi ini memungkinkan bank **bjb** menghadirkan layanan yang lebih efisien, adaptif, dan relevan dengan kebutuhan masyarakat, serta menjaga kualitas pertumbuhan yang selaras dengan prinsip kehati-hatian. Upaya tersebut didukung oleh pengembangan sumber daya manusia yang adaptif, kompeten, dan berintegritas, serta sistem pengelolaan kinerja yang mendorong produktivitas dan tanggung jawab. Dengan menempatkan keberlanjutan sebagai landasan strategis, bank **bjb** terus membangun kinerja yang semakin stabil, terpercaya, berdaya tahan, serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

"Transforming Toward Resilient and Sustainable Performance" reflects bank **bjb**'s commitment to strengthening resilient and sustainable performance amid an increasingly dynamic business environment. This theme portrays bank **bjb**'s transformation journey, which focuses not only on achieving current performance outcomes but also on building long-term readiness to respond to evolving economic, social, and environmental changes.

Through continuous transformation, bank **bjb** continues to modernize its business processes, leverage digital technologies, and strengthen governance as well as risk management as the core foundations of reliable performance. This transformation enables bank **bjb** to deliver services that are more efficient, adaptive, and responsive to the evolving needs of the community, while maintaining the quality of growth in line with the principle of prudence. These efforts are supported by the development of adaptive, competent, and high-integrity human capital, alongside performance management systems that promote productivity and accountability. By positioning sustainability as a strategic foundation, bank **bjb** continues to build performance that is increasingly stable, trustworthy, and resilient, while creating long-term value for all stakeholders.


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Daftar Isi

Table of Contents

Tema Laporan Keberlanjutan 2025
Theme of the 2025 Sustainability Report 2

Daftar Isi
Table of Contents 4

Sambutan Direksi
Message from the Board of Directors 6

Sambutan Dewan Komisaris
Message from the Board of Commissioners 12

Tanggung Jawab Pelaporan Keberlanjutan 2025
The Responsibility of 2025 Sustainability Reporting 20

Ikhtisar Kinerja Keberlanjutan 2025
2025 ESG Performance Highlight 22

Peristiwa Penting di Tahun 2025
Key Events in 2025 24

Penghargaan dan Sertifikasi
Awards and Certifications 30

Strategi Keberlanjutan
Sustainability Strategy 36

Pemetaan Tujuan Pembangunan Berkelanjutan
Mapping of Sustainable Development Goals (SDGs) 38

Tentang Laporan

About The Report

Tentang Laporan Ini
About This Report 44

Standar Penyusunan Laporan
Report Preparation Standards 46

Proses Penilaian Materialitas
Materiality Assessment Process 47

Topik Material dan Batasannya
Material Topics and Their Boundaries 50

Pelibatan Pemangku Kepentingan
Stakeholder Engagement 53

Laporan *Assurance* Independen
Independent Assurance Report 62

Profil Perusahaan

Company Profile

Sekilas Tentang bank **bjb**
bank **bjb** at a Glance 70

Wilayah Layanan dan Operasi
Service and Operational Areas 76

Jejak Langkah
Milestones 78

Struktur Organisasi
Organizational Structure 80

Visi, Misi, dan Budaya Perusahaan
Vision, Mission, and Corporate Culture 82

Sikap dan Budaya Kehati-hatian
Prudent Conduct and Culture 86

Inisiatif dan Kinerja Pengelolaan Lingkungan

Environmental Management Initiatives and Performance

Pengelolaan Risiko Iklim
Climate Risk Management 92

Manajemen Jejak Karbon
Carbon Footprint Management 105

Penggunaan Energi Langsung
Direct Energy Consumption 116

Penggunaan Energi Tidak Langsung
Indirect Energy Consumption 119

Aksi Hijau Penanaman Pohon
Green Action: Tree Planting Program 123

Optimalisasi Konsumsi Air
Water Consumption Optimization 127

Pengelolaan Limbah
Waste Management 128

Biaya Pelestarian Lingkungan
Environmental Conservation Expenditure 128

Produk dan Layanan bank **bjb** dengan Keunggulan Lingkungan
bank **bjb** Products and Services with Environmental Advantages 130

Kesejahteraan Pegawai dan Kontribusi Sosial

Employee Welfare and Social Contribution



Keberagaman dan Kesempatan Setara Diversity and Equal Opportunity	140
Pembelajaran dan Pengembangan Kompetensi Pegawai Employee Learning and Competency Development	149
Tingkat Keterikatan Pegawai Employee Engagement Level	163
Kepuasan Pegawai Employee Satisfaction	166
Program Persiapan Pensiun Pegawai Employee Retirement Preparation Program	180
Dampak Ekonomi Tidak Langsung Indirect Economic Impacts	182
Pengelolaan dan Penyaluran Dana CSR CSR Fund Management and Distribution	201
Produk dan Layanan bank **bjb** dengan Keunggulan Sosial bank **bjb** Products and Services with Social Value	217
Program Literasi dan Inklusi Keuangan Financial Literacy and Inclusion Programs	229

Penguatan Kinerja dan Tata Kelola Keberlanjutan

Strengthening Sustainability Performance and Governance



Struktur Tata Kelola Perusahaan Corporate Governance Structure	238
Menominasikan Badan Tata Kelola Tertinggi Nomination of the Highest Governance Body	243
Komposisi Badan Tata Kelola Tertinggi dan Komitenya Composition of the Highest Governance Body and Its Committees	246
Evaluasi Kinerja Badan Tata Kelola Tertinggi Performance Evaluation of the Highest Governance Body	253
Kebijakan Remunerasi Dewan Komisaris dan Direksi Remuneration Policy for the Board of Commissioners and the Board of Directors	255
Pengembangan Kompetensi Badan Tata Kelola Tertinggi Competency Development of the Highest Governance Body	261
Penguatan Manajemen Risiko Strengthening Risk Management	266
Komunikasi Hal-Hal Kritis Communication of Critical Matters	273
Pendelegasian Wewenang Delegation of Authority	275
Kode Etik Code of Ethics	288
Program Antikorupsi Anti-Corruption Program	296
Whistleblowing System Whistleblowing System	302

Pencapaian Ekonomi dan Inovasi Berkelanjutan

Economic Achievements and Sustainable Innovation



Tanggung Jawab Ekonomi Economic Responsibility	311
Portofolio Berdasarkan Struktur Ekonomi Portfolio Based on Economic Structure	315
Program Pengelolaan Dana Pensiun Pension Fund Management Program	319

Digitalisasi Layanan dan Pengalaman Nasabah

Service Digitalization and Customer Experience



Produk dan Layanan bank **bjb** bank **bjb** Products and Services	325
Inovasi Produk dan Layanan Digitalisasi Digitalization of Product and Service Innovation	330
Keamanan dan Privasi Data Nasabah Customer Data Security and Privacy	343
Pengalaman dan Kepuasan Nasabah Customer Experience and Satisfaction	349
Indeks Laporan Report Index	352
Lembar Umpan Balik Feedback Sheet	374

Sambutan Direksi [GRI 2-22] [D.1.a] [D.1.b] [D.1.c] [A.1] [E.5]

Message from the Board of Directors



Ayi Subarna*

Direktur Operasional & Teknologi Informasi
Director of Operations & Information Technology

*Direktur Pengganti Direktur Utama
Berdasarkan SK Direksi 0565/Dir-CSE/2025
Tanggal 15 November 2025.
*Acting President Director, based on the Board of Directors' Decree No. 0565/Dir-CSE/2025 dated 15 November 2025.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dengan memanjatkan puji syukur kehadirat Tuhan Yang Maha Esa, kami menyampaikan Laporan Keberlanjutan bank **bjb** Tahun 2025 sebagai wujud akuntabilitas Perseroan atas kinerja dan pengelolaan keberlanjutan selama periode pelaporan. Laporan ini disusun sebagai bentuk transparansi dalam penerapan prinsip keberlanjutan, dengan menyajikan capaian Perseroan pada aspek ekonomi, sosial, dan lingkungan secara terukur dan konsisten. Laporan ini juga menguraikan bagaimana Perseroan mengelola dampak, risiko, dan peluang keberlanjutan, serta memastikan penerapan tata kelola yang mendukung penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

Tahun 2025 menjadi penanda babak baru transformasi industri perbankan, ketika perubahan berlangsung semakin cepat, meluas, dan saling terkait. Dinamika ekonomi global, pergeseran kondisi makroekonomi nasional, percepatan teknologi, serta meningkatnya tuntutan atas praktik keberlanjutan membentuk lanskap industri yang semakin kompleks bagi sektor jasa keuangan.

Di tengah perubahan tersebut, perhatian terhadap isu keberlanjutan kian menguat, termasuk kebutuhan pengelolaan risiko perubahan iklim dan penguatan regulasi di sektor keuangan. Kondisi ini mendorong lembaga keuangan untuk tidak hanya beradaptasi secara operasional, tetapi juga memperkuat integrasi prinsip keberlanjutan ke dalam kebijakan, proses bisnis, dan pengambilan keputusan.

Menjawab dinamika itu, bank **bjb** terus memperkuat strategi bisnis yang adaptif dan berorientasi jangka panjang. Perseroan meyakini bahwa keberlanjutan merupakan bagian dari strategi untuk memperkuat daya saing, mendorong inovasi, serta menjaga relevansi pertumbuhan usaha dengan kebutuhan masyarakat, arah pembangunan daerah, dan tuntutan pengelolaan risiko yang terus berkembang.

Dear Valued Shareholders and Stakeholders,

By expressing our deepest gratitude to Almighty God, we hereby present the 2025 Sustainability Report of bank **bjb** as a manifestation of the Company's accountability for its sustainability performance and management throughout the reporting period. This Report has been prepared as a form of transparency in implementing sustainability principles, presenting the Company's measurable and consistent achievements across economic, social, and environmental aspects. It further outlines how the Company manages sustainability-related impacts, risks, and opportunities, while ensuring the implementation of governance practices that support the creation of long-term value for all stakeholders.

The year 2025 marked a new phase in the transformation of the banking industry, as change accelerated in pace, expanded in scope, and became increasingly interconnected. Global economic dynamics, shifts in the national macroeconomic landscape, technological acceleration, and rising demands for sustainable practices have collectively shaped an increasingly complex environment for the financial services sector.

Amid these developments, attention to sustainability issues has continued to intensify, including the need for climate change risk management and the strengthening of regulatory frameworks within the financial sector. These conditions encourage financial institutions not only to adapt operationally, but also to further integrate sustainability principles into policies, business processes, and decision-making.

In responding to these dynamics, bank **bjb** continues to reinforce an adaptive and long-term oriented business strategy. The Company believes that sustainability forms an integral part of its strategy to enhance competitiveness, foster innovation, and ensure that business growth remains aligned with community needs, regional development priorities, and evolving risk management requirements.

Integrasi Keberlanjutan dalam Strategi Bisnis bank bjb

Sepanjang tahun 2025, bank **bjb** menjalankan strategi pertumbuhan yang terintegrasi dengan prinsip keberlanjutan sebagai bagian dari strategi korporasi untuk memperkuat ketahanan bisnis dan mendukung pembangunan ekonomi regional di Jawa Barat dan Banten. Penerapan prinsip ESG dilakukan secara bertahap dalam perencanaan strategis, pengelolaan portofolio pembiayaan, serta penguatan tata kelola perusahaan agar kegiatan usaha tidak hanya mendorong pertumbuhan ekonomi, tetapi juga memberikan dampak positif bagi masyarakat dan lingkungan.

Untuk mendukung implementasi tersebut, Direksi menetapkan kebijakan yang menjadi pedoman pengelolaan keuangan berkelanjutan, termasuk integrasi aspek lingkungan dan sosial dalam proses bisnis serta penguatan manajemen risiko yang mempertimbangkan faktor keberlanjutan. bank **bjb** juga memperluas penyaluran pembiayaan pada Kategori Kegiatan Usaha Berkelanjutan (KKUB) serta meningkatkan dukungan terhadap Usaha Mikro, Kecil, dan Menengah (UMKM), melalui pembiayaan produktif dan berbagai inisiatif pemberdayaan guna memperluas akses pembiayaan dan mendorong pertumbuhan ekonomi yang inklusif.

Di sisi lain, Perseroan terus memperkuat transformasi digital untuk meningkatkan kualitas layanan kepada nasabah dan mendorong efisiensi operasional. Upaya ini ditopang oleh penguatan tata kelola dan peningkatan kapasitas organisasi dalam mengelola risiko serta menangkap peluang keberlanjutan. Perseroan juga memperluas kolaborasi dengan pemerintah daerah, regulator, pelaku usaha, dan pemangku kepentingan lainnya untuk memperkuat ekosistem keuangan berkelanjutan serta mendukung pembangunan ekonomi daerah yang inklusif.

Tantangan Implementasi Keuangan Keberlanjutan [E.5]

Dalam pelaksanaan strategi keberlanjutan, bank **bjb** menghadapi tantangan internal yang mencakup

Integration of Sustainability into bank bjb's Business Strategy

Throughout 2025, bank **bjb** implemented a growth strategy integrated with sustainability principles as part of its corporate strategy to strengthen business resilience and support regional economic development in West Java and Banten. ESG principles were progressively incorporated into strategic planning, financing portfolio management, and the enhancement of corporate governance, ensuring that business activities not only drive economic growth but also generate positive impacts for society and the environment.

To support this implementation, the Board of Directors established policies serving as guidelines for sustainable finance management, including the integration of environmental and social aspects into business processes and the strengthening of risk management frameworks that incorporate sustainability factors. bank **bjb** also expanded financing under the Sustainable Business Activities Category (KKUB) and enhanced support for Micro, Small, and Medium Enterprises (MSMEs) through productive financing and various empowerment initiatives to broaden access to financing and promote inclusive economic growth.

In parallel, the Company continued to advance its digital transformation to improve service quality for customers and drive operational efficiency. These efforts were supported by strengthened governance and enhanced organizational capacity to manage risks and capture sustainability-related opportunities. The Company also expanded collaboration with regional governments, regulators, business actors, and other stakeholders to reinforce the sustainable finance ecosystem and support inclusive regional economic development.

Challenges in Implementing Sustainable Finance [E.5]

In executing its sustainability strategy, bank **bjb** encountered internal challenges, including aligning

penyelarasan fokus bisnis dengan arah ekonomi berkelanjutan, peningkatan efisiensi operasional, penguatan kebijakan dan pedoman ESG, serta percepatan pengembangan kompetensi sumber daya manusia. Tantangan ini menguat seiring meningkatnya kompleksitas pengelolaan portofolio, tuntutan transparansi, dan kebutuhan integrasi faktor lingkungan serta sosial dalam proses bisnis dan pengelolaan risiko.

Untuk menjawabnya, Perseroan memperkuat tata kelola keberlanjutan melalui peningkatan peran, koordinasi, dan pengawasan lintas unit kerja agar implementasi ESG berjalan konsisten. Perseroan juga meningkatkan kapasitas pegawai melalui program pengembangan kompetensi terkait ESG, serta memperkuat sistem dan proses bisnis melalui penyempurnaan prosedur, integrasi ESG pada alur kerja, serta pemanfaatan teknologi untuk mendukung efisiensi dan kualitas layanan.

Dari sisi eksternal, bank **bjb** menghadapi dinamika kebijakan pemerintah dan regulator, volatilitas ekonomi nasional maupun global, serta meningkatnya ekspektasi masyarakat terhadap peran sektor keuangan dalam pembangunan berkelanjutan. Merespons hal tersebut, Perseroan memperkuat pengelolaan risiko dan menerapkan strategi yang adaptif, termasuk meningkatkan koordinasi dengan regulator dan pemangku kepentingan agar kebijakan, praktik operasional, dan arah pengembangan usaha tetap relevan dengan perubahan lingkungan eksternal.

Pencapaian Kinerja ESG

Pada tahun 2025, bank **bjb** terus memperkuat kinerja keberlanjutan melalui langkah-langkah yang terukur pada aspek lingkungan, sosial, dan tata kelola. Dari sisi lingkungan, Perseroan menegaskan arah pembiayaan berwawasan lingkungan melalui portofolio kegiatan usaha berkelanjutan dengan total kredit/pembiayaan sebesar Rp14.304.935 juta. Selain itu, Perseroan juga mencatat aset produktif

business focus with the direction of sustainable economic development, improving operational efficiency, strengthening ESG policies and guidelines, and accelerating the development of human capital competencies. These challenges intensified in line with the increasing complexity of portfolio management, transparency demands, and the need to integrate environmental and social factors into business processes and risk management.

To address these matters, the Company strengthened its sustainability governance by enhancing roles, coordination, and oversight across business units to ensure consistent ESG implementation. The Company also improved employee capabilities through ESG-related competency development programs, while reinforcing systems and business processes through procedural refinements, ESG integration within workflows, and the utilization of technology to support efficiency and service quality.

From an external perspective, bank **bjb** faced evolving government and regulatory policies, national and global economic volatility, and growing public expectations regarding the role of the financial sector in sustainable development. In response, the Company reinforced its risk management practices and implemented adaptive strategies, including enhanced coordination with regulators and stakeholders to ensure that policies, operational practices, and business development directions remain relevant to changes in the external environment.

ESG Performance Achievements

In 2025, bank **bjb** further strengthened its sustainability performance through measurable initiatives across environmental, social, and governance aspects. From an environmental standpoint, the Company reaffirmed its commitment to environmentally oriented financing through a sustainable business activities portfolio, with total loans/financing amounting to Rp14,304,935 million. In addition, the Company recorded non-loan earning

non-kredit terkait kegiatan usaha berkelanjutan sebesar Rp97.638.103 juta, yang mencerminkan komitmen bank **bjb** dalam memperluas dukungan pembiayaan terhadap kegiatan ekonomi yang memberikan dampak positif bagi lingkungan dan masyarakat.

Upaya tersebut turut diperkuat melalui efisiensi operasional yang tercermin pada penurunan emisi dari penggunaan bahan bakar minyak (BBM) kendaraan operasional dan genset sebesar 59% dibandingkan tahun dasar 2019, yaitu dari 10.849,75 ton CO_2e menjadi 4.470,92 ton CO_2e pada tahun 2025. Pada saat yang sama, Perseroan terus mengelola emisi GRK Cakupan 1, 2, dan 3 yang tercatat sebesar 11.490,78 ton CO_2e, serta mengoptimalkan upaya penyerapan emisi melalui kegiatan penghijauan, termasuk penanaman pohon yang mendukung peningkatan serapan karbon.

Dari sisi sosial, Perseroan menjaga kualitas layanan dan hubungan dengan nasabah yang tercermin pada *Customer Satisfaction Index* (CSI) sebesar 92,13 (*Wave II)*, serta mendukung pengembangan ekonomi masyarakat melalui pembiayaan UMKM, termasuk Kredit **bjb** Mesra yang sejak 2018 telah menyalurkan pembiayaan lebih dari Rp109,4 miliar kepada lebih dari 21.655 individu. Di sektor perumahan, bank **bjb** memperluas akses hunian bersubsidi melalui **bjb** KPR Sejahtera FLPP dengan realisasi 68% atau 4.250 unit dari kuota 6.250 unit pada 2025, didukung kerja sama dengan 1.245 developer untuk mendukung penyediaan hunian layak sejalan dengan Program 3 Juta Rumah.

Dari sisi tata kelola, bank **bjb** terus memperkuat budaya integritas melalui sosialisasi antikorupsi, serta mendorong keterlibatan pemasok lokal yang mencapai 100% dari total pemasok Perseroan. Perseroan juga memperkuat ketahanan sistem dan kepatuhan melalui penerapan berbagai sertifikasi internasional, antara lain ISO/IEC 27001:2022 untuk sistem manajemen keamanan informasi, SNI ISO 37301:2021 untuk sistem manajemen kepatuhan, ISO 37001:2016 untuk sistem manajemen anti

assets related to sustainable business activities totaling Rp97,638,103 million, reflecting bank **bjb**'s commitment to expanding financing support for economic activities that generate positive environmental and social impacts.

These efforts were further reinforced through operational efficiency, as reflected in a 59% reduction in emissions from the use of fuel (BBM) for operational vehicles and generators compared to the 2019 base year, declining from 10,849.75 tons of CO_2e to 4,470.92 tons of CO_2e in 2025. At the same time, the Company continued to manage Scope 1, 2, and 3 greenhouse gas emissions, which totaled 11.490,78 tons of CO_2e, while also optimizing emission absorption efforts through greening initiatives, including tree planting to support increased carbon sequestration.

From a social perspective, the Company maintained service quality and customer relationships, as reflected in a Customer Satisfaction Index (CSI) of 92.13 (Wave II), and supported community economic development through MSME financing, including Kredit **bjb** Mesra, which since 2018 has disbursed more than Rp109.4 billion to over 21,655 individuals. In the housing sector, bank **bjb** expanded access to subsidized housing through **bjb** KPR Sejahtera FLPP, achieving 68% realization or 4,250 units out of a quota of 6,250 units in 2025, supported by partnerships with 1,245 developers to facilitate the provision of adequate housing in line with the 3 Million Houses Program.

From a governance perspective, bank **bjb** continued to strengthen a culture of integrity through anti-corruption socialization programs and encouraged the engagement of local suppliers, which accounted for 100% of the Company's total suppliers. The Company also enhanced system resilience and compliance through the implementation of various international certifications, including ISO/IEC 27001:2022 for information security management systems, SNI ISO 37301:2021 for compliance management systems, ISO 37001:2016 for anti-

penyuapan, dan ISO 22301:2019 untuk sistem manajemen keberlangsungan bisnis, yang mendukung pengelolaan operasional Perseroan secara transparan, akuntabel, dan berkelanjutan.

Komitmen Keberlanjutan ke Depan

Direksi meyakini bahwa keberlanjutan merupakan fondasi penting bagi ketahanan dan pertumbuhan jangka panjang Perseroan. Ke depan, bank **bjb** akan terus memperkuat integrasi prinsip keberlanjutan dalam strategi bisnis, sehingga setiap keputusan dan inisiatif utama tidak hanya berorientasi pada kinerja finansial, tetapi juga mempertimbangkan dampak terhadap masyarakat dan lingkungan serta pengelolaan risiko secara lebih menyeluruh.

Dalam implementasinya, bank **bjb** akan memperkuat keuangan berkelanjutan melalui pengembangan produk dan layanan yang relevan dengan kebutuhan nasabah dan agenda pembangunan daerah, termasuk pembiayaan yang mendukung sektor prioritas serta peningkatan akses bagi UMKM dan kelompok rentan. Perseroan juga akan melanjutkan penguatan tata kelola perusahaan, peningkatan kapabilitas organisasi, serta penyempurnaan proses bisnis agar lebih adaptif terhadap dinamika regulasi dan ekspektasi pemangku kepentingan.

Sebagai penutup, Direksi menyampaikan apresiasi yang setinggi-tingginya kepada seluruh pemegang saham, nasabah, regulator, mitra usaha, serta pemangku kepentingan atas dukungan dan kepercayaan yang diberikan kepada bank **bjb**. Dengan sinergi dan kolaborasi yang kuat, kami optimis bank **bjb** dapat terus melangkah maju dalam mewujudkan pertumbuhan yang inklusif, tangguh, dan berkelanjutan.

bribery management systems, and ISO 22301:2019 for business continuity management systems, thereby supporting transparent, accountable, and sustainable operational management.

Future Sustainability Commitments

The Board of Directors believes that sustainability constitutes a fundamental foundation for the Company's long-term resilience and growth. Going forward, bank **bjb** will continue to strengthen the integration of sustainability principles into its business strategy, ensuring that every key decision and initiative is not solely oriented toward financial performance, but also takes into account impacts on society and the environment, as well as more comprehensive risk management.

In its implementation, bank **bjb** will further advance sustainable finance through the development of products and services aligned with customer needs and regional development agendas, including financing that supports priority sectors and enhanced access for MSMEs and vulnerable groups. The Company will also continue to strengthen corporate governance, enhance organizational capabilities, and refine business processes to remain adaptive to regulatory developments and stakeholder expectations.

In closing, the Board of Directors expresses its highest appreciation to all shareholders, customers, regulators, business partners, and stakeholders for their continued support and trust in bank **bjb**. Through strong synergy and collaboration, we remain confident that bank **bjb** will continue to move forward in achieving inclusive, resilient, and sustainable growth.

Hormat kami,
Respectfully yours,



Ayi Subarna*
Direktur Operasional & Teknologi Informasi
Director of Operations & Information Technology

Sambutan Dewan Komisaris [GRI 2-22] [D.1.a] [D.1.b] [D.1.c] [A.1]

Message from the Board of Commissioners



Rudie Kusmayadi*

Komisaris
Commisioner

*Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan rapat Dewan Komisaris.
*Coordinator of the Board of Commissioners who performs coordinating functions during the period in which the position of President Commissioner has not yet been definitively filled, based on a resolution of the Board of Commissioners.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa, atas tersusunnya Laporan Keberlanjutan bank **bjb** Tahun 2025 sebagai bentuk pertanggungjawaban atas kinerja Perseroan. Tahun 2025 menandai fase baru dalam transformasi industri perbankan, di mana perubahan tidak lagi bersifat gradual tetapi akseleratif dan multidimensional. Tekanan global akibat perubahan ekonomi, teknologi, dan isu keberlanjutan mendorong institusi keuangan untuk beradaptasi dengan pendekatan yang lebih strategis dan terintegrasi.

Tema "**Bertransformasi Menuju Kinerja yang Tangguh dan Berkelanjutan**" mencerminkan strategi yang menempatkan keberlanjutan sebagai fondasi utama dalam pengembangan organisasi. Transformasi ini bukan sekadar respons terhadap tren industri, tetapi merupakan langkah proaktif untuk membangun organisasi yang resilien terhadap disrupsi masa depan. Dewan Komisaris menilai bahwa pendekatan tersebut memperkuat daya saing bank **bjb** secara struktural.

Penguatan Strategi Keberlanjutan dalam Menghadapi Tantangan

Transisi menuju ekonomi rendah karbon menjadi tantangan strategis bagi industri perbankan. Dewan Komisaris menilai bank **bjb** telah mengambil langkah progresif dalam mengintegrasikan komitmen tersebut ke dalam arah bisnis. Untuk memperkuat pelaksanaannya, penguatan sistem pelaporan dan data ESG menjadi prioritas guna meningkatkan transparansi dan akuntabilitas, karena kualitas data akan semakin menentukan ketepatan pengambilan keputusan strategis. Sejalan dengan itu, investasi pada sistem informasi keberlanjutan perlu terus didorong agar pemantauan kinerja berjalan konsisten dan terukur.

Dear Valued Shareholders and Stakeholders,

We express our gratitude to Almighty God for the completion of bank **bjb**'s 2025 Sustainability Report as a form of accountability for the Company's performance. The year 2025 marked a new phase in the transformation of the banking industry, where change is no longer gradual but increasingly accelerative and multidimensional. Global pressures arising from economic shifts, technological developments, and sustainability issues have encouraged financial institutions to adopt more strategic and integrated approaches.

The theme, "**Transforming Towards Resilient and Sustainable Performance,"** reflects a strategy that places sustainability as a fundamental foundation in organizational development. This transformation is not merely a response to industry trends, but a proactive initiative to build an organization that is resilient to future disruptions. The Board of Commissioners views this approach as structurally strengthening bank **bjb**'s competitiveness.

Strengthening the Sustainability Strategy in Addressing Challenges

The transition toward a low-carbon economy represents a strategic challenge for the banking industry. The Board of Commissioners considers that bank **bjb** has taken progressive steps in integrating this commitment into its business direction. To reinforce its implementation, strengthening ESG reporting systems and data management has become a priority to enhance transparency and accountability, as data quality will increasingly determine the accuracy of strategic decision-making. In this regard, continued investment in sustainability information systems is essential to ensure that performance monitoring remains consistent and measurable.

Keandalan sistem dan data perlu ditopang kesiapan organisasi, khususnya melalui pengembangan kompetensi SDM dalam ESG dan digitalisasi. Dewan Komisaris juga mendorong sinergi strategi digital dan keberlanjutan untuk meningkatkan efisiensi sekaligus menghadirkan inovasi, sehingga model bisnis tetap adaptif. Di saat yang sama, pendekatan berbasis ekosistem regional dipandang sebagai sumber pertumbuhan jangka panjang, karena pemahaman kebutuhan lokal memperkuat relevansi bank **bjb** di tengah persaingan. Dengan tata kelola yang solid, Dewan Komisaris akan terus memastikan arah strategis Perseroan selaras dengan prinsip keberlanjutan.

The reliability of systems and data must be supported by organizational readiness, particularly through the development of human capital competencies in ESG and digitalization. The Board of Commissioners also encourages synergy between digital and sustainability strategies to improve efficiency while fostering innovation, ensuring that the business model remains adaptive. At the same time, a regional ecosystem-based approach is viewed as a source of long-term growth, as a strong understanding of local needs enhances bank **bjb**'s relevance amid competition. Through sound governance, the Board of Commissioners will continue to ensure that the Company's strategic direction remains aligned with sustainability principles.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris memastikan bahwa strategi keberlanjutan tidak berdiri terpisah dari strategi bisnis, melainkan terintegrasi secara menyeluruh. Evaluasi dilakukan terhadap implementasi Aksi Keuangan Berkelanjutan (RAKB), pengelolaan risiko ESG, serta keselarasan dengan agenda *Net Zero Emission* (NZE). Pendekatan ini memastikan bahwa arah strategis Perseroan memiliki relevansi jangka panjang.

In carrying out its supervisory function, the Board of Commissioners ensures that the sustainability strategy does not stand separately from the business strategy, but is comprehensively integrated. Evaluations are conducted on the implementation of the Sustainable Finance Action Plan (RAKB), the management of ESG risks, and alignment with the Net Zero Emission (NZE) agenda. This approach ensures that the Company's strategic direction maintains long-term relevance.

Memperkuat Ekosistem Regional melalui Digitalisasi dan Keuangan Berkelanjutan

Sebagai Bank Pembangunan Daerah, bank **bjb** memiliki tanggung jawab dalam mendorong pembangunan ekonomi regional. Dewan Komisaris melihat bahwa peran *regional champion* memberikan peluang serta tanggung jawab untuk menciptakan dampak ekonomi dan sosial yang berkelanjutan. Pendekatan berbasis ekosistem menjadi strategi yang efektif untuk memperkuat relevansi bisnis.

Strengthening the Regional Ecosystem through Digitalization and Sustainable Finance

As a Regional Development Bank, bank **bjb** bears responsibility for advancing regional economic development. The Board of Commissioners recognizes that its role as a regional champion presents both opportunities and responsibilities to generate sustainable economic and social impacts. An ecosystem-based approach is therefore considered an effective strategy to strengthen business relevance.

Sepanjang tahun 2025, bank **bjb** menunjukkan kemampuan membangun sinergi lintas sektor yang kuat melalui kolaborasi dengan pemerintah, pelaku industri, dan institusi pendidikan. Kolaborasi tersebut memperkuat ekosistem yang mendorong pertumbuhan inklusif, perluasan akses layanan dan pembiayaan, serta pengembangan kapasitas masyarakat dan Usaha Mikro, Kecil, dan Menengah (UMKM), sehingga selaras dengan pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Throughout 2025, bank **bjb** demonstrated its ability to build strong cross-sector synergies through collaboration with government institutions, industry players, and educational institutions. These collaborations have strengthened an ecosystem that promotes inclusive growth, expands access to services and financing, and enhances the capacity of communities and Micro, Small, and Medium Enterprises (MSMEs), in alignment with the achievement of the Sustainable Development Goals (SDGs).

Transformasi digital menjadi pilar utama untuk meningkatkan efisiensi operasional dan kualitas pengalaman nasabah. Pengembangan DIGI bank **bjb** menegaskan peran teknologi dalam mendukung agenda keberlanjutan. Sepanjang tahun pelaporan, bank **bjb** mempercepat transformasi melalui pembaruan aplikasi DIGI bank **bjb** yang menghadirkan fitur transaksi yang semakin lengkap, termasuk pengaturan limit kartu debit secara mandiri. Langkah ini memperkuat strategi digitalisasi bank **bjb** untuk meningkatkan pengalaman nasabah, mendorong efisiensi operasional, serta memperluas akses layanan keuangan.

Digital transformation has become a key pillar in improving operational efficiency and customer experience quality. The development of DIGI bank **bjb** affirms the role of technology in supporting the sustainability agenda. During the reporting year, bank **bjb** accelerated its transformation through enhancements to the DIGI bank **bjb** application, introducing increasingly comprehensive transaction features, including independent debit card limit adjustments. This initiative strengthens bank **bjb**'s digitalization strategy to enhance customer experience, improve operational efficiency, and broaden access to financial services.

Selaras dengan percepatan digitalisasi tersebut, kami memberikan perhatian khusus pada penguatan tata kelola, termasuk integrasi risiko lingkungan dan sosial dalam kerangka manajemen risiko. Pengawasan ini memastikan pertumbuhan bisnis tetap berada dalam koridor keberlanjutan dan turut memperkuat stabilitas Perseroan dalam jangka panjang melalui pengelolaan risiko ESG yang lebih terstruktur.

In parallel with the acceleration of digitalization, particular attention has been given to strengthening governance, including the integration of environmental and social risks into the risk management framework. This oversight ensures that business growth remains within the sustainability corridor and reinforces the Company's long-term stability through more structured ESG risk management.

Fondasi digital dan tata kelola risiko tersebut kemudian mendukung pengembangan produk keuangan berkelanjutan sebagai bagian dari evolusi model bisnis bank **bjb** ke arah yang lebih strategis. Inovasi produk terus didorong untuk merespons kebutuhan pasar yang berkembang, serta memperluas dampak positif melalui penyaluran pembiayaan yang lebih bertanggung jawab.

This digital foundation and risk governance framework subsequently support the development of sustainable financial products as part of the evolution of bank **bjb**'s business model toward a more strategic direction. Product innovation continues to be encouraged to respond to evolving market needs and to expand positive impacts through more responsible financing distribution.

Dalam konteks ini, bank **bjb** juga menyalurkan pembiayaan pada proyek-proyek yang termasuk dalam Kategori Kegiatan Usaha Berkelanjutan (KKUB), sebagai wujud komitmen untuk mengarahkan portofolio pembiayaan pada aktivitas ekonomi yang memberikan manfaat lingkungan dan sosial. Penyaluran pembiayaan KKUB turut mempertegas peran bank **bjb** dalam mendukung transisi menuju ekonomi rendah karbon, memperkuat ketahanan daerah, serta memastikan pertumbuhan bisnis yang sejalan dengan prinsip keuangan berkelanjutan.

In this context, bank **bjb** has also channeled financing to projects categorized under the Sustainable Business Activities Category (KKUB), reflecting its commitment to directing its financing portfolio toward economic activities that generate environmental and social benefits. The distribution of KKUB financing further affirms bank **bjb**'s role in supporting the transition toward a low-carbon economy, strengthening regional resilience, and ensuring business growth aligned with sustainable finance principles.

Apresiasi dan Komitmen Berkelanjutan untuk Masa Depan

Pengakuan eksternal yang diterima sepanjang tahun pelaporan mencerminkan konsistensi bank **bjb** dalam memperkuat praktik keberlanjutan, inovasi layanan, serta kontribusi terhadap pembangunan daerah. Perseroan memperoleh berbagai apresiasi, antara lain pada ajang Investing on Climate by Editor's Choice Awards 2025 untuk kategori *Best Emission Reduction, Best Literacy for Climate Resilience*, dan *Best Climate Financing*, yang menegaskan komitmen bank **bjb** dalam mendukung agenda transisi rendah karbon. Selain itu, bank **bjb** juga meraih penghargaan "Bank Teraktif dalam Pelaksanaan Bank Goes to School (BGTS)" dari Otoritas Jasa Keuangan (OJK), sebagai pengakuan atas peran aktif Perseroan dalam memperluas literasi dan inklusi keuangan. Rangkaian penghargaan tersebut menunjukkan bahwa strategi yang dijalankan tidak hanya relevan secara bisnis, tetapi juga memberikan nilai tambah bagi masyarakat dan lingkungan.

Appreciation and Continued Commitment for the Future

External recognition received during the reporting year reflects bank **bjb**'s consistency in strengthening sustainability practices, service innovation, and contributions to regional development. The Company received several awards, including recognition at the Investing on Climate by Editor's Choice Awards 2025 in the categories of Best Emission Reduction, Best Literacy for Climate Resilience, and Best Climate Financing, reaffirming bank **bjb**'s commitment to supporting the low-carbon transition agenda. In addition, bank **bjb** received the "Most Active Bank in the Implementation of Bank Goes to School (BGTS)" award from the Financial Services Authority (OJK), acknowledging the Company's active role in expanding financial literacy and inclusion. This series of recognitions demonstrates that the strategies implemented are not only commercially relevant, but also create added value for society and the environment.

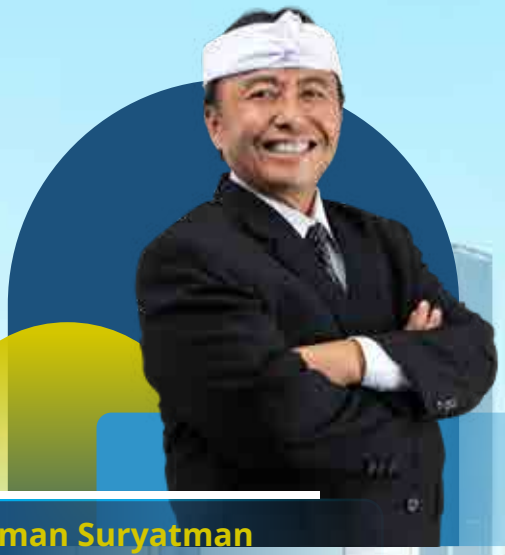
Meski demikian, Dewan Komisaris memandang capaian tersebut sebagai bentuk validasi atas arah strategis yang telah ditempuh, bukan tujuan akhir. Fokus utama tetap pada penciptaan nilai berkelanjutan melalui penguatan tata kelola ESG, peningkatan kualitas layanan berbasis digital, serta perluasan pembiayaan yang inklusif dan bertanggung jawab. Sebagai penutup, Dewan Komisaris menyampaikan apresiasi kepada seluruh pemangku kepentingan atas dukungan dan kolaborasi yang berkelanjutan. Transformasi yang dijalankan merupakan hasil sinergi seluruh pihak, dan dengan fondasi tersebut Dewan Komisaris optimis bahwa bank **bjb** akan terus tumbuh sebagai institusi yang tangguh, adaptif, dan berkelanjutan.

Nevertheless, the Board of Commissioners regards these achievements as validation of the strategic direction undertaken rather than as an ultimate objective. The primary focus remains on creating sustainable value through strengthening ESG governance, enhancing digital-based service quality, and expanding inclusive and responsible financing.
In closing, the Board of Commissioners extends its appreciation to all stakeholders for their continued support and collaboration. The transformation undertaken is the result of collective synergy, and with this foundation, the Board of Commissioners remains confident that bank **bjb** will continue to grow as a resilient, adaptive, and sustainable institution.

Hormat kami,
Respectfully yours,



Rudie Kusmayadi*
Komisaris
Commisioner



Herman Suryatman
Komisaris
Commissioner



Rudie Kusmayadi*
Komisaris
Commissioner



Tomsi Tohir
Komisaris
Commissioner



Novian Herodwijanto
Komisaris Independen
Independent Commissioner

*Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan rapat Dewan Komisaris.
*Coordinator of the Board of Commissioners who performs coordinating functions during the period in which the position of President Commissioner has not yet been definitively filled, based on a resolution of the Board of Commissioners.



Ayi Subarna**
Direktur Operasional & Teknologi Informasi
Director of Operations & Information Technology



Hana Dartiwan ***
Direktur Keuangan
Director of Finance



Mulyana
Direktur Korporasi & UMKM
Director of Corporate & MSME Banking



Nunung Suhartini
Direktur Konsumer & Ritel
Director of Consumer & Retail

**Direktur Pengganti Direktur Utama Berdasarkan SK Direksi 0565/Dir-CSE/2025 Tanggal 15 November 2025.
***Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0123/SK-DIR-CSE/2025 tanggal 21 April 2025 tentang Pembagian Tugas dan Wewenang Direksi dan Surat Nomor 0360/DIR-CSE/2025 tangal 19 Juni 2025 perihal Penetapan Pembagian Bidang Sementara atas Direktur yang membawahkan Divisi Kepatuhan& APU PPT.

**Acting President Director, based on the Board of Directors' Decree No. 0565/Dir-CSE/2025 dated 15 November 2025.
***Appointed as the Director overseeing the Compliance Division and Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) functions pursuant to the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk No. 0123/SK-DIR-CSE/2025 dated 21 April 2025 regarding the Allocation of Duties and Authorities of the Board of Directors, and Letter No. 0360/DIR-CSE/2025 dated 19 June 2025 concerning the Temporary Assignment of Responsibilities for the Director overseeing the Compliance Division and AML/CFT functions.

Tanggung Jawab Pelaporan Keberlanjutan 2025

The Responsibility of 2025 Sustainability Reporting

Manajemen bank **bjb** bertanggung jawab atas penyusunan Laporan Keberlanjutan beserta seluruh informasi yang tercantum di dalamnya. Seluruh anggota Dewan Komisaris menandatangani pernyataan berikut pada 30 Maret 2026 sebagai bentuk persetujuan bahwa proses materialitas telah dikaji, disetujui, serta dijamin kebenaran dan kelengkapannya. [GRI 2-14]

The management of bank **bjb** is responsible for the preparation of the Sustainability Report and all information contained therein. All members of the Board of Commissioners signed the following statement on March 30, 2026 as an acknowledgement that the materiality assessment process has been reviewed, approved, and that the accuracy and completeness of the information disclosed are assured. [GRI 2-14]

Dewan Komisaris
Board of Commissioners



Rudie Kusmayadi*
Komisaris
Commissioner



Herman Suryatman
Komisaris
Commissioner



Tomsi Tohir
Komisaris
Commissioner



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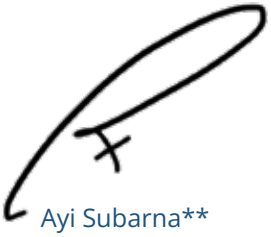
*Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioner has not been definitively filled, based on a resolution of the Board of Commissioners.

Laporan Keberlanjutan ini beserta informasi terkait merupakan tanggung jawab Manajemen bank **bjb**. Seluruh materialitas telah dikaji, disetujui, serta dijamin kebenaran dan kelengkapannya oleh Direksi, dengan membubuhkan tanda tangan masing-masing pada 30 Maret 2026. [GRI 2-14]

This Sustainability Report and the related information are the responsibility of the management of bank **bjb**. All material matters have been reviewed, approved, and their accuracy and completeness assured by the Board of Directors, as evidenced by their respective signatures affixed on March 30, 2026. [GRI 2-14]

Direksi
Directors



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Ikhtisar Kinerja Keberlanjutan 2025 [B.1] [B.2] [B.3]

2025 ESG Performance Highlight

Lingkungan [B.2.a] [B.2.b] [B.2d]

Environmental

Rp10.499.858 juta | million

Total Pembiayaan Kegiatan Berwawasan Lingkungan
Total Financing for Environmentally Responsible Activities

59%

Penurunan Emisi Cakupan 1 (Pemakaian bahan bakar untuk transportasi dan operasional)
Reduction in Scope 1 Emissions (Fuel use for transportation and operations)

4.470,92 ton CO_2e pada 2025
4,470.92 ton CO_2e in 2025

10.849,75 ton CO_2e pada 2019
10,849.75 ton CO_2e in 2019

14%

Peningkatan Penyerapan Emisi dari Aktivitas Penanaman Pohon
Increase in Emission Absorption from Tree Planting Activities

32.335,70 ton CO_2e pada 2025
32,335.70 ton CO_2e in 2025

28.484 ton CO_2e pada 2024
28,484 ton CO_2e in 2024

67,17%

Penurunan Penggunaan Kertas
Reduction in Paper Use

3.837.500 lembar pada 2025
3,837,500 sheets in 2025

11.690.715 lembar pada 2019
11,690,715 sheets in 2019

7%

Penurunan Penggunaan Listrik
Reduction in Electricity Usage

5.160.278 kWh pada 2025
5,160,278 kWh in 2025

4.809.112 kWh pada 2019
4,809,112 kWh in 2019

Sosial [B.3]
Social

Customer Satisfaction Survey

***Wave* I: 92,53**
***Wave* II: 92,13**

79%

Employee Engagement Level Score

Jumlah Jam Pembelajaran Pegawai
Number of Employee Learning Hours

Laki-laki | Male
606.215 jam | hours

Perempuan | Female
583.202 jam | hours

Tata Kelola & Ekonomi [B.1.e]
Governance & Economy

100%

Penyerapan Jumlah Pemasok Lokal yang Terlibat
Rate of Local Suppliers Engaged

98,15%

Tingkat partisipasi pemangku kepentingan internal dalam kegiatan sosialisasi antikorupsi
Level of internal stakeholder participation in anti-corruption awareness and socialization activities

Peristiwa Penting di Tahun 2025

Key Events in 2025

23 Februari | February



bank **bjb** menjalin kerja sama strategis dengan Universitas Sebelas Maret dalam bidang pendidikan, penelitian, dan pengabdian kepada masyarakat

bank **bjb** established a strategic partnership with Universitas Sebelas Maret in the areas of education, research, and community service

24 Februari | February



bank **bjb** bersama Kementerian UMKM Republik Indonesia serta lembaga jasa keuangan (LJK) lainnya mendukung penyaluran KUR 2025 untuk akselerasi sektor UMKM

bank **bjb**, together with the Ministry of Cooperatives and SMEs of the Republic of Indonesia and other financial services institutions, supported the distribution of the 2025 People's Business Credit (KUR) to accelerate the growth of the MSME sector

26 Februari | February



bank **bjb** memperkuat sinergi dengan Kementerian Pertahanan melalui penandatanganan nota kesepahaman tentang layanan dan produk keuangan

bank **bjb** strengthened its synergy with the Ministry of Defense through the signing of a memorandum of understanding on financial products and services

26 Maret | March



bank **bjb** dan BPSDM Provinsi Jawa Barat memperkuat sinergi untuk meningkatkan kualitas sumber daya manusia

bank **bjb** and the West Java Provincial Human Resources Development Agency (BPSDM) reinforced their collaboration to enhance the quality of human capital

27 Maret | March



bank **bjb** menandatangani nota kesepahaman dengan PT Sarinah untuk mendukung UMKM dan transaksi digital

bank **bjb** signed a memorandum of understanding with PT Sarinah to support MSMEs and promote digital transactions

16 April | April



Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** 2024

bank **bjb**'s 2024 Annual General Meeting of Shareholders (AGMS)

29 April | April



Paparan kinerja (*earnings call*) bank **bjb** Triwulan I 2025
bank **bjb**'s earnings call for the first quarter of 2025

20 Mei | May



HUT bank **bjb** ke-64
bank **bjb**'s 64th Anniversary



3 Juni | June



bank **bjb** bersama Kementerian Perumahan dan Kawasan Permukiman (PKP) siap mendukung Program 3 Juta Rumah untuk mewujudkan hunian layak bagi rakyat
bank **bjb** in collaboration with the Ministry of Housing and Settlement Areas (PKP) is ready to support the 3 Million Houses Program to provide decent housing for the people

5 Juni | June



bank **bjb** menandatangani nota kesepahaman dengan Pemerintah Provinsi Jawa Barat dan BP Tapera terkait dukungan pembiayaan perumahan bagi pegawai Pemprov Jawa Barat
bank **bjb** signed a memorandum of understanding with the West Java Provincial Government and BP Tapera to support housing financing for West Java Provincial Government employees

30 Juni | June



Pembaruan DIGI bank **bjb** dengan fitur yang semakin lengkap untuk memudahkan layanan perbankan
Enhancement of DIGI bank **bjb** with more comprehensive features to facilitate banking services

13 Juli | July



bank **bjb** membantu MBR mewujudkan rumah pertama
bank **bjb** assisted low-income communities in realizing homeownership for their first home

15 Juli | July



bank **bjb** dan PIP memperkuat sinergi untuk mendorong UMKM tumbuh berkelanjutan
bank **bjb** and PIP strengthened synergy to encourage the sustainable growth of MSMEs

29 Juli | July



bank **bjb** mendukung ekspor 54 ton kopi Subang ke Tiongkok untuk mendorong pertumbuhan ekonomi daerah
bank **bjb** supported the export of 54 tons of Subang coffee to China to promote regional economic growth

14 Agustus | August



Sinergi bank **bjb** dan MNC Finance mendorong pertumbuhan kredit kendaraan bermotor

Synergy between bank **bjb** and MNC Finance drove the growth of motor vehicle financing

25 Agustus | August



Sinergi bank **bjb** dan Korem 064/ Maulana Yusuf memperkuat akses layanan keuangan yang lebih inklusif

Synergy between bank **bjb** and Korem 064/Maulana Yusuf strengthened access to more inclusive financial services

26 Agustus | August



Kerja sama bank **bjb** dan Bank Victoria memperkuat dukungan pada proyek kimia strategis senilai Rp600 miliar

Cooperation between bank **bjb** and Bank Victoria strengthened support for a strategic chemical project valued at Rp600 billion

4 September | September



Hari Pelanggan Nasional 2025: bank **bjb** menghadirkan layanan istimewa bagi nasabah

National Customer Day 2025: bank **bjb** delivered special services for customers

5 Oktober | October



Sinergi bank **bjb** dan Persatuan Wredatama Republik Indonesia (PWRI)

Synergy between bank **bjb** and the Indonesian Wredatama Association (PWRI)

7 Oktober | October



bank **bjb** memperkuat dukungan pendidikan berkualitas melalui kerja sama strategis dengan IPDN

bank **bjb** strengthened support for quality education through a strategic partnership with IPDN

8 Oktober | October



bank **bjb** dan PT Pos Indonesia menjalin sinergi strategis untuk memperkuat layanan keuangan dan logistik

bank **bjb** and PT Pos Indonesia established a strategic synergy to strengthen financial and logistics services

16 Oktober | October



bank **bjb** dan TNI AD menandatangani perjanjian kerja sama (PKS) untuk mendorong akses keuangan dan kesejahteraan prajurit

bank **bjb** and the Indonesian Army (TNI AD) signed a cooperation agreement (PKS) to promote financial access and the welfare of soldiers

17 Oktober | October



bank **bjb** memperkuat sinergi dengan Pemerintah Kabupaten Kuningan melalui pinjaman daerah

bank **bjb** strengthened its synergy with the Kuningan Regency Government through regional loans

21 Oktober | October



bank **bjb** memperkuat dukungan bagi UMKM dan perumahan melalui akad massal KUR Nasional
bank **bjb** strengthened support for MSMEs and housing through the National KUR mass signing

24 - 25 Oktober | October



bank **bjb** memperkuat komitmen mendukung inklusi keuangan nasional melalui Bulan Inklusi Keuangan 2025 di Bandung dan Surabaya
bank **bjb** reinforced its commitment to supporting national financial inclusion through Financial Inclusion Month 2025 in Bandung and Surabaya

29 Oktober | October



Paparan kinerja (*earnings call*) bank **bjb** Triwulan III 2025
bank **bjb**'s earnings call for the third quarter of 2025

29 Oktober | October



Paparan Publik (*Public Expose*) bank **bjb** 2025
bank **bjb**'s 2025 Public Expose

4 November | November



bank **bjb** memperkuat sinergi pendidikan tinggi dengan Universitas Negeri Malang
bank **bjb** strengthened higher education collaboration with Universitas Negeri Malang

11 November | November



bank **bjb** bersama Kemendikdasmen memperkuat layanan keuangan untuk guru serta mendorong transformasi pendidikan Indonesia
bank **bjb**, together with the Ministry of Primary and Secondary Education, strengthened financial services for teachers and supported Indonesia's education transformation

11 November | November



bank **bjb** memperkuat komitmen lingkungan melalui penanaman 10.000 mangrove di pesisir Subang
bank **bjb** reinforced its environmental commitment through the planting of 10,000 mangroves along the Subang coastline

21 November | November



bank **bjb** menandatangani perjanjian kerja sama dengan Universitas Terbuka
bank **bjb** signed a cooperation agreement with Universitas Terbuka

4 Desember | December



bank **bjb** dan GoTo Financial menjalin kerja sama untuk memperkuat layanan bagi nasabah
bank **bjb** and GoTo Financial established a partnership to strengthen customer services

5 Desember | December



bank **bjb** dan Pemerintah Provinsi Kepulauan Riau meresmikan kerja sama strategis untuk memperkuat layanan publik digital

bank **bjb** and the Riau Islands Provincial Government inaugurated a strategic partnership to strengthen digital public services

9 Desember | December



Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) bank **bjb** 2025

bank **bjb**'s 2025 Extraordinary General Meeting of Shareholders (EGMS)

17 Desember | December



bank **bjb** mendukung penguatan layanan keuangan Kemenko Kumham Imipas melalui kerja sama

bank **bjb** supported the strengthening of financial services at the Coordinating Ministry for Legal, Human Rights, Immigration, and Corrections (Kemenko Kumham Imipas) through cooperation

19 Desember | December



bank **bjb** dan Duluin menghadirkan solusi keuangan digital yang inklusif dan berkelanjutan

bank **bjb** and Duluin introduced inclusive and sustainable digital financial solutions

23 Desember | December



bank **bjb** memperluas sinergi strategis dengan Indomaret untuk memperkuat layanan produk perbankan

bank **bjb** expanded its strategic synergy with Indomaret to strengthen banking product services

30 Desember | December



bank **bjb** dan TNI AL melanjutkan kolaborasi untuk penguatan layanan keuangan

bank **bjb** and the Indonesian Navy (TNI AL) continued their collaboration to strengthen financial services




bank bjb

Penghargaan
Awards

19 Februari | February 2025



Nama Penghargaan
Award Name

Contact Center Service Excellence Award

Penyelenggara | Organizer
Majalah Marketing

Tempat | Place
Bali

16 Mei | May 2025



Nama Penghargaan
Award Name

Golden Champion - Excellent Financial Performance in 7 Consecutive Years (2017-2024)

Penyelenggara | Organizer
Infobank

Tempat | Place
Jakarta

16 Mei | May 2025



Nama Penghargaan
Award Name

Bank Pembangunan Daerah dengan predikat Excellent Untuk Kinerja Keuangan Periode 2023-2024
Regional Development Bank with an Excellent" Rating for Financial Performance in the 2023–2024 Period

Penyelenggara | Organizer
Infobank

Tempat | Place
Jakarta

22 Agustus | August **2025**



Nama Penghargaan
Award Name

Bank Teraktif Dalam Pelaksanaan Bank Goes To School (BGTS)
Most Active Bank in the Implementation of the Bank Goes to School Program

Penyelenggara | Organizer
Otoritas Jasa Keuangan (OJK) | Financial Services Authority (OJK)

Tempat | Place
Jakarta

29 Agustus | August **2025**



Nama Penghargaan
Award Name

The Excellent Performance Bank – KBMI 3 (Asset Class Above IDR 200 Trilion)

Penyelenggara | Organizer
Infobank

Tempat | Place
Jakarta

29 Agustus | August **2025**



Nama Penghargaan
Award Name

Bank With Consistent Excellent Performance For 25 Consecutive Years (2000-2024)

Penyelenggara | Organizer
Infobank

Tempat | Place
Jakarta

15 September | September **2025**



Nama Penghargaan
Award Name

16th IICD 2025 TOP 50 Middle Capitalization Public Listed Company

Penyelenggara | Organizer
IICD

Tempat | Place
Jakarta

25 Oktober | October **2025**



Nama Penghargaan
Award Name

PUJK Konvensional Teraktif dalam Kegiatan Literasi Keuangan pada Bulan Inklusi Keuangan Jawa Barat tahun 2025

Most Active Conventional PUJK in Financial Literacy Activities during the 2025 West Java Financial Inclusion Month

Penyelenggara | Organizer
Otoritas Jasa Keuangan (OJK) | Financial Services Authority (OJK)

Tempat | Place
Bandung

12 November | November **2025**



Nama Penghargaan
Award Name

Indonesia ESG Leadership Awards 2025 - Leadership AA Excellence Leader in ESG Transparancy

Penyelenggara | Organizer
Bumi Global Karbon (BGK) Foundation

Tempat | Place
Jakarta

14 November | November **2025**



Nama Penghargaan
Award Name

Customer Service Quality Award 2025 (ICSQ Award 2025)

Penyelenggara | Organizer
SWA

Tempat | Place
Jakarta

5 Desember | December **2025**



Nama Penghargaan
Award Name

Best Climate Financing

Penyelenggara | Organizer
Investing On Climate

Tempat | Place
Jakarta

5 Desember | December 2025



Nama Penghargaan
Award Name

Best Literacy For Climate Resilience

Penyelenggara | Organizer
Investing On Climate

Tempat | Place
Jakarta

5 Desember | December 2025



Nama Penghargaan
Award Name

Best Emission Reduction

Penyelenggara | Organizer
Investing On Climate

Tempat | Place
Jakarta

10 Desember | December 2025



Nama Penghargaan
Award Name

Inovator Inklusi dan Ekosistem Keuangan Digital Daerah
Innovator in Regional Digital Financial Inclusion and Ecosystem Development

Penyelenggara | Organizer
Detik Jabar

Tempat | Place
Jakarta

30 Desember | December 2025



Nama Penghargaan
Award Name

Anugerah Keterbukaan Informasi Publik 2025 – Informatif
2025 Public Information Disclosure Award – Informative

Penyelenggara | Organizer
Komisi Informasi Provinsi Jawa Barat

Tempat | Place
Bandung

Sertifikasi
Certifications



Nama Sertifikasi Certification Name	**Sistem Manajemen Keamanan Informasi - ISO/IEC 27001:2022** Information Security Management System - ISO/IES 27001:2022
Tanggal mulai berlaku Effective date	1 Desember 2024 December 1, 2024
Tanggal kadaluwarsa Expiry date	30 November 2027 November 30, 2027
Lembaga Sertifikasi Certifier	bsi



Nama Sertifikasi Certification Name	**Sistem Manajemen Pelayanan TI - SO/IEC 20000-1:2018** IT Service Management System - ISO/IEC 20000-1:2018
Tanggal mulai berlaku Effective date	25 November 2024 November 25, 2024
Tanggal kadaluwarsa Expiry date	11 November 2027 November 11, 2027
Lembaga Sertifikasi Certifier	bsi



Nama Sertifikasi Certification Name	**Sistem Manajemen Kepatuhan - SNI ISO 37301:2021** Compliance Management System - SNI ISO 37301:2021
Tanggal mulai berlaku Effective date	22 November 2024 November 22, 2024
Tanggal kadaluwarsa Expiry date	21 November 2027 November 21, 2027
Lembaga Sertifikasi Certifier	PT. CHESNA



Nama Sertifikasi Certification Name	**Sistem Manajemen Anti Penyuapan - ISO 37001:2016** Anti-Bribery Management System - ISO 37001:2016
Tanggal mulai berlaku Effective date	22 November 2024 November 22, 2024
Tanggal kadaluwarsa Expiry date	21 November 2027 November 21, 2027
Lembaga Sertifikasi Certifier	PT. CHESNA



Nama Sertifikasi Certification Name	**Sistem Manajemen Keberlangsungan Bisnis - ISO 22301:2019** Business Continuity Management System - ISO 22301:2019
Tanggal mulai berlaku Effective date	26 Agustus 2024 August 26, 2024
Tanggal kadaluwarsa Expiry date	25 Agustus 2027 August 25, 2027
Lembaga Sertifikasi Certifier	bsi



Nama Sertifikasi Certification Name	**Sistem Manajemen Mutu - ISO 9001:2015** Quality Management System - ISO 9001:2015
Tanggal mulai berlaku Effective date	16 Mei 2022 May 16, 2022
Tanggal kadaluwarsa Expiry date	19 April 2025 April 19, 2025
Lembaga Sertifikasi Certifier	SGS

Strategi Keberlanjutan [A.1]

Sustainability Strategy

Visi dan misi bank **bjb** dalam mendukung keuangan berkelanjutan diwujudkan melalui perannya sebagai satu-satunya Bank Pembangunan Daerah yang mewakili industri perbankan dalam upaya pencapaian *Net Zero Emission* (NZE). bank **bjb** secara konsisten menyampaikan Rencana Aksi Keuangan Berkelanjutan (RAKB) sesuai ketentuan POJK No. 51/POJK.03/2017 yang memuat arah strategis terkait dan rencana kerja Perseroan dalam penerapan keuangan berkelanjutan.

The vision and mission of bank **bjb** in supporting sustainable finance are realized through its role as the only Regional Development Bank representing the banking industry in efforts to achieve Net Zero Emission (NZE). bank **bjb** consistently submits its Sustainable Finance Action Plan (SFAP) in accordance with POJK No. 51/POJK.03/2017, which outlines the Company's strategic direction and work plans for the implementation of sustainable finance.

Sebagai bagian dari implementasi keuangan berkelanjutan, bank **bjb** telah menyusun enam program prioritas RAKB sebagai strategi keberlanjutan jangka pendek dan jangka panjang, meliputi:

As part of its sustainable finance implementation, bank **bjb** has developed six priority SFAP programs as its short-term and long-term sustainability strategy, which include:

6 Program Prioritas RAKB bank bjb
6 Priority SFAP Programs of bank **bjb**



bank **bjb** menegaskan komitmennya dalam memberikan kontribusi terhadap stabilitas sistem keuangan melalui integrasi pengelolaan risiko sosial dan lingkungan ke dalam proses operasional. Komitmen tersebut diwujudkan dengan pengembangan produk dan layanan yang selaras dengan prinsip Keuangan Berkelanjutan, tidak hanya berorientasi pada keuntungan ekonomi tetapi juga pada manfaat bagi masyarakat dan lingkungan.

Dalam setiap pelaksanaan program kerja, bank **bjb** tetap mengutamakan prinsip kehati-hatian sebagai langkah mitigasi risiko dan menerapkan manajemen risiko yang komprehensif untuk memastikan bahwa kebijakan dan keputusan strategis sesuai dengan target serta jadwal yang telah ditetapkan. Dengan pendekatan ini, bank **bjb** terus mendukung terwujudnya pertumbuhan ekonomi yang inklusif dan berkelanjutan.

bank **bjb** reaffirms its commitment to contributing to financial system stability through the integration of social and environmental risk management into its operational processes. This commitment is realized through the development of products and services aligned with Sustainable Finance principles, which are oriented not only toward economic returns but also toward delivering tangible benefits for society and the environment.

In implementing its work programs, bank **bjb** continues to prioritize the principle of prudence as a risk mitigation measure and applies comprehensive risk management to ensure that policies and strategic decisions remain aligned with established targets and timelines. Through this approach, bank **bjb** continues to support the realization of inclusive and sustainable economic growth.



Pemetaan Tujuan Pembangunan Berkelanjutan (TPB)

Mapping of the Sustainable Development Goals (SDGs)



- Penyediaan dana modal dan pelatihan untuk Usaha Mikro, Kecil, dan Menengah (UMKM)
- Pemberian Kredit Usaha Rakyat (KUR) dan Kredit **bjb** Mesra untuk pengembangan usaha masyarakat
- Fasilitas pembiayaan rumah bagi Masyarakat Berpenghasilan Rendah (MBR) melalui Kredit Pemilikan Rumah (KPR)
- Pembiayaan/kredit pembangunan untuk proyek bagi MBR
- Perbaikan/pembangunan rumah tidak layak huni
- Rehabilitasi fasilitas pendidikan
- Pemberian santunan
- Peningkatan/pemeliharaan fasilitas umum dan peribadatan

- Provision of capital funding and training for Micro, Small, and Medium Enterprises (MSMEs)
- Distribution of People's Business Credit (KUR) and Kredit **bjb** Mesra to support local business development
- Housing finance facilities for Low-Income Communities (MBR) through Home Ownership Mortgages (KPR)
- Construction financing and credit for projects dedicated to Low-Income Communities (MBR)
- Renovation and construction of uninhabitable housing
- Rehabilitation of educational facilities
- Provision of social assistance and donations
- Upgrading and maintenance of public and religious facilities



- Dukungan finansial program ketahanan pangan
- Pengembangan sektor perikanan, pertanian, peternakan melalui Kredit **bjb** Mesra
- Rehabilitasi/modernisasi jaringan irigasi
- Pembiayaan investasi dapur Satuan Pelayanan Pemenuhan Gizi (SPPG)

- Financial support for food security programs
- Development of the fisheries, agriculture, and livestock sectors through Kredit **bjb** Mesra
- Rehabilitation and modernization of irrigation networks.
- Investment financing for the Unit Kitchens of the Nutritional Fulfillment Service (SPPG)



- Perlindungan pegawai melalui BPJS Kesehatan & Ketenagakerjaan
- Khitanan massal gratis
- Donor darah rutin
- Penyuluhan/kampanye kesehatan dan pemeriksaan gratis melalui layanan kesehatan keliling
- Bantuan operasi bibir sumbing/katarak/hernia
- Pencegahan stunting melalui pemberian makanan pokok dan tambahan nutrisi
- Penguatan pemenuhan gizi untuk kelompok usia sekolah dan kelompok rentan melalui pembiayaan investasi dapur SPPG

- Employee protection through BPJS Health and Social Security (BPJS Kesehatan & Ketenagakerjaan)
- Free mass circumcisions
- Routine blood donation programs
- Health counseling/campaigns and free medical check-ups through mobile health services
- Surgical assistance for cleft lip, cataracts, and hernias
- Stunting prevention through the provision of staple foods and nutritional supplements
- Strengthening nutritional fulfillment for school-age children and vulnerable groups through investment financing for SPPG unit kitchens



- Pengembangan keterampilan dan karier pegawai
- Pelatihan kewirausahaan melalui **bjb** Preneur dan **bjb** YES
- Beasiswa pendidikan
- Pojok Literasi, Literasi Mobile, dan Kejar Paket A, B, C
- Pembangunan/perbaikan sarana prasarana pendidikan
- Bantuan tabungan SimPel
- Pemenuhan gizi yang mendukung kesiapan belajar dan partisipasi sekolah melalui Pembiayaan investasi dapur SPPG

- Employee skill and career development
- Entrepreneurship training through **bjb** Preneur and **bjb** YES
- Educational scholarships
- Literacy Corners, Mobile Literacy, and Equivalency Programs (Package A, B, and C)
- Construction and renovation of educational infrastructure
- Student Savings (SimPel) assistance
- Nutritional fulfillment to support learning readiness and school participation through investment financing for SPPG unit kitchens



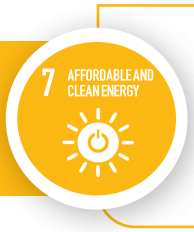
- Keberagaman komposisi pegawai dalam struktur Perseroan
- Kesetaraan kesempatan kerja dan remunerasi
- Hak cuti melahirkan bagi pegawai perempuan

- Diversity in the Company's workforce composition
- Equal employment opportunities and remuneration
- Maternity leave rights for female employees



- Penyediaan fasilitas air bersih
- Program *Open Defecation Free* (ODF)
- Dukungan sarana/prasarana pengelolaan sampah yang berkorelasi dengan kebersihan lingkungan dan sanitasi

- Provision of clean water facilities
- Open Defecation Free (ODF) Program
- Support for waste management infrastructure correlated with environmental cleanliness and sanitation



- Pembiayaan untuk usaha energi terbarukan
- Peningkatan/pemeliharaan penerangan jalan dengan panel surya

- Financing for renewable energy businesses
- Upgrading and maintenance of solar-powered street lighting



- Bantuan modal dan pelatihan UMKM melalui **bjb** Preneur dan **bjb** YES
- Program Laku Pandai untuk literasi dan akses keuangan
- Pembiayaan rumah bagi MBR melalui KPR

- Pembiayaan proyek pembangunan yang difokuskan pada MBR
- Pemberdayaan ekonomi dan pemeliharaan/ peningkatan fasilitas usaha

- Mendukung penciptaan kerja dan penguatan ekonomi lokal melalui pembiayaan investasi pengembangan Dapur SPPG

- Capital assistance and MSME training through **bjb** Preneur and **bjb** YES
- Laku Pandai Program for financial literacy and access
- Housing finance for Low-Income Communities (MBR) through Home Ownership Mortgages (KPR)
- Project development financing focused on Low-Income Communities (MBR)
- Economic empowerment and the maintenance/upgrading of business facilities
- Supporting job creation and strengthening local economic resilience through investment financing for the development of SPPG Kitchens



- Penyaluran kredit untuk sektor infrastruktur
- Pembiayaan proyek pembangunan bagi MBR
- Pembangunan/rehabilitasi rumah tidak layak huni
- Pembangunan/rehabilitasi prasarana dan infrastruktur umum

- Credit distribution for the infrastructure sector
- Project development financing for Low-Income Communities (MBR)
- Construction and rehabilitation of uninhabitable housing
- Construction and rehabilitation of public facilities and infrastructure



- Keberagaman komposisi pegawai
- Peningkatan kompetensi, kinerja, dan akselerasi karier untuk seluruh pegawai
- Kesempatan kerja dan remunerasi setara
- Pelatihan keterampilan untuk penyandang disabilitas
- Program literasi dan beasiswa untuk memperluas akses
- Memperluas akses gizi bagi kelompok rentan melalui pembiayaan investasi pengembangan Dapur SPPG

- Diversity of employee composition
- Competency enhancement, performance optimization, and career acceleration for all employees
- Equal employment opportunities and remuneration
- Skills training for people with disabilities
- Literacy programs and scholarships to expand access
- Expanding access to nutrition for vulnerable groups through investment financing for the development of SPPG Kitchens.



- Pembiayaan inisiatif pembangunan untuk MBR
- Distribusi KPR bagi MBR
- Renovasi/pembangunan hunian tidak layak
- Peningkatan/pemeliharaan fasilitas umum dan layanan publik

- Project development financing for Low-Income Communities (MBR)
- Distribution of Home Ownership Mortgages (KPR) for Low-Income Communities (MBR)
- Renovation and construction of uninhabitable housing
- Upgrading and maintenance of general facilities and public services



- Gerakan tanpa kertas
- Daur ulang kertas dengan pihak ketiga
- Program pengelolaan sampah
- Pendanaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)
- Pengadaan sarana prasarana pengelolaan sampah dan *workshop* pengelolaan sampah

- Paperless movement
- Paper recycling in collaboration with third parties
- Waste management programs
- Funding for Sustainable Business Activity Categories (KKUB)
- Procurement of waste management infrastructure and waste management workshops



- Reboisasi melalui penanaman pohon di lahan kritis/rawan bencana/area rusak ekosistem
- Gerakan tanpa kertas
- Kegiatan *carpooling* untuk pengurangan bahan bakar minyak (BBM)
- Pendanaan KKUB

- Reforestation through tree planting in critical lands, disaster-prone areas, and damaged ecosystems
- Paperless movement
- Carpooling initiatives to reduce fuel consumption
- Funding for Sustainable Business Activity Categories (KKUB)



- Pengembangan sektor perikanan melalui Kredit **bjb** Mesra
- Penanaman mangrove
- Kegiatan membersihkan sungai

- Development of the fisheries sector through Kredit **bjb** Mesra
- Mangrove planting
- River clean-up initiatives



- Pembibitan/penanaman pohon di lahan kritis/rawan bencana/area rusak ekosistem
- Bantuan penataan hutan dan penghijauan
- Edukasi pelestarian lingkungan bagi siswa melalui **bjb** Green School
- Penataan ruang terbuka hijau
- Pengelolaan dan pemanfaatan sampah mandiri

- Tree nursery/planting in critical lands/ disaster-prone areas/degraded ecosystems
- Assistance for forest management and reforestation
- Environmental conservation education for students through the **bjb** Green School program
- Urban green space development
- Independent waste management and utilization



- Program antikorupsi
- Sistem pelaporan pelanggaran (*whistleblowing system*)
- Dukungan sarana layanan publik
- Pemeliharaan fasilitas peribadatan dan kegiatan keagamaan

- Anti-corruption programs
- Whistleblowing System
- Support for public service facilities
- Maintenance of religious facilities and support for religious activities



- Keanggotaan organisasi internasional
- Kerja sama dengan agen properti untuk meningkatkan kualitas hunian masyarakat Indonesia
- Memperkuat kolaborasi multipihak melalui pembiayaan investasi pengembangan Dapur SPPG.

- International organizational memberships
- Collaboration with real estate agencies to enhance the quality of housing for the Indonesian citizen
- Strengthening multi-stakeholder collaboration through investment financing for the development of SPPG Kitchens.



2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Tentang Laporan

About The Report

Tentang Laporan Ini
About This Report

Perseroan senantiasa meningkatkan transparansi kepada publik dengan secara konsisten menyusun dan menerbitkan Laporan Keberlanjutan setiap tahun. Laporan Keberlanjutan bank **bjb** Tahun 2025 disusun dengan merujuk pada laporan tahun sebelumnya yang diterbitkan pada 18 Maret 2025. Laporan ini mencakup seluruh kinerja keberlanjutan Perseroan selama periode 1 Januari hingga 31 Desember 2025, yang selaras dengan periode pelaporan laporan keuangan perusahaan. [GRI 2-3]

Melalui penerbitan laporan ini, Perseroan berupaya memberikan keterbukaan kepada para pemangku kepentingan mengenai dampak ekonomi, sosial, lingkungan, dan tata kelola yang timbul dari kegiatan operasional. Laporan ini tidak hanya menyajikan informasi kinerja, tetapi juga mencerminkan komitmen bank **bjb** dalam merespons isu keberlanjutan melalui penerapan tata kelola yang baik, penguatan nilai-nilai perusahaan, serta penyelarasan strategi untuk mendukung pencapaian tujuan pembangunan berkelanjutan. Seluruh praktik pelaporan tahunan ini sekaligus menjadi wujud pemenuhan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 51 Tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Laporan Keberlanjutan bank **bjb** Tahun 2025 tidak mengalami perubahan signifikan atas topik material yang disajikan dan tidak memuat penyajian kembali informasi dari periode sebelumnya. Perseroan juga mencatat bahwa tidak terdapat umpan balik yang diterima pada tahun pelaporan sebelumnya sehingga tidak ada tindak lanjut yang perlu dilakukan. Dalam penyusunannya, laporan ini memaparkan kinerja ekonomi, sosial, lingkungan, dan tata kelola yang sepenuhnya mencerminkan aktivitas bank **bjb** tanpa melibatkan perusahaan anak. Ke depan, bank **bjb** akan terus meningkatkan kualitas informasi yang disampaikan dengan menekankan transparansi dan ketepatan dalam seluruh proses pelaporan. [GRI 2-2] [GRI 2-4] [GRI 3-2] [C.6] [G.3]

The Company continually enhances transparency to the public by consistently preparing and publishing a Sustainability Report on an annual basis. The 2025 Sustainability Report of bank **bjb** was prepared with reference to the previous report, which was published on March 18, 2025. This report covers the Company's sustainability performance for the period from 1 January to 31 December 2025, which is aligned with the Company's financial reporting period. [GRI 2-3]

Through the publication of this report, the Company seeks to provide transparency to stakeholders regarding the economic, social, environmental, and governance impacts arising from its operational activities. This report not only presents performance information, but also reflects bank **bjb**'s commitment to addressing sustainability issues through the implementation of sound corporate governance, the strengthening of corporate values, and the alignment of strategies to support the achievement of the Sustainable Development Goals. This annual reporting practice also represents the Company's compliance with Financial Services Authority Regulation (POJK) No. 51 of 2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

The 2025 Sustainability Report of bank **bjb** does not reflect any significant changes to the material topics presented and does not include any restatement of information from previous reporting periods. The Company also notes that no feedback was received in the prior reporting year; therefore, no follow-up actions were required. In its preparation, this report presents the economic, social, environmental, and governance performance that fully reflects the activities of bank **bjb**, without including its subsidiaries. Going forward, bank **bjb** will continue to enhance the quality of information disclosed by emphasizing transparency and accuracy throughout the reporting process. [GRI 2-2] [GRI 2-4] [GRI 3-2] [C.6] [G.3]

Untuk memastikan kemudahan akses bagi seluruh pemangku kepentingan, Laporan Keberlanjutan ini disajikan dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris. Data keuangan yang dicantumkan telah melalui proses audit oleh Kantor Akuntan Publik sebagai bagian dari penyusunan Laporan Tahunan bank **bjb** dan seluruh informasi keuangan disajikan dalam mata uang rupiah kecuali disebutkan sebaliknya. Penyajian data kuantitatif mengacu pada prinsip daya banding (*comparability*) untuk setidaknya dua tahun terakhir, sehingga pembaca dapat menilai perkembangan dan tren kinerja bank **bjb** secara lebih komprehensif. Selain tersedia dalam bentuk cetak, laporan ini juga dapat diakses dan diunduh dalam format digital melalui situs resmi bank **bjb** di https://www.bankbjb.co.id/.

To ensure ease of access for all stakeholders, this Sustainability Report is presented in two languages, namely Indonesian and English. The financial data disclosed have been audited by a Public Accounting Firm as part of the preparation of bank **bjb**'s Annual Report, and all financial information is presented in Indonesian rupiah unless stated otherwise. Quantitative data are presented based on the principle of comparability for at least the last two years, enabling readers to assess the development and performance trends of bank **bjb** in a more comprehensive manner. In addition to the printed version, this report is also available for access and download in digital format through bank **bjb**'s official website at https://www.bankbjb.co.id/.



Standar Penyusunan Laporan [G.4]

Report Preparation Standards

Dalam menyusun Laporan Keberlanjutan, bank **bjb** menerapkan berbagai kebijakan, standar, dan inisiatif yang menjadi pedoman serta kerangka kerja utama, termasuk Standar Global Reporting Initiative (GRI) dan ketentuan Otoritas Jasa Keuangan (OJK). Penerapan kedua acuan ini memastikan bahwa informasi mengenai kinerja ekonomi, sosial, lingkungan, serta dampak yang dihasilkan disajikan secara transparan, konsisten, dan sesuai praktik terbaik. Selain itu, bank **bjb** juga mengacu pada Sustainability Accounting Standards Board (SASB) untuk memperkuat pengungkapan aspek keberlanjutan yang relevan secara finansial dan spesifik per industri. Upaya tersebut diperkuat melalui adopsi awal International Financial Reporting Standards (IFRS) S1 dan S2 yang diterbitkan oleh International Sustainability Standards Board (ISSB), sebagai bentuk komitmen bank **bjb** untuk mengikuti standar pelaporan keberlanjutan berkelas global. Secara keseluruhan, langkah-langkah ini menegaskan komitmen bank **bjb** dalam mendukung pencapaian *Sustainable Development Goals* (SDGs) melalui penerapan prinsip keberlanjutan yang kuat dan terintegrasi dalam proses bisnis.

In preparing the Sustainability Report, bank **bjb** applies various policies, standards, and initiatives that serve as key guidelines and the primary reporting framework, including the Global Reporting Initiative (GRI) Standards and regulations issued by the Financial Services Authority (OJK). The application of these references ensures that information on economic, social, environmental performance, as well as the resulting impacts, is presented in a transparent, consistent manner and in line with best practices. In addition, bank **bjb** refers to the Sustainability Accounting Standards Board (SASB) to strengthen the disclosure of sustainability matters that are financially material and industry-specific. These efforts are further strengthened through the early adoption of International Financial Reporting Standards (IFRS) S1 and S2 issued by the International Sustainability Standards Board (ISSB), reflecting bank **bjb**'s commitment to aligning with globally recognized sustainability reporting standards. Overall, these measures underscore bank **bjb**'s commitment to supporting the achievement of the Sustainable Development Goals (SDGs) through the implementation of robust and integrated sustainability principles across its business processes.

OTORITAS JASA KEUANGAN

POJK No. 51/ POJK.03/2017 tentang Penerapan Keuangan berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

Financial Services Authority Regulation (POJK) No. 51/ POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies

GRI

Standar Global Reporting Initiative (GRI)
Global Reporting Initiative (GRI) Standard

SUSTAINABILITY ACCOUNTING STANDARDS BOARD SASB

Sustainability Accounting Standard Board (SASB)

IFRS®

International Financial Reporting Standards (IFRS) S1 & S2

Proses Penilaian Materialitas [GRI 3-1] [GRI 3-2]

Materiality Assessment Process

bank **bjb** menerapkan prinsip materialitas ganda (*double materiality*) dalam menetapkan topik material. Pendekatan ini memungkinkan Perseroan tidak hanya menilai faktor-faktor keberlanjutan yang berkontribusi pada penciptaan nilai jangka panjang, tetapi juga memahami hubungan timbal balik antara dampak eksternal perusahaan terhadap masyarakat dan lingkungan serta dampak internal yang memengaruhi nilai perusahaan.

Dalam proses identifikasi isu material, bank **bjb** mengacu pada GRI Universal Standards 2021 serta AA1000 Accountability Principle Standard, yang mencakup prinsip materialitas, inklusivitas, responsivitas, dan dampak. Selain itu, Perseroan menilai tingkat pengaruh setiap isu material terhadap aspek ekonomi, lingkungan, dan hak asasi manusia. Hasil penilaian tersebut menjadi dasar utama dalam penyusunan strategi keberlanjutan serta menjadi acuan dalam pengungkapan informasi pada Laporan Keberlanjutan.

Proses penilaian materialitas telah melalui verifikasi oleh pihak ketiga independen, yaitu PT CBC Global Indonesia, untuk memastikan kredibilitas dan ketepatan penerapan *double materiality* serta penetapan topik material. Melalui verifikasi ini, bank **bjb** memastikan bahwa metodologi yang digunakan dalam mengidentifikasi dan memprioritaskan isu keberlanjutan telah dinilai secara independen, sehingga memberikan keyakinan tambahan kepada pemangku kepentingan mengenai keabsahan dan transparansi proses tersebut.

bank **bjb** applies the principle of double materiality in determining its material topics. This approach enables the Company not only to assess sustainability factors that contribute to long-term value creation, but also to understand the reciprocal relationship between the Company's external impacts on society and the environment and the internal impacts that influence corporate value.

In the process of identifying material issues, bank **bjb** refers to the GRI Universal Standards 2021 and the AA1000 Accountability Principles Standard, which encompass the principles of materiality, inclusivity, responsiveness, and impact. In addition, the Company assesses the level of influence of each material issue on economic, environmental, and human rights aspects. The results of this assessment serve as a primary basis for the formulation of the sustainability strategy and as a reference for information disclosure in the Sustainability Report.

The materiality assessment process has been verified by an independent third party namely PT CBC Global Indonesia, to ensure the credibility and accuracy of the application of double materiality and the determination of material topics. Through this verification, bank **bjb** ensures that the methodology used to identify and prioritize sustainability issues has been independently assessed, thereby providing additional assurance to stakeholders regarding the validity and transparency of the process.

Langkah 1 | Step 1

Identifikasi Isu Keberlanjutan
Identification of Sustainability Issues

- Mengidentifikasi dan menyaring isu keberlanjutan dilakukan dengan membandingkan praktik dengan rekan industri (*benchmarking*), merujuk pada standar global seperti GRI, OJK, SASB, ESRS, dan IFRS, serta mempertimbangkan penilaian dari lembaga pemeringkat ESG seperti MSCI, S&P Global, Sustainalytics, dan CDP. Proses ini juga mengacu pada laporan sebelumnya serta masukan dari pemangku kepentingan.
- Isu-isu yang telah terkumpul kemudian dijadikan dasar untuk menyusun kuesioner yang didistribusikan kepada pemangku kepentingan. Kuesioner ini bertujuan untuk mengumpulkan pandangan mereka mengenai signifikansi dan prioritas dari isu-isu tersebut.

- The identification and screening of sustainability issues are conducted by benchmarking against industry peers, referring to global standards such as GRI, OJK, SASB, ESRS, and IFRS, and taking into account assessments from ESG rating agencies, including MSCI, S&P Global, Sustainalytics, and CDP. This process also refers to previous reports and incorporates input from stakeholders.
- The identified issues are then used as the basis for developing a questionnaire distributed to stakeholders. The questionnaire is intended to gather their perspectives on the significance and prioritization of these issues.

Langkah 2 | Step 2

Penilaian Isu Keberlanjutan
Assessment of Sustainability Issues

Berdasarkan hasil kuesioner, penilaian materialitas dilakukan dengan pendekatan *double materiality*, yang mencakup:

a. **Materialitas Lingkungan dan Sosial**: Penilaian ini menitikberatkan pada dampak isu-isu yang teridentifikasi terhadap pemangku kepentingan eksternal, termasuk lingkungan dan masyarakat.
b. **Materialitas Finansial**: Tahapan ini mengevaluasi dampak potensial dari isu-isu keberlanjutan terhadap kinerja keuangan perusahaan dan keberlangsungan bisnisnya.

Based on the questionnaire results, the materiality assessment is conducted using a double materiality approach, which includes:

a. **Environmental and Social Materiality:** This assessment focuses on the impacts of the identified issues on external stakeholders, including the environment and society.
b. **Financial Materiality:** This stage evaluates the potential impacts of sustainability issues on the Company's financial performance and business continuity.

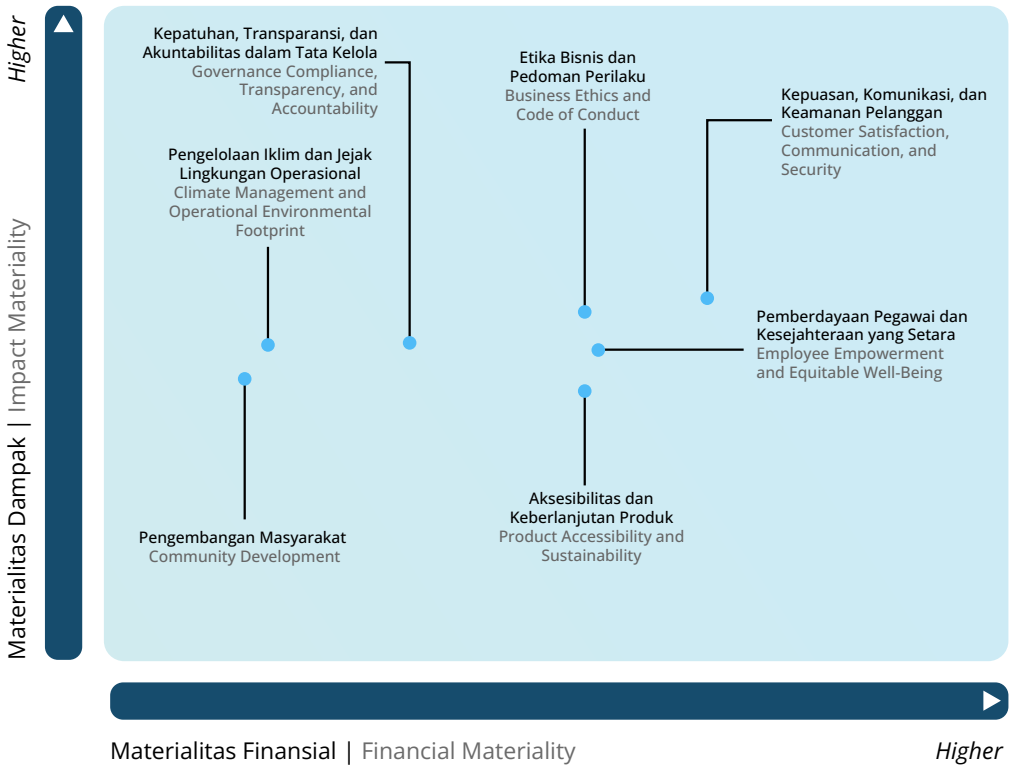
Langkah 3 | Step 3

Tinjauan dan Persetujuan Topik Material
Review and Approval of Material Topics

Hasil dari penilaian materialitas kemudian dilaporkan kepada Grup ESG yang berada di bawah SEVP Enterprise Risk, kemudian diteruskan kepada Direksi. Topik-topik yang dianggap material untuk penciptaan nilai (*value creation*) kemudian diselaraskan dengan strategi perusahaan serta dianalisis relevansinya terhadap risiko dan peluang bisnis.

The results of the materiality assessment are reported to the ESG Group under the SEVP of Enterprise Risk and subsequently submitted to the Board of Directors. The topics identified as material to value creation are then aligned with the Company's strategy and assessed for their relevance to business risks and opportunities.

Matriks Materialitas | Materiality Matrix



Topik material yang menjadi prioritas:
Priority material topics:

No.	Topik Material | Material Topic
1.	Kepuasan, Komunikasi, dan Keamanan Pelanggan Customer Satisfaction, Communication, and Security
2.	Etika Bisnis dan Pedoman Perilaku Business Ethics and Code of Conduct
3.	Pemberdayaan Pegawai dan Kesejahteraan yang Setara Employee Empowerment and Equitable Well-Being
4.	Kepatuhan, Transparansi, dan Akuntabilitas dalam Tata Kelola Governance Compliance, Transparency, and Accountability
5.	Aksesibilitas dan Keberlanjutan Produk Product Accessibility and Sustainability
6.	Pengelolaan Iklim dan Jejak Lingkungan Operasional Climate Management and Operational Environmental Footprint
7.	Pengembangan Masyarakat Community Development

Topik material yang ditetapkan memiliki jumlah yang sama dengan laporan sebelumnya yang berjumlah 7 (tujuh) topik. [GRI 3-2]

The number of material topics determined remains the same as in the previous report, totaling 7 (seven) topics. [GRI 3-2]

Topik Material dan Batasannya [GRI 3-1] [GRI 3-2]

Material Topics and Their Boundaries

Fokus Area Focus Area	**Isu Terkait** Related Issues	**Batasan dan Signifikansi Dampak Aktual terhadap ESG dan HAM** Boundaries and Significance of Actual Impacts on ESG and Human Rights		**Signifikansi Dampak Potensial terhadap ESG dan HAM** Significance of Potential Impacts on ESG and Human Rights	**Prioritas** Priority
		Internal Internal	**Eksternal** External		
Kepuasan, Komunikasi, dan Keamanan Pelanggan Customer Satisfaction, Communication, and Security	Kerahasiaan dan Keamanan Data Nasabah Customer Data Confidentiality and Security	✔	✔	Sangat Mungkin Most Likely	Tinggi High
	Kepuasan Nasabah Customer Satisfaction	✔	✔	Sangat Mungkin Most Likely	Tinggi High
Etika Bisnis dan Pedoman Perilaku Business Ethics and Code of Conduc	Program Antikorupsi dan Kode Etik Anti-Corruption Programs and Code of Conduct	✔	✔	Sangat Mungkin Most Likely	Tinggi High
Pemberdayaan Pegawai dan Kesejahteraan yang Setara Employee Empowerment and Equitable Well-Being	Kepuasan Nasabah Employee Satisfaction	✔		Sangat Mungkin Most Likely	Tinggi High
	Keberagaman dan Kesetaraan Pegawai Employee Satisfaction	✔		Sangat Mungkin Most Likely	Tinggi High
	Pembelajaran dan Pengembangan Pegawai Employee Learning and Development	✔		Sangat Mungkin Most Likely	Tinggi High
	Persiapan Pensiun Pegawai Employee Retirement Preparation	✔		Mungkin Likely	Medium Medium

Fokus Area Focus Area	**Isu Terkait** Related Issues	**Batasan dan Signifikansi Dampak Aktual terhadap ESG dan HAM** Boundaries and Significance of Actual Impacts on ESG and Human Rights		**Signifikansi Dampak Potensial terhadap ESG dan HAM** Significance of Potential Impacts on ESG and Human Rights	**Prioritas** Priority
		Internal Internal	**Eksternal** External		
Kepatuhan, Transparansi, dan Akuntabilitas dalam Tata Kelola Governance Compliance, Transparency, and Accountability	Komposisi Badan Tata Kelola Tertinggi dan Komitenya Composition of the Highest Governance Body and Its Committees	✔		Sangat Mungkin Most Likely	Tinggi High
	Struktur Tata Kelola Governance Structure	✔		Sangat Mungkin Most Likely	Tinggi High
	Proses Nominasi, Pendelegasian Wewenang, Pelatihan, Evaluasi Kinerja, dan Kebijakan Remunerasi Badan Tata Kelola Tertinggi Nomination Process, Delegation of Authority, Training, Performance Evaluation, and Remuneration Policy of the Highest Governance Body	✔		Sangat Mungkin Most Likely	Tinggi High
	Program Manajemen Risiko Risk Management Programs	✔		Sangat Mungkin Most Likely	Tinggi High
Aksesibilitas dan Keberlanjutan Produk Product Accessibility and Sustainability	Inovasi Produk dan Layanan bank **bjb** bank **bjb** Product and Service Innovation	✔	✔	Sangat Mungkin Most Likely	Tinggi High
	Pengembangan Portofolio/Produk Selaras Kebutuhan Ekonomi Berkelanjutan Development of Portfolio and Products Aligned with Sustainable Economic Needs	✔	✔	Mungkin Likely	Medium Medium

Fokus Area Focus Area	**Isu Terkait** Related Issues	**Batasan dan Signifikansi Dampak Aktual terhadap ESG dan HAM** Boundaries and Significance of Actual Impacts on ESG and Human Rights		**Signifikansi Dampak Potensial terhadap ESG dan HAM** Significance of Potential Impacts on ESG and Human Rights	**Prioritas** Priority
		Internal Internal	**Eksternal** External		
Pengelolaan Iklim dan Jejak Lingkungan Operasional Climate Management and Operational Environmental Footprint	Risiko dan Peluang Perubahan Iklim Climate Change Risks and Opportunities	✔	✔	Mungkin Likely	Medium Medium
	Penggunaan Energi Energy Consumption	✔	✔	Mungkin Likely	Medium Medium
	Emisi Gas Rumah Kaca Greenhouse Gas Emissions	✔	✔	Mungkin Likely	Medium Medium
	Gerakan Tanpa Kertas Paperless Initiatives	✔	✔	Mungkin Likely	Medium Medium
Pengembangan Masyarakat Community Development	Dampak Ekonomi Tidak Langsung Indirect Economic Impacts	✔	✔	Mungkin Likely	Medium Medium
	Pengelolaan dan Penyaluran Dana CSR CSR Fund Management and Distribution	✔	✔	Mungkin Likely	Medium Medium

Pelibatan Pemangku Kepentingan

[GRI 2-12] [GRI 2-29] [E.4] [FS2]

Stakeholder Engagement

Pemangku kepentingan memegang peran penting dalam mendukung optimalisasi kinerja Perseroan. Untuk itu, bank **bjb** secara konsisten melakukan identifikasi dan analisis menyeluruh terkait pelibatan pemangku kepentingan guna memastikan pengelolaannya berjalan efektif. Komunikasi dua arah terus dibangun dan disesuaikan dengan karakteristik serta kebutuhan setiap kelompok, sehingga partisipasi aktif dapat tercipta dalam seluruh proses bisnis. Dalam pelaksanaannya, Perseroan melakukan identifikasi dan pemetaan pemangku kepentingan berdasarkan kriteria AA1000SES (*Stakeholder Engagement Standard*) agar pelibatan yang dilakukan tepat sasaran dan sesuai dengan kepentingan masing-masing pihak. Pemangku kepentingan Perseroan dipetakan ke dalam 6 (enam) kelompok berikut:

Stakeholders play a vital role in supporting the optimization of the Company's performance. Accordingly, bank **bjb** consistently conducts thorough identification and analysis of stakeholder engagement to ensure its effective management. Two-way communication is continuously fostered and tailored to the characteristics and needs of each stakeholder group, enabling active participation across all business processes. In its implementation, the Company identifies and maps stakeholders based on the AA1000 Stakeholder Engagement Standard (AA1000SES) to ensure that engagement activities are well-targeted and aligned with the interests of each party. The Company's stakeholders are mapped into the following 6 (six) groups:

Dependency (D)

Adanya ketergantungan pada seseorang atau sebuah organisasi, atau sebaliknya

The level of dependence on a person or an organization, or vice versa

Influence (I)

Seseorang atau sebuah organisasi memiliki pengaruh terhadap Bank atau strategi atau kebijakan pemangku kepentingan lain

A person or an organization exerting influence over the Bank or the strategies or policies of other stakeholders

Responsibility (R)

Adanya tanggung jawab legal, komersial, atau etika terhadap seseorang atau organisasi

Any legal, commercial, or ethical responsibility to a person or organizationperson or an organization, or vice versa

Diverse Perspective (DP)

Seseorang atau sebuah organisasi memiliki pandangan yang berbeda yang dapat memengaruhi situasi dan mendorong adanya aksi yang tidak ada sebelumnya

A person or an organization with different views that can influence a situation and prompt action where there was none before

Tension (T)

Seseorang atau sebuah organisasi memiliki pengaruh terhadap Bank terkait isu ekonomi, sosial, atau lingkungan tertentu

A person or an organization exerting influence over the Bank regarding certain economic, social or environmental issues

Proximity (P)

Seseorang atau sebuah organisasi memiliki kedekatan geografis dan operasional dengan Bank

A person or an organization with geographic or operational proximity to the Bank

Pemangku Kepentingan Stakeholder	**Dasar Penetapan** Basis for Identification	**Perhatian Utama Pemangku Kepentingan** Key Stakeholder Concerns	**Metode Pelibatan** Engagement Method	**Frekuensi Pelibatan** Frequency of Engagement	**Topik ESG yang Dicakup** ESG Topics Covered
Pegawai Employees	D, R, T, I, P	• Kesejahteraan • Kesehatan dan keselamatan kerja • Pelatihan dan pengembangan • Welfare • Occupational Health and Safety • Training and Development	• Rapat reguler • HC Care • *Email* dan/atau *email blast* • Divisi Change Management Office • Komunikasi internal • Laporan tahunan dan/atau laporan keberlanjutan • Pelatihan • Pelatihan berbasis web (*e-learning*) • Lokakarya • Seremoni pemberian penghargaan • Berita internal seputar bank **bjb** • Serikat Karyawan • Agen perubahan • **bjb** club • Regular meetings • HC Care • Email and/or email blasts • Change Management Office Division • Internal communication channels • Annual Report and/or Sustainability Report • Training programs • Web-based training (e-learning) • Workshops • Award ceremonies • Internal news related to bank **bjb** • Employee Union • Change agents • **bjb** Club	Sesuai dengan kebutuhan As needed	Sosial Social

Pemangku Kepentingan Stakeholder	**Dasar Penetapan** Basis for Identification	**Perhatian Utama Pemangku Kepentingan** Key Stakeholder Concerns	**Metode Pelibatan** Engagement Method	**Frekuensi Pelibatan** Frequency of Engagement	**Topik ESG yang Dicakup** ESG Topics Covered
Pemasok Suppliers	D, R, T, I, P	Kemitraan saling menguntungkan Mutually beneficial partnerships	• Kampanye • Komunikasi media sosial • Acara-acara sponsor • Laporan keberlanjutan • Laporan tahunan • Program peningkatan kemampuan • Pelaksanaan program dan dana CSR • Pembahasan isu sosial dan lingkungan • Campaigns • Social media communication • Sponsored events • Sustainability Report • Annual Report • Capacity-building programs • Implementation of CSR programs and funds • Discussions on social and environmental issues	Sesuai dengan kebutuhan As needed	Sosial Social
Media Media	T, I, DP	• Keterbukaan informasi yang relevan • Informasi kinerja dan aktivitas bank • Disclosure of relevant information • Information on the Bank's performance and activities	Pemberitaan/ siaran pers News/press releases	Sesuai dengan kebutuhan As needed	Sosial Social

Pemangku Kepentingan Stakeholder	**Dasar Penetapan** Basis for Identification	**Perhatian Utama Pemangku Kepentingan** Key Stakeholder Concerns	**Metode Pelibatan** Engagement Method	**Frekuensi Pelibatan** Frequency of Engagement	**Topik ESG yang Dicakup** ESG Topics Covered
Pemerintah dan Otoritas Jasa Keuangan (OJK) Government and the Financial Services Authority (OJK)	D, R, T, I, DP, P	Kepatuhan terhadap peraturan perundangan yang relevan Compliance with applicable laws and regulations	• Peraturan Perusahaan dan regulasi • Laporan Triwulan kepada OJK • Tinjauan atas peraturan perundang-undangan • Laporan audit dan kepatuhan • Pelatihan dengan OJK terkait Regulasi Manajemen Risiko Likuiditas dan PSAK • Company policies and regulations • Quarterly reports submitted to OJK • Review of applicable laws and regulations • Audit and compliance reports • Training conducted with OJK related to Liquidity Risk Management Regulations and Indonesian Financial Accounting Standards (PSAK)	Satu tahun sekali atau sesuai dengan kebutuhan Once a year or as needed	Ekonomi, Sosial, Lingkungan Economics, Social, Environmental

Pemangku Kepentingan Stakeholder	**Dasar Penetapan** Basis for Identification	**Perhatian Utama Pemangku Kepentingan** Key Stakeholder Concerns	**Metode Pelibatan** Engagement Method	**Frekuensi Pelibatan** Frequency of Engagement	**Topik ESG yang Dicakup** ESG Topics Covered
Nasabah Customers	D, R, I, P	• Pelayanan prima • Privasi pelanggan • Service excellence • Customer privacy	• Komunikasi dengan kantor cabang • Informasi di situs web • Laporan tahunan • Laporan keberlanjutan • Komunikasi media sosial • *Whatsapp blast* • Kanal-kanal perbankan • Survei kepuasan nasabah • Pertemuan nasabah • Communication with branch offices • Information on the website • Annual Report • Sustainability Report • Social media communication • WhatsApp broadcasts • Banking channels • Customer satisfaction surveys • Customer meetings	Sesuai dengan kebutuhan As needed	Sosial Social
Pemegang Saham Shareholders	D, R, I, P	• Kinerja keuangan • Informasi terkini tentang aksi dan arahan strategis bank • Kinerja nonfinansial bank • Tata kelola • Financial performance • Updates on the Bank's strategic actions and directions • Bank's non-financial performance • Governance	• Rapat tahunan • Laporan tahunan, semester, dan triwulan • Temu investor • Temu analis • Annual meetings • Annual, semi-annual, and quarterly reports • Investor meetings • Analyst meetings	Satu tahun sekali, enam bulan sekali, tiga bulan sekali, dan/atau sesuai dengan kebutuhan Once a year, semi-annually, quarterly, and/or as needed	Ekonomi, Sosial Economics, Social

Pemangku Kepentingan Stakeholder	Dasar Penetapan Basis for Identification	Perhatian Utama Pemangku Kepentingan Key Stakeholder Concerns	Metode Pelibatan Engagement Method	Frekuensi Pelibatan Frequency of Engagement	Topik ESG yang Dicakup ESG Topics Covered
Lembaga Swadaya Masyarakat/ Penerima manfaat CSR Non-Governmental Organizations/ CSR Beneficiaries	D, R, I, P	• Peningkatan kualitas hidup masyarakat • Pelaksanaan program sosial dan lingkungan • Improvement of community quality of life • Implementation of social and environmental programs	• Kemitraan strategis • Pertemuan dan diskusi • Pelaporan keberlanjutan • Strategic partnerships • Meetings and discussions • Sustainability reporting	Sesuai dengan kebutuhan As needed	Sosial, Lingkungan Social, Environmental

Konsultasi Pemangku Kepentingan

[GRI 2-12] [FS2] [FS4] [E.4]

bank **bjb** menyadari bahwa membangun ekosistem keuangan berkelanjutan membutuhkan pendekatan yang komprehensif. Upaya ini mencakup identifikasi dan pengelolaan tiga aspek utama keberlanjutan, yaitu ekonomi, sosial, dan lingkungan. Perseroan berkomitmen untuk berkolaborasi dengan pemangku kepentingan internal maupun eksternal, karena seluruh pihak tanpa memandang afiliasi memiliki panduan dan peran dalam mencapai tujuan keuangan berkelanjutan.

Perseroan menyadari bahwa pemahaman mengenai konsep keberlanjutan masih terbatas. Oleh karena itu, konsultasi dilakukan tidak hanya dengan pemangku kepentingan internal tetapi juga dengan pihak eksternal yang memiliki pengalaman atau keahlian di bidang keberlanjutan. Dalam menetapkan topik materialitas yang relevan, proses konsultasi melibatkan berbagai pihak yang memiliki kepentingan atau kompetensi pada ketiga aspek keberlanjutan. [FS2]

Konsultasi dengan pihak eksternal dilaksanakan melalui forum diskusi terbuka yang diselenggarakan minimal sekali setiap tahun. Pelaksanaannya

Stakeholder Consultation

[GRI 2-12] [FS2] [FS4] [E.4]

bank **bjb** recognizes that building a sustainable finance ecosystem requires a comprehensive approach. This effort encompasses the identification and management of three core sustainability aspects, namely economic, social, and environmental. The Company is committed to collaborating with both internal and external stakeholders, as all parties, regardless of affiliation, have guidance and roles to play in achieving sustainable finance objectives.

The Company recognizes that understanding of sustainability concepts remains limited. Therefore, consultations are conducted not only with internal stakeholders but also with external parties that possess experience or expertise in sustainability. In determining relevant material topics, the consultation process involves various parties with interests or competencies across the three sustainability aspects. [FS2]

Consultations with external parties are conducted through open discussion forums held at least once a year. These activities are coordinated by the highest

dikoordinasikan oleh badan tata kelola tertinggi yang mendelegasikan tugas tersebut kepada Corporate Secretary. Selain mengelola agenda diskusi, Corporate Secretary juga bertanggung jawab mendokumentasikan seluruh masukan dan menyampaikannya kepada Direksi untuk dibahas lebih lanjut dalam rapat. Hasil diskusi tersebut menjadi dasar penetapan isu-isu keberlanjutan yang material bagi bank **bjb**, yang kemudian diintegrasikan ke dalam RAKB serta Laporan Keberlanjutan bank **bjb** Tahun 2025. [GRI 2-13]

governance body, which delegates the responsibility to the Corporate Secretary. In addition to managing the discussion agenda, the Corporate Secretary is also responsible for documenting all inputs and submitting them to the Board of Directors for further deliberation in meetings. The results of these discussions form the basis for determining sustainability issues that are material to bank **bjb**, which are subsequently integrated into the SFAP and the 2025 Sustainability Report of bank **bjb**. [GRI 2-13]

Selain konsultasi dengan pemangku kepentingan eksternal, Perseroan juga melakukan konsultasi internal melalui diskusi antara badan tata kelola tertinggi dan manajemen puncak. Setiap tingkat manajemen diberikan kesempatan untuk menyampaikan pandangan mengenai isu keberlanjutan melalui kuesioner yang didistribusikan. Data yang diperoleh dievaluasi oleh Corporate Secretary sebagai perwakilan badan tata kelola tertinggi. [GRI 2-13]

In addition to consultations with external stakeholders, the Company also conducts internal consultations through discussions between the highest governance body and top management. Each level of management is given the opportunity to express its views on sustainability issues through distributed questionnaires. The data collected are evaluated by the Corporate Secretary as a representative of the highest governance body. [GRI 2-13]

Konsultasi dengan pemangku kepentingan dan badan tata kelola tertinggi memegang peranan penting dalam penyusunan RAKB yang efektif bagi bank **bjb**. RAKB disusun untuk menjawab berbagai isu ekonomi, sosial, dan lingkungan, sehingga masukan dari pemangku kepentingan melalui proses konsultasi menjadi sangat diperlukan. Proses ini memastikan substansi RAKB tersampaikan secara lengkap, akurat, dan seimbang sejak awal kepada seluruh pihak terkait. Selain itu, mekanisme konsultasi tersebut sejalan dengan prinsip pelaporan keberlanjutan yang diterapkan dalam Assured Sustainability Report bank **bjb**.

Consultation with stakeholders and the highest governance body plays a critical role in the preparation of an effective SFAP for bank **bjb**. The SFAP is developed to address various economic, social, and environmental issues; therefore, input from stakeholders through the consultation process is essential. This process ensures that the substance of the SFAP is conveyed comprehensively, accurately, and in a balanced manner from the outset to all relevant parties. Furthermore, this consultation mechanism is aligned with the sustainability reporting principles applied in bank **bjb**'s Assured Sustainability Report.

Dalam penyusunan RAKB, badan tata kelola bank **bjb** berperan sebagai penanggung jawab pelaksanaan program keuangan berkelanjutan, termasuk mengidentifikasi dan mengelola dampak, risiko, peluang, serta melakukan tinjauan berkala. Program keuangan berkelanjutan tersebut mencakup penerapan praktik dan transaksi keuangan yang mengedepankan prinsip keberlanjutan dan mendukung proyek bisnis ramah lingkungan. [GRI 2-12]

In the preparation of the SFAP, bank **bjb**'s governance bodies act as the parties responsible for the implementation of sustainable finance programs, including the identification and management of impacts, risks, and opportunities, as well as the conduct of periodic reviews. These sustainable finance programs encompass the implementation of practices and financial transactions that prioritize sustainability principles and support environmentally friendly business projects. [GRI 2-12]

Review dan *Assurance*

Review and Assurance

[GRI 2-5] [GRI 2-14] [G.1]

Untuk memastikan seluruh topik material dalam Laporan Keberlanjutan tersaji lengkap dan selaras dengan isu material Perseroan, laporan ini telah ditelaah, disetujui, dan ditandatangani oleh seluruh Dewan Komisaris dan Direksi sebagaimana tercantum pada halaman 20-21. Laporan Keberlanjutan bank **bjb** Tahun 2025 juga telah diverifikasi oleh pihak independen, yaitu PT CBC Global Indonesia, yang memiliki sertifikasi *Certified Sustainability Reporting Assurer* (CSRA) dari Institute of Certified Sustainability Practitioners (ICSP). Verifikasi independen ini menegaskan bahwa data dan informasi dalam laporan disajikan secara benar dan konsisten, serta diharapkan memperkuat kepercayaan pemangku kepentingan dan masyarakat.

To ensure that all material topics in the Sustainability Report are presented comprehensively and aligned with the Company's material issues, this report has been reviewed, approved, and signed by all members of the Board of Commissioners and the Board of Directors, as set out on pages 20-21. The 2025 bank **bjb** Sustainability Report has also been verified by an independent party, PT CBC Global Indonesia, which holds the Certified Sustainability Reporting Assurer (CSRA) certification from the Institute of Certified Sustainability Practitioners (ICSP). This independent verification confirms that the data and information disclosed in the report are accurate and consistent, and is expected to enhance the confidence of stakeholders and the wider public.

Pemilihan vendor dilakukan melalui proses evaluasi dan persetujuan berjenjang oleh eksekutif senior dan pejabat terkait, dengan mempertimbangkan parameter yang relevan dan komprehensif. Dalam penunjukan *assurance* independen eksternal, Perseroan mengacu pada *Standard Operating Procedure* (SOP) Pengadaan Barang/Jasa No. 0423/SK-DIR-UMU/2023 tanggal 6 November 2023 dan 0523/SK/DIR-UMU/2023 tanggal 29 Desember 2023. PT CBC Global Indonesia juga terdaftar sebagai AA1000AS *Licensed Provider*, serta telah dipastikan tidak memiliki hubungan khusus apa pun dengan bank **bjb**. Sejalan dengan komitmen ramah lingkungan, pengadaan barang dan jasa dilaksanakan dengan mengutamakan efisiensi dan efektivitas melalui integrasi prinsip-prinsip lingkungan dalam dokumen pemilihan, termasuk persyaratan yang mendorong penggunaan sumber daya alam secara bijaksana dan mendukung upaya pelestarian lingkungan sesuai kebutuhan pekerjaan.

The vendor selection process is conducted through a tiered evaluation and approval mechanism involving senior executives and relevant officials, based on relevant and comprehensive parameters. In appointing an external independent assurance provider, the Company refers to the Standard Operating Procedure (SOP) for Goods and Services Procurement No. 0423/SK-DIR-UMU/2023 dated 6 November 2023 and No. 0523/SK/DIR-UMU/2023 dated 29 December 2023. PT CBC Global Indonesia is also registered as an AA1000AS Licensed Provider and has been confirmed to have no special relationship of any kind with bank **bjb**. In line with its environmental commitment, the procurement of goods and services prioritizes efficiency and effectiveness through the integration of environmental principles into the selection documents, including specific requirements that promote the prudent use of natural resources and support environmental conservation efforts in accordance with the scope of work.

Aksesibilitas dan Umpan Balik [GRI 2-3] [G.2] [G.3]

Accessibility and Feedback

Dalam penyusunan laporan, Perseroan senantiasa berupaya meningkatkan kualitas informasi yang disajikan di setiap edisi. Perseroan juga membuka kesempatan bagi para pengguna informasi keberlanjutan dan pemangku kepentingan lainnya untuk memberikan masukan, komentar, serta umpan balik guna penyempurnaan laporan pada periode berikutnya. Namun, pada periode pelaporan sebelumnya, Perseroan tidak menerima umpan balik sehingga tidak terdapat tindak lanjut yang dapat disajikan dalam laporan ini. Setiap tanggapan dan masukan dapat disampaikan melalui kontak yang tercantum berikut ini:

In preparing this report, the Company continually strives to enhance the quality of information presented in each edition. The Company also provides opportunities for users of sustainability information and other stakeholders to submit input, comments, and feedback for the improvement of future reports. However, during the previous reporting period, the Company did not receive any feedback, therefore no follow-up actions are presented in this report. Any responses and feedback may be submitted through the following contact details:

Kontak Pelaporan
Contact Point

Kantor Pusat
Menara bank **bjb**
Jl. Naripan No. 12—14, Bandung 40111
Telepon : +6222 4234868
Faks. : +6222 4206099
Surel : corsecbjb@bankbjb.co.id
Situs Web : www.bankbjb.co.id

Head Office
Menara bank **bjb**
Jl. Naripan No. 12—14, Bandung 40111
Telephone : +6222 4234868
Fax. : +6222 4206099
Email : corsecbjb@bankbjb.co.id
Website: www.bankbjb.co.id

Laporan *Assurance* Independen [GRI 2-5] [G.1]

INDEPENDENT ASSURANCE STATEMENT

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
Sustainability Report 2025
Statement No: 02/IAS/CBC/III/2026
Type 2, Moderate Level

Scope of Engagement in Assurance

CBC Global Indonesia ("CBC Global Indonesia", "us" or "we") were commissioned by PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("bank **bjb**") with the objective to provide assurance of bank **bjb**'s 2025 Sustainability Report (the "Report") in relation with accordance to GRI Standards, POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, IFRS, and the adherence to AA1000 Accountability Principles (2018) with assurance over the Subject Matter presented in the Report, for the period from 1st January 2025 to 31st December 2025. **This statement is intended to be used by stakeholders & management of bank bjb.**

The **scope and limitation** of our work is restricted to the following areas:

1. **Subject Matters**
   - Customer Satisfaction, Communication, and Security
   - Business Ethics and Code of Conduct
   - Employee Empowerment and Equal Well-Being
   - Governance Compliance, Transparency, and Accountability
   - Product Accessibility and Sustainability
   - Climate Management and Operational Environmental Footprint
   - Community Development

2. **AA1000 Principles (2018)**
   Our assurance engagement was planned and performed to meet the requirements of a **Type 2 "moderate level"** of assurance as defined by AA1000 Assurance Standard (AA1000AS) v3 to evaluate the nature and extent of bank **bjb**'s adherence to the four AA1000 AccountAbility Principles (2018): Inclusivity, Materiality, Responsiveness and Impact. Sufficient appropriate evidence has been obtained to support our conclusion. This reduces the risk of error, but does not reduce it to a very low level or to zero.

We have not performed any work, nor do we express any conclusion, on information other than the Subject Matter included within the scope of our assurance engagement that may be presented in the Report. We have assumed that the financial data and figures provided by bank **bjb** have been audited by independent parties. Accordingly, the presentation of financial data and figures in the Report is not within the scope of this assurance engagement. The verification of greenhouse gas emissions was conducted based on the methodology applied by bank **bjb**. Our assurance procedures included reviewing the underlying activity data and performing sample-based recalculations. No additional external verification standard was applied in relation to the emissions data.

Responsibilities of the Management of bank bjb
The Management of bank **bjb** is responsible for the preparation and fair presentation of the Subject Matter in accordance with the Reporting Criteria. This responsibility includes designing, implementing, and maintaining appropriate internal controls to ensure that the Subject Matter information is free from material misstatement, whether arising from fraud or error. Management is also responsible for ensuring that the data and information subject to assurance are not edited, amended, or otherwise altered following the completion of the assurance engagement.

Responsibilities, Competencies and Independency of CBC Global Indonesia
Our responsibility is to conduct the assurance engagement in accordance with the agreed scope and criteria, and to express an independent conclusion based on the procedures performed. We plan and perform our work to obtain a moderate level of assurance that the Subject Matter information is free from material misstatement.

The engagement was carried out by a team of qualified sustainability assurance professionals with appropriate knowledge, skills, and experience in sustainability reporting, non-financial data verification, and assurance methodologies. At least one member of the team holds the Certified Sustainability Assurance Practitioner (CSAP) credential issued by AccountAbility.

CBC Global Indonesia is bounded by rules of conduct and professional practice relating to independence and quality overseen by AccountAbility (www.accountability.org/standards/licensing/ AA1000 as licensed-providers) and has established policies and procedures that are designed to ensure that our team maintain independence and integrity. We had no financial interest in the operation of bank **bjb** other than for the assessment and assurance of this report. We don't accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used, or to any person by whom the independent assurance opinion statement may be read.

Methodology
We conduct the following assurance procedures and activities:

- Pre-engagement to ensure the independence and impartiality of the assurance team.
- Kick-off meeting and initial analysis of the report draft.
- Review, assess and evidence the reliability and quality of sustainability performance and disclosed information as specified in the Report content for the reporting period of 1st of January up to 31st of December 2025.
- Evaluate the adherence of report content, disclosure and presentation against the agreed criteria.
- Conduct in-depth interview with the representatives of the relevant functions/divisions of the bank **bjb**.
- Obtained an understanding of how material topics are identified, how responses to these topics are managed, and how material impacts are monitored and measured, including stakeholder engagement. It also includes understanding how information and data are collected, compiled, and aggregated internally.
- Performed limited substantive testing, on a sample basis, of the sustainability information identified, to verify the assumptions, estimations and computations bank **bjb** made and to check that data had been appropriately measured, recorded, collated and reported.

- Compare the subject matter presented in the report to corresponding information in the relevant underlying sources on a sample basis.
- Discuss and analysis data and reports with management of bank **bjb** and data contributor to determine whether there are any material misstatement of fact or material inconsistencies based on our understanding obtained as part of our assurance engagement.

Finding and Conclusions
Based on the assurance procedures performed and the evidence obtained, a detailed review against the agreed criteria is presented below:

INCLUSIVITY
In line with the AA1000 Stakeholder Engagement Standard (AA1000SES), bank **bjb** identifies its key stakeholder groups and establishes appropriate engagement mechanisms to understand and address their concerns. Engagement is conducted periodically or as needed, using tailored approaches for each stakeholder group to ensure effectiveness. Stakeholders are also actively involved in assessing the significance of issues, including during the determination of material topics, ensuring that their perspectives are integrated into the bank **bjb**'s decision-making processes. In addition, Bank BJB measures the effectiveness of its engagement activities, particularly through the Customer Satisfaction Index (CSI) and Customer Engagement Index (CEI) for customers, as well as the Employee Engagement Survey (EES) for employees.

MATERIALITY
Bank **bjb** has conducted a review of its previously identified material topics to ensure their continued relevance to its role as a financial services institution. The process was guided by globally recognized sustainability reporting standards and frameworks, peer benchmarking, and a double materiality approach. It was facilitated by subject matter experts, with input gathered from both internal and external stakeholders through questionnaires to capture their perspectives. The results of the materiality assessment were reviewed and approved at the Board of Directors level and subsequently aligned with bank **bjb**'s overall strategy.

RESPONSIVENESS
As stipulated by the applicable regulations, bank **bjb** has developed a Sustainable Finance Action Plan that outlines six priority programs as the core of its sustainability strategy. These programs are aligned with the material topics identified by the Bank, ensuring that its strategic focus remains relevant. In addition, bank **bjb** has established a sustainability policy that clearly defines governance structures, as well as the roles and responsibilities of each function, to support the effective implementation of its sustainability strategy. The personnel involved in executing these initiatives have also been equipped with relevant knowledge and competencies in sustainable finance, enabling them to carry out their roles effectively.

IMPACT

In 2025, bank **bjb**'s economic and social impact reflects a mixed yet overall positive trend, aligned with the AA1000AP Impact principle. The Bank strengthened financial inclusion through expanded outreach and increased participation, while its community empowerment programs continued to support micro-entrepreneurs and promote inclusive economic growth. Although subsidized housing financing declined, bank **bjb** maintained its contribution to broader economic development through infrastructure financing and new social initiatives that generated employment and social value. Its corporate social responsibility efforts were also enhanced through wider sector coverage and increased funding. Overall, these initiatives demonstrate the Bank's continued ability to deliver meaningful economic and social impact despite certain challenges.

GRI STANDARDS

The disclosures in the Report are in accordance with the GRI Standards, consistent with bank **bjb**'s claim regarding the preparation of the Report. The disclosures of management approach for each material topic in general is fairly disclosed. The Management of bank **bjb** has applied the principles for defining the report's quality (balance, comparability, accuracy, timeliness, clarity, and reliability) and the principles for defining the report's content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and supporting documents were adequately presented during the assurance.

Adherence to POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, and IFRS

Although certain information remains challenging for bank **bjb** to disclose, based on the procedures performed and evidence obtained, the Report's disclosures are, in general, aligned with the requirements of POJK No. 51/2017, SEOJK No. 16/2021, as well as IFRS and SASB standards.

Opinion Statement

Our professional and certified team of sustainability report assurer has assured this report in accordance with AA1000AS v3. We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion, nothing has come to our attention that causes us to believe that the subject matter in the Report for the period from 1 January 2025 to 31 December 2025 are materially misstated. The Report provides a fair representation in accordance with the agreed criteria.

Conclusion & Recommendations

1. Advancing Emissions Reduction and Decarbonization Strategy
   Bank **bjb** is encouraged to formalize its Net Zero Emissions (NZE) target for 2050 and reinforce it through a comprehensive and officially documented decarbonization strategy. This should include clear roadmaps, interim targets, and priority actions, enabling a more structured and holistic contribution to climate action and the sustainable finance ecosystem.
2. Enhancing Climate Risk and Sustainable Financing Policies
   While bank **bjb** has established initial policies and conducted climate risk stress testing, it is encouraged to further enhance its framework by developing more detailed, sector-specific guidelines. This includes defining key environmental and climate risk considerations in financing decisions and establishing standardized procedures for classifying sustainable financial portfolios to ensure internal consistency.
3. Optimizing Corporate Social Responsibility (CSR) Effectiveness
   bank **bjb** is encouraged to adopt a more comprehensive approach to CSR planning by incorporating ex-ante impact assessments, defining intended outcomes, and establishing measurable indicators. This will help ensure that CSR initiatives are impactful, measurable, and aligned with community needs.

For and on behalf of:
Jakarta, March 30th, 2026

Dr. Erna Lovita, SE., MSi., Ak., CA., CSRS., CSRA
Engagement Leader

Certified Sustainability Reporting Specialist No. S-UB3-1407-305
Certified Sustainability Reporting Assurer No. A-UB1-1506-146

PT. CBC Global Indonesia
The Icon Horizon Broadway Blok M.5 No.3BSD City, Tangerang, Indonesia 15345
Tel: (62)(21) 87780058
Email: services@cbcglobalindonesia.com


bank bjb
1
2



2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Profil Perusahaan

Company Profile

Sekilas Tentang bank bjb [C.1]

bank **bjb** at a Glance

Nama Organisasi [GRI 2-1]
Name of Organization

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

Nama Panggilan [GRI 2-1]
Call Name

bank bjb

Tanggal Pendirian
Date of Establishment

20 Mei 1961 | May 20, 1961

Dasar Hukum Pendirian [GRI 2-1]
Legal Basis of Establishment

bank **bjb** didirikan sesuai dengan Akta No. 4 Tahun 1999 yang dibuat di hadapan Ny. Popy Kuntari Sutresna S.H. selaku Notaris di Bandung pada tanggal 8 April 1999 berbentuk hukum Perusahaan Daerah (PD) yang kemudian mengalami perubahan dengan diterbitkannya Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI pada tanggal 16 April 1999 menjadi Perseroan Terbatas (PT).

bank **bjb** was established under Deed No. 4 of 1999, drawn up before Ny. Popy Kuntari Sutresna, S.H., a Notary in Bandung, on 8 April 1999, as a Regional Company (Perusahaan Daerah – PD). Subsequently, it changed with the issuance of Amendment Deed No. 8 on 15 April 1999, which was ratified by the Minister of Justice of the Republic of Indonesia on 16 April 1999, transforming it into a Limited Liability Company.

Kantor Pusat [GRI 2-1] [C.2]
Head Office

Menara bank **bjb**
Jl. Naripan No. 12—14, Bandung 40111
Telp: 022-4234868
Faks: 022-4206099

Lokasi Operasional [GRI 2-1]
Operational Locations

bank bjb beroperasi di 15 provinsi di Indonesia
bank **bjb** operates across 15 provinces in Indonesia

Bidang Usaha Modal Usaha [GRI 2-6]
Business Line

Perbankan | Banking

Pencatatan di Bursa Efek Indonesia
Listing on the Indonesia Stock Exchange

8 Juli 2010 | July 8, 2010

Modal Dasar
Authorized Capital

Rp4.000.000.000.000

Kode Saham
Stock Code

BJBR

Situs Web [C.2]
Website

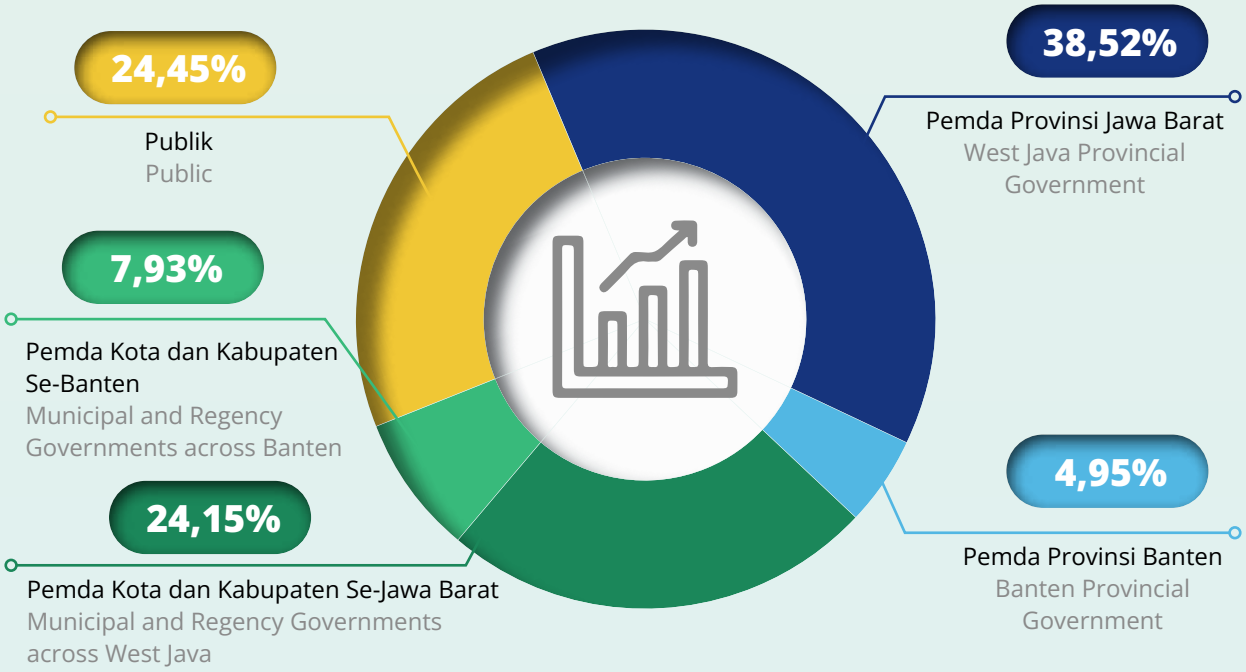
www.bankbjb.co.id

Surel [C.2]
Email

corsecbjb@bankbjb.co.id

Kepemilikan Saham [GRI 2-1] [GRI 2-6] [GRI 201-4] [C.3.c]

Share Ownership



Skala Organisasi

Organization Scale

[GRI 2-1] [GRI 2-7] [B.1.b] [B.1.c] [C.3.a]

Total Pegawai: 6.872 orang
Number of Employee: 6,872 people

Laba Bersih: Rp1,58 Triliun
Net Profit: Rp1.58 Trillion

Pendapatan Bunga Bersih: Rp7,51 Triliun
Net Interest Income: Rp7.51 Trillion

Total Aset: Rp221,35 Triliun
Total Assets: Rp221.35 Trillion

Total Liabilitas: Rp188,99 Triliun
Total Liabilities: Rp188.99 Trillion

Total Ekuitas: Rp20,82 Triliun
Total Equity: Rp20.82 Trillion

Total Operasi (Jaringan Kantor)

Total Operations (Office Network)

[GRI 2-6] [C.3.d]

1 Kantor Pusat
1 Head Office
5 Kantor Wilayah
5 Regional Offices
64 Kantor Cabang
64 Branch Offices
769 Kantor Cabang Pembantu
769 Sub Branch Offices
1.621 Terminal Perbankan Elektronik (TPE):
1,621 Electronic Banking Terminals (TPE):
- **1.436 ATM bank bjb**
  1,436 bank **bjb** ATMs
- **185 *Cash Recycle Machine* (CRM)**
  185 Cash Recycle Machines

6 Sentra UMKM
6 MSME Centers
17 Layanan bjb Prioritas
17 **bjb** Prioritas Outlets
9 Layanan Weekend Banking
9 Weekend Banking Services Outlets

Rantai Pasokan bank bjb [GRI 2-6] [C.6]

Keberhasilan operasional bank **bjb** didukung oleh rantai pasokan yang melibatkan berbagai pemasok barang dan jasa pihak ketiga. Perseroan memberikan kesempatan yang sama bagi seluruh calon pemasok untuk menjadi mitra, sehingga memastikan proses pengadaan berlangsung secara adil dan transparan. Beragam pemasok terlibat dalam mendukung aktivitas operasional bank **bjb**, antara lain penyedia teknologi informasi dan komputer, alat tulis dan peralatan kantor, layanan konsultasi, layanan komunikasi dan desain, serta penyelenggara acara (*event organizer*). Para pemasok tersebut berperan melengkapi aktivitas dan layanan bank **bjb** yang disediakan bagi pasar yang luas, termasuk pelajar, lembaga dan pegawai pemerintah, serta para pelaku usaha. [GRI 2-6]

Sebagai bagian dari komitmen terhadap perilaku bisnis yang bertanggung jawab, Perseroan menanamkan nilai integritas ke seluruh hubungan bisnisnya. Para pemasok turut dilibatkan dalam penerapan kode etik perusahaan melalui kewajiban menandatangani pakta integritas yang berlaku pada seluruh proses pengadaan barang dan jasa. Upaya ini memastikan bahwa komitmen tata kelola perusahaan terintegrasi dalam prosedur operasional serta diterapkan secara konsisten di seluruh tingkatan organisasi dan melalui seluruh mitra kerja. Selama periode pelaporan, tidak ada perubahan secara signifikan terkait dengan ukuran, struktur, kepemilikan, atau rantai pasok bank **bjb**. [GRI 2-6] [GRI 2-24]

bank **bjb** berkolaborasi dengan banyak mitra dalam mendukung layanan dan pertumbuhan ekonomi nasional. Pada periode pelaporan, tercatat 1.498 pemasok yang terdaftar sebagai mitra bank **bjb**, dan seluruh pemasok tersebut merupakan perusahaan lokal. Komposisi ini menunjukkan komitmen bank **bjb** dalam memperkuat perekonomian daerah melalui kemitraan dengan pelaku usaha lokal yang mendukung proses bisnis Keuangan Berkelanjutan Perseroan. [B.1.e]

bank bjb Supply Chain [GRI 2-6] [C.6]

bank **bjb**'s operational success is supported by a supply chain that involves a wide range of third-party suppliers of goods and services. The Company provides equal opportunities for all prospective suppliers to become partners, thereby ensuring that procurement processes are conducted in a fair and transparent manner. Various suppliers are engaged in supporting bank **bjb**'s operational activities, including providers of information technology and computer services, stationery and office equipment, consulting services, communication and design services, as well as event organizers. These suppliers play an important role in complementing bank **bjb**'s activities and services delivered to a broad market, including students, government institutions and employees, as well as business actors. [GRI 2-6]

As part of its commitment to responsible business conduct, the Company instills the value of integrity across all of its business relationships. Suppliers are actively engaged in the implementation of the Company's code of ethics through the mandatory signing of an integrity pact applicable throughout all procurement processes for goods and services. This approach ensures that the Company's governance commitments are integrated into operational procedures and applied consistently across all levels of the organization and throughout its business partners. During the reporting period, there were no significant changes to the size, structure, ownership, or supply chain of bank **bjb**. [GRI 2-6] [GRI 2-24]

bank **bjb** collaborates with numerous partners in supporting its services and contributing to national economic growth. During the reporting period, a total of 1,498 suppliers were registered as bank **bjb**'s partners, all of which were local companies. This composition demonstrates bank **bjb**'s commitment to strengthening regional economies through partnerships with local business actors that support the Company's Sustainable Finance business processes. [B.1.e]

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

Partisipasi dalam berbagai organisasi dan asosiasi memiliki peran penting bagi Perseroan, baik dari sisi bisnis maupun sosial. Menyadari hal tersebut, bank **bjb** berperan aktif sebagai anggota dalam sejumlah organisasi dan asosiasi di Indonesia. Keterlibatan ini diharapkan dapat memperluas wawasan terkait perkembangan dunia usaha, memperkuat jaringan bisnis, serta meningkatkan kehadiran Perseroan. Melalui keanggotaan tersebut, bank **bjb** berpotensi memperoleh informasi terbaru mengenai isu-isu material yang berkembang di Indonesia, khususnya terkait topik keberlanjutan yang mencakup aspek lingkungan, sosial, dan tata kelola (ESG).

Sebagai bentuk komitmen terhadap keuangan berkelanjutan, bank **bjb** juga mengambil peran strategis dengan menjadi anggota Inisiatif Keuangan Berkelanjutan Indonesia (IKBI). Keanggotaan ini menunjukkan dedikasi Perseroan dalam mendukung pengembangan praktik keuangan yang selaras dengan prinsip keberlanjutan, termasuk aspek ESG.

Hingga akhir tahun 2025, bank **bjb** belum terdaftar sebagai anggota organisasi advokasi, baik pada tingkat nasional maupun internasional. Perseroan tercatat sebagai anggota asosiasi perbankan sebagaimana ditampilkan pada tabel berikut:

Association Memberships [GRI 2-28 [C.5]]

Participation in various organizations and associations plays an important role for the Company, both from a business and social perspective. In this regard, bank **bjb** actively participates as a member of a number of organizations and associations in Indonesia. This involvement is expected to broaden insights into business developments, strengthen business networks, and enhance the Company's presence. Through these memberships, bank **bjb** is able to access the latest information on emerging material issues in Indonesia, particularly those related to sustainability topics encompassing environmental, social, and governance (ESG) aspects.

As part of its commitment to sustainable finance, bank **bjb** also assumes a strategic role by becoming a member of the Indonesian Sustainable Finance Initiative (IKBI). This membership reflects the Company's dedication to supporting the development of financial practices aligned with sustainability principles, including ESG aspects.

As of the end of 2025, bank **bjb** was not registered as a member of any advocacy organizations, either at the national or international level. The Company is recorded as a member of banking associations, as presented in the table below:

Asosiasi | Association
Asosiasi Emiten Indonesia (AEI) Indonesian Association of Listed Companies (AEI)
Asosiasi Perbankan Daerah (ASBANDA) Regional Banking Association (Asbanda)
Badan Musyawarah Perbankan Daerah (BMPD) Regional Banking Deliberative Assembly (BMPD)
Perbankan Nasional (PERBANAS) Indonesian National Banks Association (Perbanas)
Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah Seluruh Indonesia (FKDK BPD SI) Communication Forum for the Board of Commissioners of Regional Development Banks throughout Indonesia (FKDK BPD SI)
Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI) Association of Indonesian Mutual Fund Selling Agent Banks (ABAPERDI)
Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) Indonesia Sustainable Finance Initiatives (IKBI)
Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Treasury Dealers Association
Asosiasi Bank Kustodian Indonesia (ABKI) Indonesian Custodian Bank Association (ABKI)
Financial Markets Association (ACI Indonesia) Financial Markets Association (ACI Indonesia)
Perhitungan Pedagang Surat Utang Negara (HIMDASUN) Calculation of Government Bond Traders (HIMDASUN)
Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO) Indonesian Money Market and Foreign Exchange Association (APUVINDO)
Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment Systems Association (ASPI)
Asosiasi SWIFT Indonesia (ASWIFTINDO) Indonesian SWIFT Association (ASWIFTINDO)

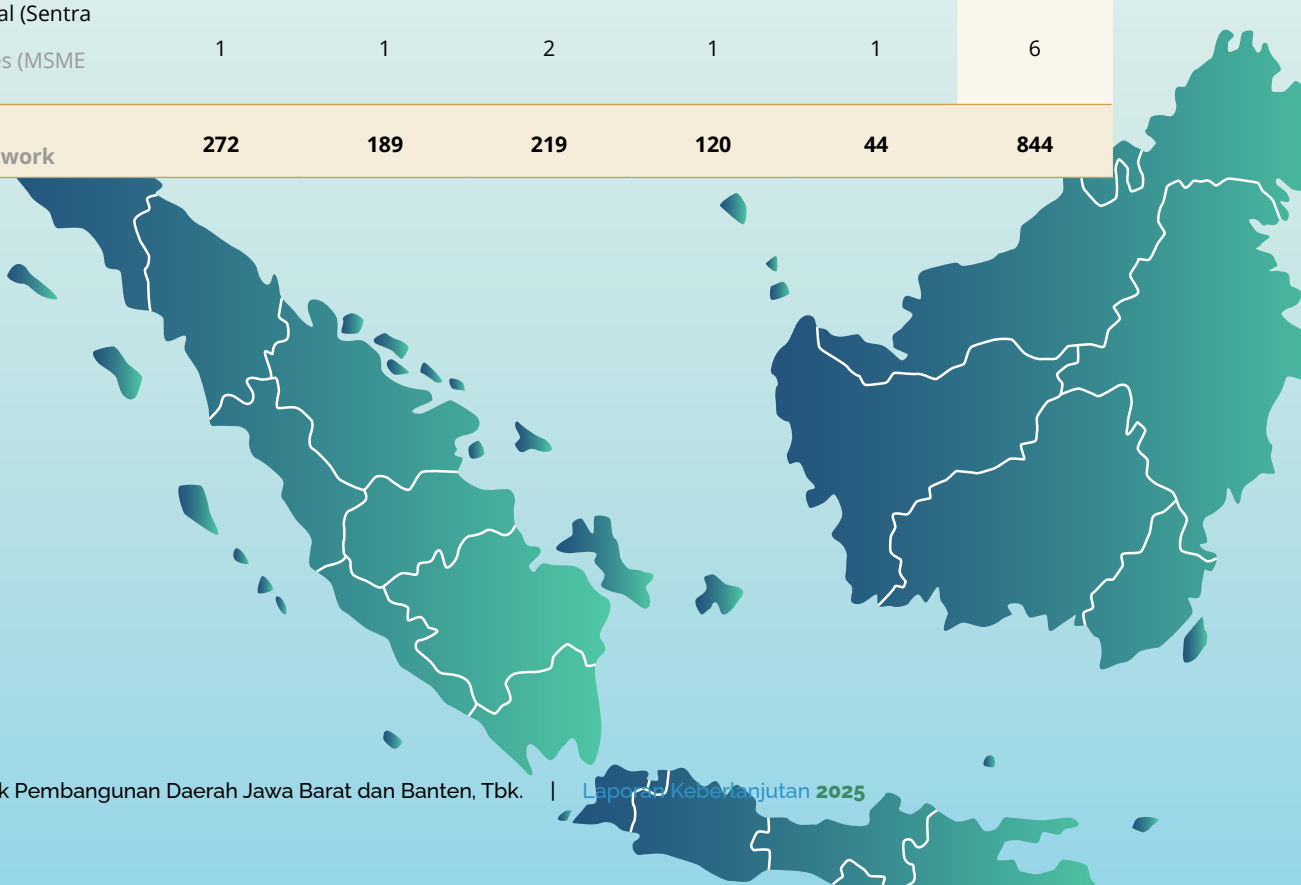
Wilayah Layanan dan Operasi [GRI 2-1] [GRI 2-6] [C.3.d]

Service and Operational Areas

Dalam menyediakan layanan perbankan yang mudah diakses, bank **bjb** pada tahun 2025 mengelola 844 unit Jaringan dan Layanan serta 1 Kantor Pusat. Struktur jaringan ini mencakup 5 Kantor Wilayah, 64 Kantor Cabang, 769 Kantor Cabang Pembantu (KCP), 6 sentra UMKM, 17 layanan **bjb** Prioritas, 9 layanan Weekend Banking, serta 1.621 Terminal Perbankan Elektronik (TPE) yang terdiri dari 1.436 Anjungan Tunai Mandiri (ATM) dan 185 *Cash Recycle Machine* (CRM). Seluruh klasifikasi jaringan disajikan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum.

In providing accessible banking services, bank **bjb** in 2025 managed 844 Network Units as well as one Head Office. This network structure comprised 5 Regional Offices, 64 Branch Offices, 769 Sub-Branch Offices, 6 MSME centers, 17 **bjb** Priority service outlets, 9 Weekend Banking service outlets, and 1,621 Electronic Banking Terminals (TPE), consisting of 1,436 Automated Teller Machines (ATM) and 185 Cash Recycle Machines (CRM). All network classifications are presented in accordance with Financial Services Authority Regulation No. 12/POJK.03/2021 concerning Commercial Banks.

Jenis Kantor Type of Office	**Kanwil 1** Regional Office 1	**Kanwil 2** Regional Office 2	**Kanwil 3** Regional Office 3	**Kanwil 4** Regional Office 4	**Kanwil 5** Regional Office 5	**Total 2025**
Kantor Wilayah Regional Offices	1	1	1	1	1	5
Kantor Cabang Branch Offices	17	16	13	10	8	64
Kantor Cabang Pembantu (KCP) Sub Branch Offices	253	171	203	108	34	769
Kantor Fungsional (Sentra UMKM) Functional Offices (MSME Centers)	1	1	2	1	1	6
Total Jaringan **Total in the Network**	**272**	**189**	**219**	**120**	**44**	**844**



Layanan Services	Kanwil 1 Regional Office 1	Kanwil 2 Regional Office 2	Kanwil 3 Regional Office 3	Kanwil 4 Regional Office 4	Kanwil 5 Regional Office 5	Total 2025
bjb Prioritas	5	5	2	2	3	17
Weekend Banking	5	1	2	1	0	9

Terminal Perbankan Elektronik (TPE) Electronic Banking Terminals	Kanwil 1 Regional Office 1	Kanwil 2 Regional Office 2	Kanwil 3 Regional Office 3	Kanwil 4 Regional Office 4	Kanwil 5 Regional Office 5	Total 2025
ATM	393	331	363	259	90	1.436
CRM	54	46	38	36	11	185
Total TPE	**447**	**377**	**401**	**295**	**101**	**1.621**

Kantor Wilayah
Regional Office

I	II	III	IV	V
1. Utama Bandung 2. Buah Batu 3. Cianjur 4. Cimahi 5. Jatinangor 6. Karawang 7. Majalaya 8. Padalarang 9. Palabuhanratu 10. Purwakarta 11. Soreang 12. Subang 13. Suci 14. Sukabumi 15. Sukajadi 16. Sumbersari 17. Tamansari	1. Hasyim Ashari 2. Khusus Jakarta 3. Kebayoran Baru 4. Gajah Mada 5. Rasuna Said 6. Rawamangun 7. S. Parman 8. Bekasi 9. Bogor 10. Cibinong 11. Cikarang 12. Depok 13. Batam 14. Pekanbaru 15. Palembang 16. Medan	1. Banjar 2. Ciamis 3. Cirebon 4. Garut 5. Indramayu 6. Kuningan 7. Majalengka 8. Sumber 9. Sumedang 10. Tasikmalaya 11. Pangandaran 12. Patrol 13. Kabupaten Tasikmalaya | Tasikmalaya Regency	1. Kabupaten Tangerang | Tangerang Regency 2. Tangerang Selatan | South Tangerang 3. Cilegon 4. Labuan 5. Pandeglang 6. Rangkasbitung 7. Khusus Banten 8. Tangerang 9. Daan Mogot 10. Bandar Lampung	1. Denpasar 2. Semarang 3. Surakarta 4. Tegal 5. Surabaya 6. Banjarmasin 7. Balikpapan 8. Makassar

Jejak Langkah
Milestones

1915 - 1992

1915
***De Eerste Nederlandsche-Indische Spaarkas en Hypotheekbank* (DENIS, 1915). DENIS merupakan salah satu bank tabungan dan hipotik di Hindia Belanda.**
De Eerste Nederlandsche (DENIS, 1915). DENIS said to be the first saving and hypoteek bank is in the East Indies.

1961
bank bjb didirikan dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat yang merupakan hasil nasionalisasi bank "NV Denis" pada masa pemerintahan Belanda.
bank **bjb** established with the name of PT Bank Karja Pembangunan Daerah Djawa Barat which was nationalized from NV DENIS, a Dutch Company.

1972
Bentuk hukum Perseroan diubah dari Perseroan Terbatas (PT) Bank Karja Pembangunan Daerah Djawa Barat menjadi Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat.
The Company legal entity was changed from Limited Liability Company (PT) Bank Karja Pembangunan Daerah Djawa Barat to Regional- Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat.

1978
Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat selanjutnya diubah menjadi PD Bank Pembangunan Daerah Jawa Barat.
Regional-Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat was then changed to PD Bank Pembangunan Daerah Jawa Barat.

1991
Pertama kali menerbitkan obligasi.
Launched the first bonds.

1992
Aktivitas Bank Pembangunan Daerah Jawa Barat ditingkatkan menjadi Bank Umum Devisa.
The activities of Bank Pembangunan Daerah Jawa Barat (BPD) were upgraded to Foreign Exchange Commercial Bank.

1999 - 2012

1999
Berubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).
Legal Status of Bank Jabar changed from Regional-Owned Company (PD) into a limited liability Company (PT).

2000
Menjadi Bank Pembangunan Daerah pertama di Indonesia yang menjalankan dual banking *system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan dengan sistem syariah.
Became the first Regional Development Bank in Indonesia that implemented dual banking system, to provide banking services with conventional system and sharia system.

2007
Nama Perseroan berubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten dengan sebutan "Bank Jabar Banten".
Company's name was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten as "Bank Jabar Banten".

2009
Menerbitkan Obligasi VI.
Issued Bond VI.

2010
- **Pemisahan (*spin off*) Unit Usaha Syariah.**
- **Sebutan "Bank Jabar Banten" resmi diubah menjadi "bank bjb".**
- **Mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia (BEI).**
- Spin off of Sharia Business Unit.
- "Bank Jabar Banten" was officially changed to "bank **bjb**".
- Listed its initial public offering (IPO) in Indonesia Stock Exchange (BEI).

2011
Menerbitkan Obligasi VII.
Issued Bond VII.

2012
***Rebranding* bjb Precious.**
Rebranding **bjb** Precious.

2014 - 2020

2014
Ditunjuk menjadi BPJS Regional Strategic Partner dan BPJS Service Point Office.
Appointed as BPJS Regional Strategic Partner and BPJS Service Point Office.

2015
- **Meluncurkan PESAT (Pemberdayaan Masyarakat Terpadu).**
- **Meluncurkan bjb Sahabat Usaha.**
- Launched PESAT (Integrated Economic Empowerment for Community).
- Launched **bjb** Sahabat Usaha.

2017
PUB I Tahap 1 obligasi dan obligasi subordinasi bank bjb.
PUB 1 Phase 1 Bonds and Bonds Subordinations of bank **bjb**.

2018
- ***Rebranding* bjb University, sebagai *Center of Learning Organization* bagi insan bjb.**
- **Terbitkan PUB I tahap 2 obligasi bank bjb.**
- Rebranding **bjb** University, as a Center of Learning Organization for **bjb** people.
- Issue Phase 2 of Bank Indonesia PUB I **bjb** bonds.

2019
- **Di tahun 2019, bank bjb menerbitkan Obligasi Berkelanjutan I bank bjb tahap III tahun 2019.**
- **Menjadi Bank Pembangunan Daerah (BPD) pertama yang ditunjuk menjadi bank administrator Rekening Dana Nasabah (RDN) periode 2019-2024 oleh PT Kustodian Sentral Efek Indonesia (KSEI).**
- In 2019, the Company issued Sustainable Bonds I bank **bjb** Phase III of Year 2019.
- Becoming the first Regional Development Bank (BPD) to become the administrator of the Customer Fund Account (RDN) 2019-2024 by PT Kustodian Sentral Efek Indonesia (KSEI).

2020
- **Perubahan *tagline* menjadi "Tandamata Untuk Negeri", serta Visi dan Misi yang lebih fokus pada fungsi utama bank bjb.**
- **Di tahun 2020, bank bjb menerbitkan Obligasi berkelanjutan II bank bjb Tahap 1 dan Tahap 2 tahun 2020.**
- Change in tagline to "Tandamata Untuk Negeri"- Signature for the Country-, as well as a Vision and Mission that is more focused on the main function of bank **bjb**.
- In 2020, bank **bjb** issued Sustainable Bonds II bank **bjb** phase I and phase II year 2020.

2021 - 2024

2021
- ***Launching* bjb LAKU.**
- ***Rebranding* bjb Prioritas.**
- **Penerbitan PUB III Obligasi Subordinasi. Berkelanjutan Tahap 1 Tahun 2021 sebesar Rp1 triliun.**
- Launching **bjb** LAKU.
- **bjb** Prioritas rebranding.
- Issuance of PUB III Continuous Subordinated Bonds. Phase 1 of 2021 amounting to Rp1 trillion.

2022
***Right Issue* I dengan total nilai emisi Rp924,99 miliar penerbitan saham baru seri B sebanyak 682.656.525 lembar saham.**
Right Issue I with a total issuance value of Rp924.99 billion, issued 682,656,525 new Series B shares.

2023
- **Penyertaan Modal tahap II ke Bank Bengkulu sebesar Rp149,9 miliar.**
- **Peresmian *Representative Office* bank bjb di Jakarta.**
- Phase II capital investment to Bank Bengkulu amounted to Rp149.9 billion.
- Inauguration of the bank **bjb** Representative Office in Jakarta.

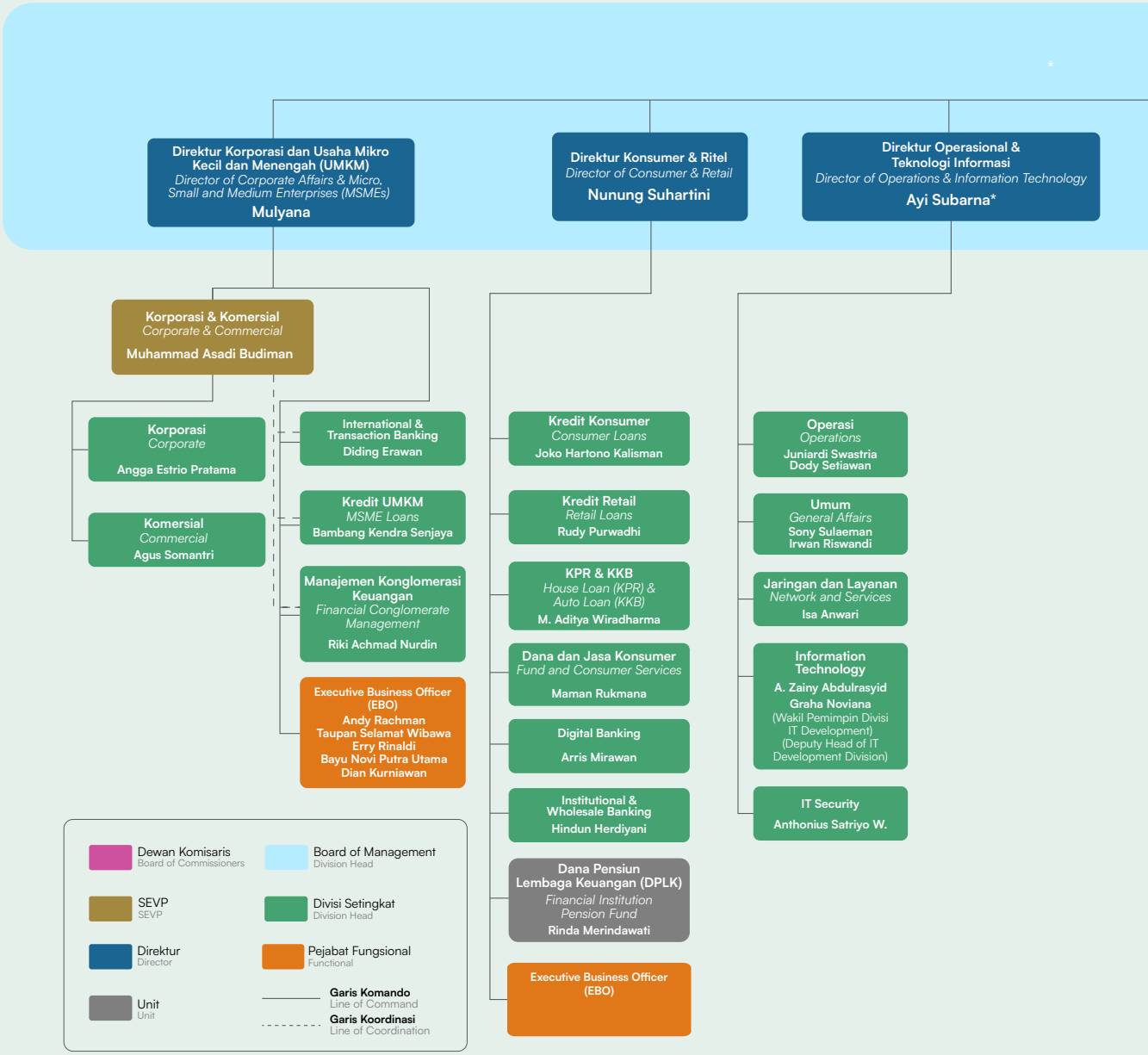
2024
- **Penerbitan Obligasi Subordinasi Berkelanjutan IV bank bjb Tahap I Tahun 2024.**
- **Penerbitan Surat Berharga Perpetual Berkelanjutan I bank bjb Tahap I Tahun 2024 dan merupakan Perbankan Pioneer Menerbitkan Rupiah Perpetual Bond.**
- **Penerbitan Obligasi Keberlanjutan Berkelanjutan I bank bjb Tahap I Tahun 2024.**
- **Penyertaan Modal ke Bank Jambi.**
- Issuance of bank **bjb** Sustainable Subordinated Bonds IV Phase I Year 2024.
- Issuance of Sustainable Perpetual Securities I bank **bjb** Phase I of 2024 and Pioneer Banking Issuing Rupiah Perpetual Bonds.
- Issuance of Sustainability Bonds Oversubscribed I bank **bjb** Phase I of 2024.
- Equity Investment in Bank Jambi.

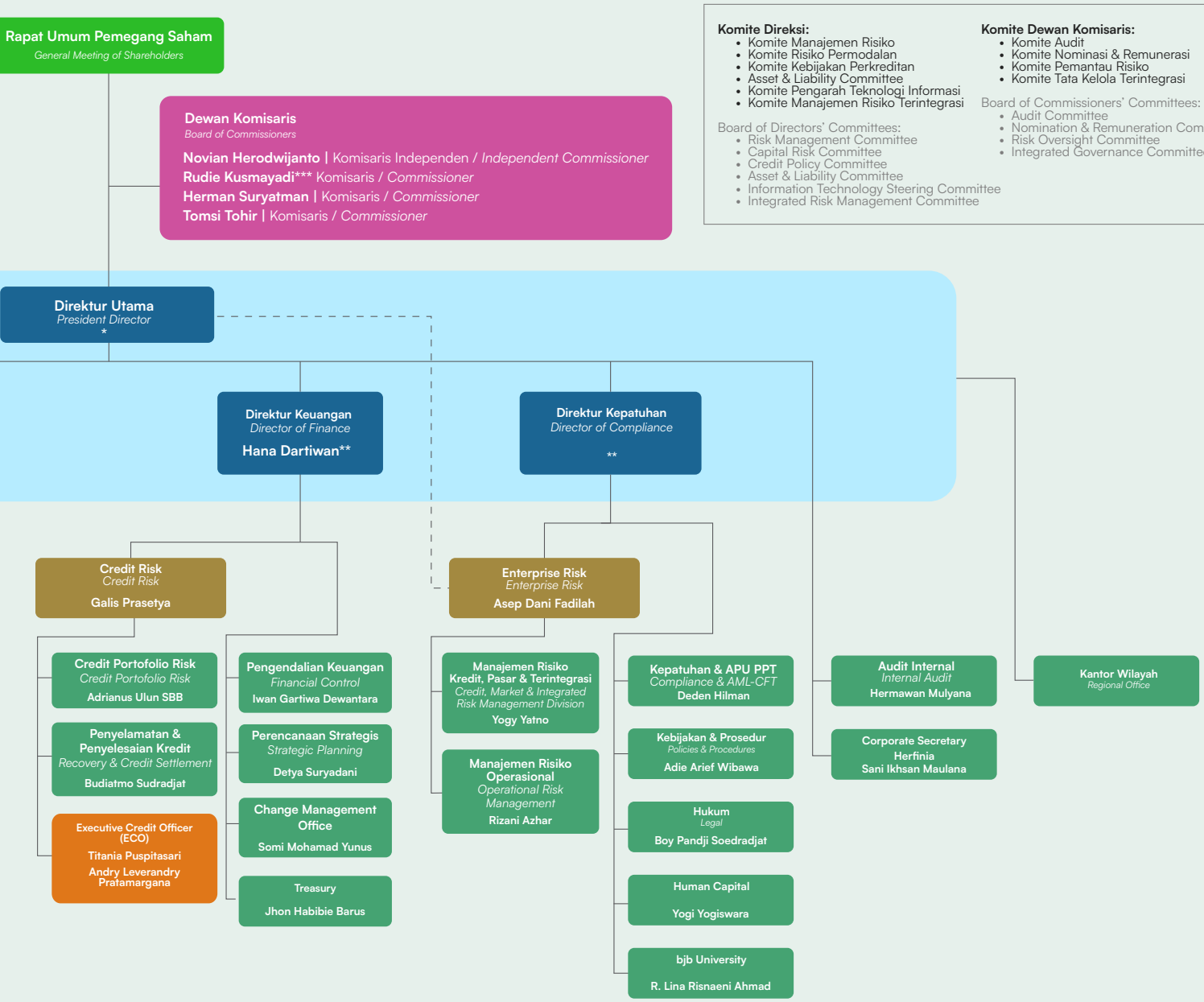
Struktur Organisasi

Organizational Structure

Sejalan dengan perkembangan bisnis, struktur organisasi bank **bjb** telah mengalami sejumlah penyesuaian untuk memastikan penyediaan layanan terbaik kepada nasabah. Pembaruan terakhir dilakukan pada tahun 2025, sebagaimana ditetapkan dalam Surat Keputusan Direksi No. 0391/SK/DIR-PST/2025 Tanggal 24 September 2025 dan Surat Keputusan Direksi No. 0569/SK/DIR-PST/2025 Tanggal 18 November 2025.

In line with business developments, bank **bjb**'s organizational structure has undergone a number of adjustments to ensure the delivery of optimal services to customers. The most recent updates were implemented in 2025, as stipulated in the Board of Directors' Decree No. 0391/SK/DIR-PST/2025 dated September 24, 2025, and Board of Directors' Decree No. 0569/SK/DIR-PST/2025 dated November 18, 2025.





*Direktur Pengganti Direktur Utama Berdasarkan SK Direksi 0565/Dir-CSE/2025 Tanggal 15 November 2025.
**Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0123/SK-DIR-CSE/2025 tanggal 21 April 2025 tentang Pembagian Tugas dan Wewenang Direksi dan Surat Nomor 0360/DIR-CSE/2025 tangal 19 Juni 2025 perihal Penetapan Pembagian Bidang Sementara atas Direktur yang membawahkan Divisi Kepatuhan & APU PPT.
***Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan rapat Dewan Komisaris.

*Acting President Director based on the Board of Directors' Decree No. 0565/Dir-CSE/2025 dated November 15, 2025.
**Appointed as the Director overseeing the Compliance Division and Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) functions pursuant to the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk No. 0123/SK-DIR-CSE/2025 dated April 21, 2025 regarding the Allocation of Duties and Authorities of the Board of Directors, and Letter No. 0360/DIR-CSE/2025 dated June 19, 2025 concerning the Temporary Assignment of Responsibilities for the Director overseeing the Compliance Division and AML/CFT functions.
***Coordinator of the Board of Commissioners who performs coordinating functions during the period in which the position of President Commissioner has not yet been definitively filled, based on a resolution of the Board of Commissioners.

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

Vision, Mission, and Corporate Culture

Visi
Vision

Menjadi Bank Pilihan Utama Anda

Become Your Preferred Bank

Misi
Mission

- **Memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian daerah.**
  - Contributing and participating as a mover and driving force for the regional economy.
- **Menjadi partner utama pemerintah daerah dalam pengelolaan keuangan.**
  - Becoming the main partner of the local government in financial management.
- **Memberikan layanan terbaik kepada nasabah.**
  - Providing the best service to customers.
- **Memberikan manfaat terbaik dan berkelanjutan kepada stakeholders.**
  - Providing the best and sustainable benefits to stakeholders.
- **Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan.**
  - Increasing financial inclusion to the public through banking digitization.

Dewan Komisaris dan Direksi secara berkesinambungan mengevaluasi pencapaian visi dan misi Perseroan. Visi dan misi yang berlaku saat ini ditetapkan melalui SK Direksi No. 0449/DIR-PST/2020 tentang Visi, Misi, dan *Tagline* PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Evaluasi terhadap pencapaiannya dilakukan secara periodik melalui mekanisme penyusunan Rencana Bisnis bank **bjb**, yang memuat realisasi target, rencana strategis, serta sasaran kinerja untuk satu tahun ke depan. Hingga saat ini, implementasi visi dan misi Perseroan berjalan sejalan dengan arah dan tahapan yang telah ditetapkan. [GRI 2-23]

The Board of Commissioners and Directors continuously evaluate the achievement of the Company's vision and mission. The current vision and mission were established through the Board of Directors' Decree No. 0449/DIR-PST/2020 on the Vision, Mission, and Tagline of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. The evaluation of their achievement is conducted periodically through the preparation of bank **bjb**'s Business Plan, which outlines the realization of targets, strategic plans, and performance objectives for the forthcoming year. To date, the implementation of the Company's vision and mission has remained aligned with the established direction and milestones. [GRI 2-23]

Budaya Perusahaan [GRI 2-23] [F.1]

Budaya Perusahaan merupakan seperangkat prinsip yang dipandang baik dan benar sebagai pedoman dalam mencapai tujuan perusahaan. Prinsip-prinsip ini menjadi dasar penyusunan kebijakan dan peraturan, serta mengarahkan sikap serta perilaku setiap individu di lingkungan perusahaan. Manajemen memegang tanggung jawab dalam merumuskan budaya dan perilaku perusahaan dengan berlandaskan nilai-nilai yang berkembang di lingkungan internal. Budaya perusahaan bank **bjb** harus selalu sejalan dengan visi dan misi Perseroan serta mampu beradaptasi secara dinamis terhadap perubahan di sektor perbankan.

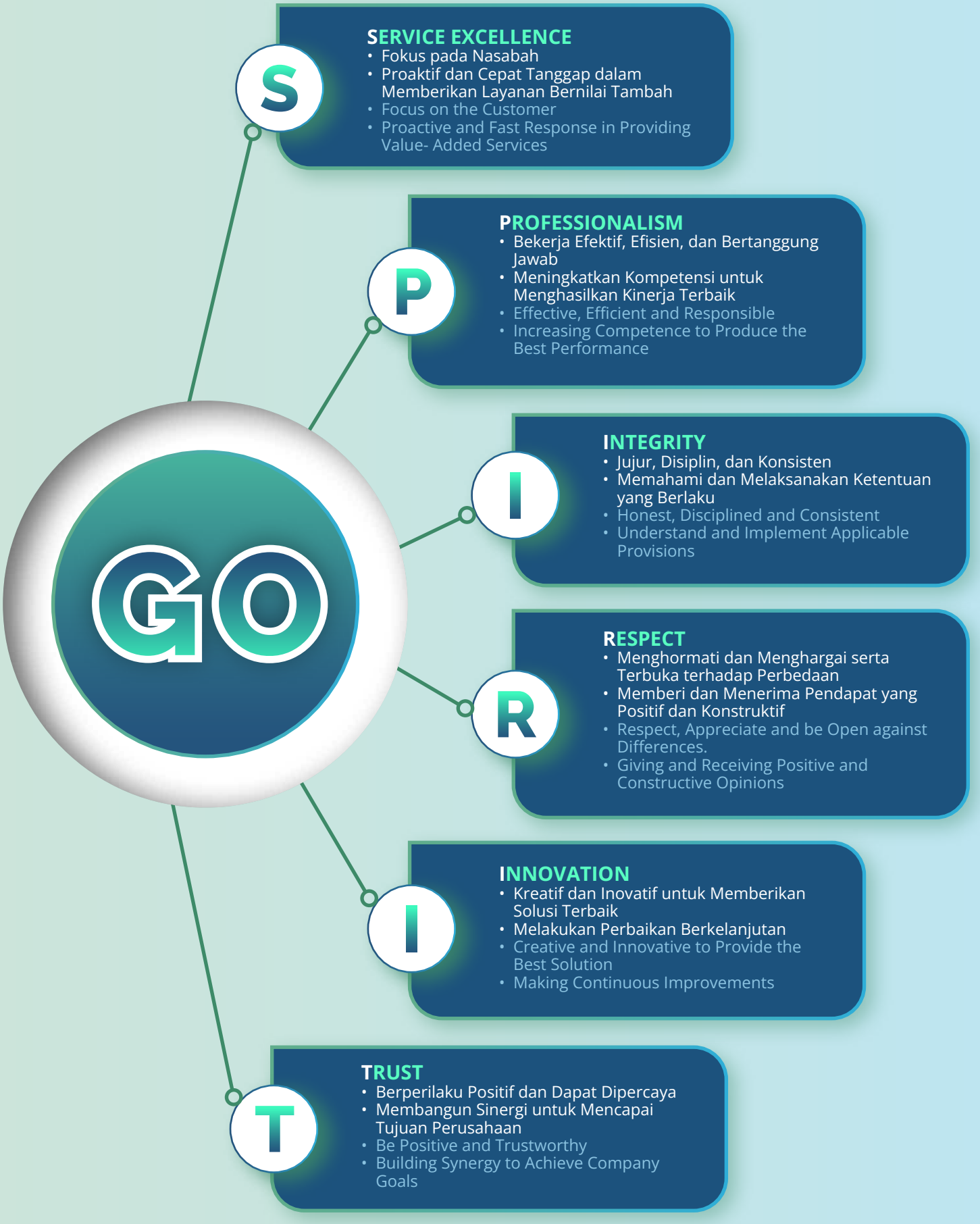
Nilai-nilai budaya perusahaan bank **bjb**, yaitu "**GO SPIRIT**", menjadi pedoman utama dalam menjalankan aktivitas bisnis dan membentuk karakter organisasi.

Corporate Culture [GRI 2-23] [F.1]

Corporate Culture represents a set of principles regarded as appropriate and essential as guidance in achieving the Company's objectives. These principles serve as the foundation for the formulation of policies and regulations and guide the attitudes and behavior of every individual within the Company. Management is responsible for defining the Company's culture and conduct based on values that develop within the internal environment. bank **bjb**'s corporate culture is consistently aligned with the Company's vision and mission and is designed to dynamically adapt to changes in the banking sector.

bank **bjb**'s corporate culture values, known as **"GO SPIRIT"**, serve as the primary guiding principles in conducting business activities and shaping the organization's character.




GO
S
SERVICE EXCELLENCE
• Fokus pada Nasabah
• Proaktif dan Cepat Tanggap dalam Memberikan Layanan Bernilai Tambah
• Focus on the Customer
• Proactive and Fast Response in Providing Value- Added Services
P
PROFESSIONALISM
• Bekerja Efektif, Efisien, dan Bertanggung Jawab
• Meningkatkan Kompetensi untuk Menghasilkan Kinerja Terbaik
• Effective, Efficient and Responsible
• Increasing Competence to Produce the Best Performance
I
INTEGRITY
• Jujur, Disiplin, dan Konsisten
• Memahami dan Melaksanakan Ketentuan yang Berlaku
• Honest, Disciplined and Consistent
• Understand and Implement Applicable Provisions
R
RESPECT
• Menghormati dan Menghargai serta Terbuka terhadap Perbedaan
• Memberi dan Menerima Pendapat yang Positif dan Konstruktif
• Respect, Appreciate and be Open against Differences.
• Giving and Receiving Positive and Constructive Opinions
I
INNOVATION
• Kreatif dan Inovatif untuk Memberikan Solusi Terbaik
• Melakukan Perbaikan Berkelanjutan
• Creative and Innovative to Provide the Best Solution
• Making Continuous Improvements
T
TRUST
• Berperilaku Positif dan Dapat Dipercaya
• Membangun Sinergi untuk Mencapai Tujuan Perusahaan
• Be Positive and Trustworthy
• Building Synergy to Achieve Company Goals

Sikap dan Budaya Kehati-hatian [GRI 2-23] [C.1]

Prudent Behavior and Culture

Dalam memastikan kepatuhan terhadap ketentuan regulator dan peraturan perundang-undangan, bank **bjb** melalui Satuan Kerja Kepatuhan menjalankan serangkaian langkah pengelolaan kepatuhan sebagai berikut:

1. Membuat langkah-langkah dalam rangka terciptanya Budaya Kepatuhan dalam seluruh kegiatan usaha Bank dan pada setiap jenjang organisasi melalui aktivitas sosialisasi dan observasi Budaya Kepatuhan secara rutin; penerapan sertifikasi ISO 37301:2021 tentang Sistem Manajemen Kepatuhan; penyusunan kompilasi ketentuan internal melalui sistem aplikasi **bjb** KMS (*Knowledge Management System*) yang dapat diakses dengan mudah oleh seluruh insan Bank;
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank melalui aktivitas identifikasi, inventarisasi dan pemantauan kepatuhan atas kewajiban pelaporan kepada regulator; pemantauan terhadap pelaksanaan prinsip kehati-hatian, menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan; identifikasi titik rawan gratifikasi pada Bank; penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan; dan lainnya.
3. Memastikan kebijakan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan peraturan perundang-undangan yang berlaku seperti pengkajian terhadap rancangan kebijakan, sistem, dan prosedur yang akan diberlakukan; melakukan analisa dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor menggunakan *compliance checklist* jaringan kantor; dan lainnya.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada Otoritas Jasa Keuangan (OJK) dan/ atau otoritas pengawas lain yang berwenang, dilaksanakan melalui aktivitas pemantauan dan pelaporan tindak lanjut penyelesaian komitmen Bank.

To ensure compliance with regulatory requirements and applicable laws and regulations, bank **bjb**, through its Compliance Unit, implements the following compliance management measures:

1. Establishing measures to foster a Compliance Culture across all of the Bank's business activities and at every organizational level through regular compliance culture socialization and observation activities; implementation of ISO 37301:2021 on Compliance Management Systems; and the development of a compilation of internal regulations through the **bjb** KMS (Knowledge Management System) application, which is easily accessible to all Bank employees.
2. Managing Compliance Risk faced by the Bank through activities including the identification, inventory, and monitoring of compliance with regulatory reporting obligations; monitoring the implementation of the principle of prudence; setting compliance risk limits, risk tolerance, and risk appetite; identifying areas vulnerable to gratification practices within the Bank; implementing ISO 37001:2016 on Anti-Bribery Management Systems; and other initiatives.
3. Ensuring that the Bank's policies, systems, procedures, and business activities comply with applicable laws and regulations, including conducting reviews of draft policies, systems, and procedures prior to implementation; performing analysis and document verification for proposed applications related to the operational readiness of branch office networks using a branch network compliance checklist; and other related activities.
4. Ensuring the Bank's compliance with commitments made to the Financial Services Authority (OJK) and/or other authorized supervisory authorities, carried out through monitoring activities and follow-up reporting on the fulfillment of the Bank's commitments.

5. Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, yang berlandaskan kepada 5 pilar, yaitu: Pengawasan aktif Dewan Komisaris dan Direksi; Kebijakan dan Prosedur; Pengendalian Internal; Sistem Informasi Manajemen; serta Sumber Daya Manusia dan Pelatihan.
6. Melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko tindak pidana korupsi melalui Program Pengendalian Gratifikasi dan Perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011; penerapan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan; dan benturan kepentingan.
7. Pemantauan dan evaluasi terhadap pelaksanaan Fungsi Kepatuhan pada masing masing Lembaga Jasa Keuangan (LJK) dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

Perseroan menerapkan budaya kehati-hatian secara konsisten dalam seluruh aktivitas operasional. Seluruh pegawai bank **bjb** wajib mematuhi ketentuan peraturan perundang-undangan yang berlaku, prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG), serta prinsip kehati-hatian dalam setiap kegiatan perbankan. Komitmen kebijakan tersebut ditetapkan melalui proses uji tuntas dan penelaahan yang memadai, serta telah memperoleh persetujuan dari manajemen puncak. [GRI 2-23]

5. Implementing the Anti-Money Laundering and Counter-Terrorism Financing Program, which is based on five pillars, namely Active Oversight by the Board of Commissioners and the Board of Directors; Policies and Procedures; Internal Controls; Management Information Systems; also Human Resources and Training.
6. Implementing preventive measures to reduce or mitigate the risk of corruption-related offenses through the Gratification Control Program and the expansion of the State Officials' Wealth Report (LHKPN), as stipulated in the agreement signed between bank **bjb** and KPK on March 25, 2011; the implementation of SNI ISO 37001:2016 on Anti-Bribery Management Systems; and the management of conflicts of interest.
7. Conducting regular monitoring and evaluation of the implementation of the Compliance Function at each Financial Services Institution within the bank **bjb** Financial Conglomerate, carried out on a quarterly basis.

The Company consistently applies a culture of prudence across all operational activities. All bank **bjb** employees are required to comply with applicable laws and regulations, the principles of Good Corporate Governance (GCG), and the principle of prudence in all banking activities. This policy commitment is established through adequate due diligence and review processes and has received approval from top management. [GRI 2-23]

Perseroan dan seluruh jajaran manajemen memiliki kewajiban untuk menyampaikan informasi dengan tetap menjaga prinsip kehati-hatian serta memperhatikan aturan kerahasiaan yang berlaku di sektor perbankan. Prinsip kehati-hatian dan manajemen risiko juga menjadi dasar dalam penyediaan dana, termasuk kepada pihak terkait dan/atau pemberian dana besar, sesuai ketentuan mengenai batas maksimum pemberian kredit bagi bank umum. Pedoman penerapan budaya perusahaan tercantum dalam Pedoman Budaya Perusahaan bank **bjb**, dan komitmen kebijakan ini telah dikomunikasikan kepada mitra bisnis melalui berbagai saluran, seperti situs web dan *email blast*. [GRI 2-23]

Untuk menginternalisasi nilai-nilai perusahaan, Perseroan melaksanakan berbagai inisiatif yang dikoordinasikan oleh Divisi Human Capital. Implementasinya diperkuat oleh Tim Internalisasi Budaya yang berkolaborasi dengan *Change Leaders*, *Change Coordinators*, dan *Change Agents* di setiap unit kerja untuk memastikan penerapan budaya perusahaan berlangsung efektif di seluruh lingkungan kerja. [GRI 2-24]

The Company and all levels of management are obligated to disclose information while upholding the principle of prudence and observing confidentiality requirements applicable to the banking sector. The principles of prudence and risk management also form the basis for the provision of funds, including to related parties and/or for large exposures, in accordance with regulations on the maximum lending limit for commercial banks. Guidelines for the implementation of the corporate culture are set out in bank **bjb**'s Corporate Culture Guidelines, and this policy commitment has been communicated to business partners through various channels, including the Company's website and email blasts. [GRI 2-23]

To internalize the Company's values, the Company implements various initiatives coordinated by the Human Capital Division. The implementation is reinforced by the Culture Internalization Team, which collaborates with Change Leaders, Change Coordinators, and Change Agents across each work unit to ensure the effective application of the corporate culture throughout the entire work environment. [GRI 2-24]


bank bjb
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2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Inisiatif dan Kinerja Pengelolaan Lingkungan

Environmental Management Initiatives and Performance

Pengelolaan Risiko Iklim [GRI 201-2]

Climate Risk Management



Dampak perubahan iklim semakin intens dan semakin sering memicu gangguan pada aktivitas ekonomi. Disrupsi rantai pasok, kerusakan aset akibat kejadian cuaca ekstrem, penurunan kualitas sumber daya alam, serta tekanan terhadap produktivitas komoditas global menjadi risiko yang perlu diantisipasi oleh sektor perbankan. Selain itu, munculnya kebijakan seperti pajak karbon atau denda emisi menambah kompleksitas tantangan tersebut. Dengan mempertimbangkan kondisi tersebut, bank **bjb** menempatkan kemampuan analisis risiko sebagai elemen penting untuk menilai potensi dampak perubahan iklim terhadap calon debitur dan menjaga kualitas pembiayaan Perseroan. [GRI 3-3] [GRI 201-2] [FS1]

The impacts of climate change are becoming increasingly intense and frequent, disrupting economic activities. Supply chain disruptions, asset damage from extreme weather events, deterioration in the quality of natural resources, and pressure on global commodity productivity pose risks that the banking sector must anticipate. In addition, the emergence of policies such as carbon taxes or emissions penalties adds further complexity to these challenges. In view of these conditions, bank **bjb** places a strong risk analysis capability as a critical element in assessing the potential impacts of climate change on prospective borrowers and in safeguarding the quality of the Company's financing portfolio. [GRI 3-3] [GRI 201-2] [FS1]

Dalam menjalankan operasionalnya, Perseroan terus berusaha mengurangi dampak perubahan iklim melalui penerapan efisiensi berbagai sumber daya mulai dari energi, air, kertas, hingga bahan bakar. Upaya ini tidak hanya memberikan manfaat lingkungan, tetapi juga menghasilkan efisiensi biaya. Di sisi lain, dinamika perubahan iklim turut membuka peluang bagi bank **bjb** untuk mengembangkan produk dan layanan yang lebih ramah lingkungan dan relevan dengan kebutuhan pasar. [GRI 3-3] [GRI 201-2] [FS1]

In carrying out its operations, the Company continuously seeks to mitigate climate change impacts through efficiency initiatives across various resources, including energy, water, paper, and fuel. These efforts deliver not only environmental benefits but also cost efficiencies. At the same time, climate change dynamics present opportunities for bank **bjb** to develop more environmentally friendly products and services that are aligned with market needs. [GRI 3-3] [GRI 201-2] [FS1]

Sebagai bentuk penguatan tata kelola, kebijakan manajemen risiko bank **bjb** telah memasukkan elemen risiko iklim sebagaimana diatur dalam SK Direksi No. 0376/SK/DIR-KAP/2024 tanggal 26 Agustus 2024 tentang Kebijakan Keuangan Berkelanjutan Bab III Poin C tentang Pengelolaan Risiko Iklim. Melalui kebijakan ini, bank **bjb** mengelola risiko iklim dengan mengembangkan proses untuk memahami dan menilai potensi dampaknya terhadap kegiatan usaha, menetapkan peran dan tanggung jawab dalam struktur organisasi, menerapkan ketentuan internal dengan pengendalian yang proporsional, serta menerapkan sistem pengendalian internal berbasis tiga lini pertahanan untuk memastikan identifikasi, pengukuran, dan mitigasi risiko iklim yang tepat, komprehensif, dan efektif. Pendekatan tersebut memastikan bahwa mitigasi risiko iklim dilakukan secara menyeluruh dan terintegrasi.
[GRI 3-3] [FS1] [F.10]

As part of strengthening governance, bank **bjb**'s risk management policy has incorporated climate risk elements as stipulated in Board of Directors Decree No. 0376/SK/DIR-KAP/2024 dated 26 August 2024 on the Sustainable Finance Policy, Chapter III, Point C concerning Climate Risk Management. Through this policy, bank **bjb** manages climate risks by developing processes to understand and assess potential impacts on business activities, defining roles and responsibilities within the organizational structure, implementing internal provisions with proportionate controls, and applying a three lines of defense internal control system to ensure proper, comprehensive, and effective identification, measurement, and mitigation of climate risks. This approach ensures that climate risk mitigation is conducted in an integrated and holistic manner.
[GRI 3-3] [FS1] [F.10]

Pemahaman terhadap risiko lingkungan yang ditimbulkan dari aktivitas debitur juga menjadi perhatian Perseroan. Dampak seperti hilangnya keanekaragaman hayati, deforestasi, maupun berkurangnya ketersediaan air bersih menjadi bagian dari pertimbangan dalam proses penilaian kredit. Oleh karena itu, bank **bjb** mensyaratkan kepemilikan dokumen Analisis Mengenai Dampak Lingkungan (AMDAL) atau Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan (UKL-UPL) sesuai SOP Kredit Segmen Korporasi berdasarkan SK No. 0492/SK/DIR-KKO/2023 sebelum kredit dapat disalurkan. Selain dampak lingkungan, AMDAL juga memuat penilaian atas risiko sosial sehingga memastikan evaluasi dilakukan secara komprehensif. [GRI 3-3] [FS1] [F.10]

The Company also pays close attention to environmental risks arising from borrowers' activities. Impacts such as biodiversity loss, deforestation, and reduced availability of clean water are considered in the credit assessment process. Accordingly, bank **bjb** requires the submission of Environmental Impact Assessment (*Analisis Mengenai Dampak Lingkungan*/AMDAL) or Environmental Management and Monitoring Efforts (*Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan*/UKL-UPL) documents in accordance with the Corporate Segment Credit SOP based on Decree No. 0492/SK/DIR-KKO/2023 prior to credit disbursement. In addition to environmental impacts, AMDAL also includes an assessment of social risks, thereby ensuring a comprehensive evaluation. [GRI 3-3] [FS1] [F.10]

Guna memastikan pembiayaan yang diberikan tetap mengikuti prinsip keberlanjutan, bank **bjb** menyusun *Portofolio Guidelines* sebagai referensi unit bisnis dalam proses analisis kredit. Panduan ini menetapkan sektor-sektor yang tidak dapat dibiayai, termasuk kegiatan organisasi politik beserta usahanya; bisnis pornografi; produksi, pengiriman, dan perdagangan senjata ilegal; taruhan, perjudian, dan pencucian uang; kredit untuk tujuan spekulasi; serta kegiatan perusahaan atau proyek yang dapat membahayakan lingkungan berdasarkan prinsip AMDAL yang ditetapkan oleh pemerintah. Implementasinya diperkuat melalui SOP kredit korporasi dan komersial serta SK Divisi No. 006/SK/MRI-MRK/2023 yang memasukkan unsur risiko iklim dalam arahan ekspansi kredit. [GRI 3-3] [FS1] [FS.10]

To ensure that financing remains aligned with sustainability principles, bank **bjb** has established Portfolio Guidelines as a reference for business units in the credit analysis process. These guidelines specify sectors that are ineligible for financing, including political organizations and their business activities; pornography businesses; the production, shipment, and trade of illegal weapons; betting, gambling, and money laundering; financing for speculative purposes; as well as corporate activities or projects that may pose environmental harm based on AMDAL principles stipulated by the government. Implementation is reinforced through corporate and commercial credit SOPs and Division Decree No. 006/SK/MRI-MRK/2023, which incorporates climate risk considerations into credit expansion directives. [GRI 3-3] [FS1] [FS.10]

Peninjauan terhadap fasilitas kredit dilakukan secara berkala minimal tiga kali setahun sesuai SOP Kredit Segmen Korporasi (SK No. 0248/SK/DIR-KKO/2024). Proses ini memastikan bahwa setiap debitur tetap mematuhi ketentuan keberlanjutan yang berlaku dan bahwa portofolio kredit Perseroan terkelola dengan baik. Peninjauan dapat dilakukan melalui kunjungan lapangan maupun evaluasi dokumen oleh Divisi Kredit Korporasi. Jika ditemukan pelanggaran terkait pengelolaan lingkungan dan sosial, debitur diberikan waktu untuk melakukan perbaikan. Namun, jika perbaikan tidak dilakukan dalam tenggat yang ditetapkan, pembiayaan dapat dihentikan. [GRI 3-3] [GRI 201-2] [FS1] [FS2] [FS5]

Credit facilities are reviewed periodically at least three times a year in accordance with the Corporate Segment Credit SOP (Decree No. 0248/SK/DIR-KKO/2024). This process ensures that borrowers continue to comply with applicable sustainability requirements and that the Company's credit portfolio is well managed. Reviews are conducted through site visits and/or document evaluations by the Corporate Credit Division. If violations related to environmental and social management are identified, borrowers are granted a remediation period. However, if corrective actions are not undertaken within the stipulated timeframe, financing may be suspended. [GRI 3-3] [GRI 201-2] [FS1] [FS2] [FS5]

Selain risiko lingkungan, Perseroan memahami bahwa perubahan iklim juga dapat memicu dampak sosial dan ekonomi yang material bagi keberlangsungan usaha. Dalam konteks tersebut, jajaran pimpinan berperan menyelaraskan strategi, mengarahkan identifikasi risiko dan peluang, serta mendorong inovasi produk agar sejalan dengan agenda pembangunan nasional dan Tujuan Pembangunan Berkelanjutan (TPB). [GRI 3-3] [FS1] [FS2] [GRI 2-12]

Beyond environmental risks, the Company recognizes that climate change may also trigger material social and economic impacts on business continuity. In this context, senior management plays a role in aligning strategy, directing the identification of risks and opportunities, and encouraging product innovation in line with the national development agenda and the Sustainable Development Goals (SDGs). [GRI 3-3] [FS1] [FS2] [GRI 2-12]

Sejalan dengan penguatan kerangka tersebut, bank **bjb** melakukan evaluasi risiko iklim berdasarkan standar Basel Committee on Banking Supervision (BCBS) dan Task Force on Climate-related Financial Disclosures (TCFD) sebagai dasar integrasi ke dalam pengelolaan risiko dan pengambilan keputusan operasional. Risiko perubahan iklim kemudian diklasifikasikan ke dalam dua kelompok utama, yaitu risiko fisik (misalnya banjir, kekeringan, dan kenaikan suhu) serta risiko transisi (misalnya perubahan peraturan dan kebutuhan efisiensi energi).

In line with the strengthening of this framework, bank **bjb** conducts climate risk assessments based on the standards of the Basel Committee on Banking Supervision (BCBS) and the Task Force on Climate-related Financial Disclosures (TCFD) as the basis for integration into risk management and operational decision-making. Climate change risks are classified into two main categories: physical risks (e.g., floods, droughts, and rising temperatures) and transition risks (e.g., regulatory changes and energy-efficiency requirements).

Berikut ringkasan hasil identifikasi dan evaluasi risiko fisik perubahan iklim yang memuat pemicu risiko, tingkat kemungkinan terjadinya, potensi dampak finansial, serta langkah mitigasi/strategi respons yang diterapkan Perseroan. [GRI 201-2]

The following is a summary of the identification and assessment of physical climate risks, including risk drivers, likelihood of occurrence, potential financial impacts, and the mitigation measures/risk response strategies implemented by the Company. [GRI 201-2]

Risiko Fisik Perubahan Iklim dan Strategi Mitigasi
Physical Climate Risks and Mitigation Strategies

Risiko Fisik Physical Risk	**Pemicu Risiko** Risk Driver	**Kemungkinan Terjadinya Risiko *(Likelihood)*** Likelihood of Occurrence	**Risiko** Risk	**Potensi Dampak Finansial** Potential Financial Impact	**Langkah Mitigasi / Strategi untuk Merespons Risiko** Mitigation Measures / Risk Response Strategy
Banjir dan longsor di kantor jaringan bank Floods and landslides at branch network offices	Curah hujan yang besar Heavy rainfall	Mungkin Likely	Disrupsi layanan dan kerusakan aset jaringan kantor akibat banjir/longsor Service disruption and asset damage at branch offices due to floods/ landslides	1. Layanan kepada nasabah terganggu 2. Debitur gagal bayar 3. Kerusakan aset bank 1. Disruption to customer services 2. Borrower defaults 3. Damage to bank assets	1. Melakukan Implementasi *Emergency Response Plan* (ERP), *Business Continuity Plan* (BCP), dan *Disaster Recovery Plan* (DRP) 2. Melakukan kegiatan operasional di lokasi alternatif sesuai dokumen BCP masing-masing. 3. Proteksi aset dan pengelolaan risiko kerusakan melalui penutupan asuransi gedung/inventaris serta inspeksi/pemeliharaan berkala di lokasi rawan 1. Implementation of the Emergency Response Plan (ERP), Business Continuity Plan (BCP), and Disaster Recovery Plan (DRP) 2. Continuation of operations at alternative locations in accordance with respective BCP documents 3. Asset protection and risk management through building/ inventory insurance coverage and regular inspections/ maintenance in high-risk locations

Risiko Fisik Physical Risk	**Pemicu Risiko** Risk Driver	**Kemungkinan Terjadinya Risiko *(Likelihood)*** Likelihood of Occurrence	**Risiko** Risk	**Potensi Dampak Finansial** Potential Financial Impact	**Langkah Mitigasi / Strategi untuk Merespons Risiko** Mitigation Measures / Risk Response Strategy
Kekeringan/ kebakaran hutan Drought/ forest fires	Musim kemarau panjang Prolonged dry season	Kecil kemungkinan Less likely	Disrupsi layanan dan peningkatan risiko kredit akibat kekeringan dan kebakaran hutan (karhutla) Disrupsi layanan Service disruption and increased credit risk due to drought and forest and land fires	1. Layanan kepada nasabah terganggu 2. Debitur gagal bayar 3. Berdampak pada kesehatan pegawai dan nasabah 1. Disruption to customer services 2. Borrower defaults 3. Impacts on employee and customer health	1. Penerapan prosedur K3 dan kesiapsiagaan kualitas udara 2. Penguatan BCP untuk menjaga layanan 1. Implementation of OHS procedures and air quality preparedness 2. Strengthening of BCP to maintain service continuity

Risiko Transisi Perubahan Iklim dan Strategi Mitigasi
Climate Transition Risks and Mitigation Strategies

Risiko Transisi Transition Risk	**Pemicu Risiko** Risk Driver	**Kemungkinan Terjadinya Risiko *(Likelihood)*** Likelihood of Occurrence	**Risiko** Risk	**Potensi Dampak Finansial** Potential Financial Impact	**Langkah Mitigasi / Strategi untuk Merespons Risiko** Mitigation Measures / Risk Response Strategy
Pembelian karbon Carbon procurement	Penerapan mekanisme harga karbon Implementation of carbon pricing mechanisms	Mungkin Likely	Peningkatan biaya kepatuhan akibat kewajiban pembelian/*offset* karbon atas emisi operasional Increased compliance costs due to obligations to purchase/ offset carbon for operational emissions	Peningkatan biaya operasional bank Increased bank operational costs	1. Inventarisasi dan pengukuran emisi serta penetapan target dan rencana penurunan emisi 2. Pengurangan emisi karbon dari operasional bank dengan program efisiensi energi dan elektrifikasi 1. Emissions inventory and measurement, and the establishment of emissions reduction targets and action plans 2. Reduction of operational carbon emissions through energy efficiency and electrification programs
Perubahan kebijakan pemerintah mengenai harga karbon Government policy change on carbon pricing	Berdasarkan makro ekonomi akan berdampak pada peningkatan inflasi dan penurunan PDB Macroeconomic impacts potentially leading to higher inflation and lower GDP	Mungkin Likely	1. Debitur gagal bayar (menambah *probability of default, loss given default*, NPL) 2. Penurunan dan peningkatan *rating* surat berharga 1. Borrower defaults (increasing probability of default, loss given default, and NPLs) 2. Downgrades/ upgrades of securities ratings	1. Menurunnya pendapatan bank 2. Berdampak pada tingkat permodalan bank (CAR) 1. Decline in bank income 2. Impact on the Bank's capital adequacy ratio (CAR)	1. Melakukan pengelolaan emisi karbon yang lebih baik dari operasional bank 2. Meningkatkan efisiensi energi 1. Improved management of operational carbon emissions 2. Enhanced energy efficiency

Peluang Terkait Perubahan Iklim
Climate-Related Opportunities

Jenis Peluang Types of Opportunities	**Kemungkinan Terjadinya Peluang *(Likelihood)*** Likelihood of Occurrence	**Jangka Waktu** Time Frame	**Peluang Finansial** Financial Opportunity	**Strategi untuk Merespon Peluang** Strategy to Respond to Opportunities
Peningkatan diversifikasi portofolio bank Portfolio diversification enhancement	Mungkin Likely	Pendek - Menengah Short–Medium term	Peningkatan pendapatan dan akses modal bank Increased income and improved access to capital	Pada 2024, bank **bjb** menerbitkan Obligasi Keberlanjutan I Tahap I sebesar Rp1 triliun dengan permintaan mencapai Rp4,66 triliun, yang menjadi dasar penguatan strategi pendanaan berkelanjutan ke depan. In 2024, bank **bjb** issued Sustainability Bond I Tranche I amounting to Rp1 trillion, with demand reaching Rp4.66 trillion, serving as the basis for strengthening the sustainable funding strategy going forward.

Pengelolaan Risiko Iklim melalui *Climate Risk Management* dan *Stress Test* [FN-CB-550a.2]

Divisi Manajemen Risiko Operasional bersama unit-unit terkait mengembangkan *Climate Risk Management* (CRM) dan *stress test* guna memperkuat ketahanan Perseroan terhadap tekanan ekstrem akibat perubahan iklim. CRM digunakan untuk mengidentifikasi, mengukur, mengelola, dan melaporkan risiko iklim, sedangkan *stress test* menilai kemampuan Perseroan menghadapi berbagai skenario ekstrem.

Sejalan dengan penguatan tersebut, Perseroan merangkum hasil evaluasi dan rencana tindak pengelolaan risiko iklim yang diterapkan pada berbagai jenis risiko, baik dalam jangka pendek maupun jangka panjang, sebagaimana disajikan pada tabel berikut:

Climate Risk Management and Stress Testing [FN-CB-550a.2]

The Operational Risk Management Division, in coordination with relevant units, develops Climate Risk Management (CRM) and stress testing to strengthen the Company's resilience against extreme pressures arising from climate change. CRM is utilized to identify, measure, manage, and report climate risks, while stress testing assesses the Company's capacity to withstand various extreme scenarios.

In line with this strengthening, the Company summarizes the evaluation results and action plans for climate risk management applied across various risk types, both in the short and long term, as presented in the table below:

Hasil Evaluasi dan Rencana Tindak Pengelolaan Risiko Iklim dalam Jangka Pendek dan Panjang
Summary of Evaluation Results and Action Plans for Short- and Long-Term Climate Risk Management

Risiko Kredit Credit Risk	Prediksi jangka pendek akan lebih akurat karena dapat ditetapkan melalui RBB dan bank bisa mengestimasi dampak risiko iklim hingga tiga tahun ke depan. Namun, estimasi jangka panjang hingga 2050 masih memiliki ketidakpastian karena berbasis asumsi. Short-term projections are more accurate as they can be determined through the Bank Business Plan (RBB), enabling the Bank to estimate the impacts of climate risks up to three years ahead. However, long-term estimates through 2050 remain subject to uncertainty as they are assumption-based.
Risiko Pasar Market Risk	Bank memasukkan *green bond* dalam portofolio surat berharganya dan menerbitkan *sustainability bond*. Pengembangan *risk appetite* risiko pasar yang mempertimbangkan risiko iklim, dikelola dengan *sensitivity analysis* berkala pada portofolio yang relevan. The Bank includes green bonds in its securities portfolio and has issued sustainability bonds. The development of market risk appetite that incorporates climate risks is managed through periodic sensitivity analyses of relevant portfolios.
Risiko Likuiditas Liquidity Risk	Hasil *climate risk stress test* menunjukkan bahwa komponen *High-Quality Liquid Assets* (HQLA) bank masih cukup untuk mengatasi dampak arus kas akibat risiko iklim. Bank juga memiliki rencana mitigasi likuiditas dalam bentuk pendanaan seperti *interbank borrowing, repurchase agreement (repo)*, *term loan*, dan penerbitan surat berharga. Climate risk stress test results indicate that the Bank's High-Quality Liquid Assets (HQLA) remain sufficient to absorb cash flow impacts arising from climate risks. The Bank also maintains liquidity mitigation plans through funding sources such as interbank borrowing, repurchase agreements (repo), term loans, and securities issuance.
Risiko Operasional Operational Risk	Untuk mengatasi risiko bencana seperti kebakaran dan banjir, bank telah mengembangkan *Business Continuity Management System* (BCMS). Selain itu, bank terus mengurangi risiko iklim akibat transisi hijau melalui penguatan kapasitas internal, pengelolaan lingkungan yang ramah, tanggung jawab sosial, serta pengembangan produk dan layanan berkelanjutan. To address disaster risks such as fires and floods, the Bank has developed a Business Continuity Management System (BCMS). In addition, the Bank continues to mitigate transition-related climate risks through strengthened internal capacity, environmentally responsible management practices, social responsibility initiatives, and the development of sustainable products and services.

Selama periode pelaporan, Perseroan melaksanakan pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Sistem Aplikasi Teknologi Informasi, serta Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* atas *audit universe* dan *management judgement*. Rencana Kerja dan Anggaran Tahunan (RKAT) disusun oleh Satuan Kerja Audit

During the reporting period, the Company conducted audits of Branch Offices, Head Office, Information Technology Application Systems, and the Financial Conglomeration based on audit universe ratings and management judgment. The Annual Audit Work Plan and Budget (RKAT) was prepared by the Internal Audit Unit (SKAI) to guide audit implementation. In line

Internal (SKAI) sebagai pedoman pelaksanaan audit. Sejalan dengan penguatan pengelolaan risiko iklim, aspek lingkungan, sosial, dan tata kelola (ESG) turut diintegrasikan ke dalam ruang lingkup audit, antara lain melalui:

- Pemeriksaan mitigasi risiko *force majeure* pada aspek lingkungan;
- Peninjauan penyaluran kredit pada sektor tertentu yang selaras dengan kebijakan kredit korporasi atau komersial, termasuk sektor konstruksi, pada aspek sosial; serta
- Evaluasi keandalan sistem layanan teknologi informasi yang selaras dengan fungsi IT dan DDB, serta pemeriksaan kepatuhan atas kebijakan anti-gratifikasi dan anti-penyuapan pada aspek tata kelola.

Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di tahun 2025 sebagai berikut: [FS9] [FS1] [FS2] [FS3]

with the strengthening of climate risk management, environmental, social, and governance (ESG) aspects were integrated into the audit scope, including:

- Review of force majeure risk mitigation in environmental aspects;
- Review of credit disbursement in certain sectors aligned with corporate or commercial credit policies, including the construction sector, from a social perspective; and
- Evaluation of the reliability of information technology service systems in line with IT and DDB functions, as well as compliance reviews of anti-gratification and anti-bribery policies from a governance perspective.

The number of audits planned and realized by SKAI in 2025 is as follows: [FS9] [FS1] [FS2] [FS3]

Jenis Pemeriksaan | Type of Audit	**Rencana** | Plan	**Realisasi** | Realization
Audit Umum Kantor Pusat | Central Office General Audit	5	5
Audit Umum Kantor Wilayah | Regional Office General Audit	5	5
Audit Umum Kantor Cabang | Branch Office General Audit	25	25
Audit Teknologi Informasi | Information Technology Audit	6	24
Audit Internal Terintegrasi | Integrated Internal Audit	11	11
Audit Investigasi | Investigative Audit	-	25

Perseroan juga menyusun analisis kredit yang mempertimbangkan aspek legalitas, karakter manajemen, teknis produksi, pemasaran, lingkungan dan sosial, laporan keuangan, kelayakan (*feasibility*), sensitivitas (*sensitivity*), dan agunan. Keputusan terkait isu lingkungan dan sosial diambil melalui rapat Direksi dan komite terkait. Isu-isu tersebut merupakan isu material bagi Perseroan dan memiliki dampak signifikan terhadap pemangku kepentingan. [FS9] [FS12]

The Company also prepares credit analyses that consider legal compliance, management character, production technical aspects, marketing, environmental and social aspects, financial statements, feasibility, sensitivity, and collateral. Decisions on environmental and social issues are made through meetings of the Board of Directors and relevant committees. These issues are material to the Company and have significant impacts on stakeholders. [FS9] [FS12]

Pengelolaan Risiko Pembiayaan Berkelanjutan [FN-CB-410a.2]

bank **bjb** menerapkan Petunjuk Teknis *Industry Acceptance Criteria* (IAC) untuk industri kelapa sawit berdasarkan SK Divisi No. 0030/SK/KKO-BSU/2020 Tanggal 1 Desember 2020 sebagai bagian dari strategi diversifikasi portofolio pinjaman di luar *captive market* dengan tujuan meminimalkan risiko ekonomi, lingkungan, dan sosial. Kebijakan ini sesuai dengan POJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan dan disusun berdasarkan Buku Acuan Kredit/Pembiayaan Perkebunan dan Industri Kelapa Sawit dari Departemen Penelitian dan Pengaturan Perbankan Otoritas Jasa Keuangan. Buku acuan tersebut berfungsi untuk mendorong peningkatan kinerja kredit yang berkelanjutan pada sektor perkebunan dan industri kelapa sawit di Indonesia. Persyaratan pembiayaan mewajibkan pemenuhan izin AMDAL serta sertifikasi lingkungan seperti PROPER, RSPO, atau ISPO. Perseroan juga menerapkan penilaian kredit pada industri *pulp* dan kertas dengan persyaratan serupa. [GRI 3-3] [GRI 201-2] [FS1] [FS5]

Penilaian teknis bagi calon debitur dilakukan dengan melibatkan pihak independen untuk memastikan objektivitas. Permohonan yang tidak memenuhi kriteria dapat ditolak, namun calon debitur diberi kesempatan untuk mengajukan penilaian ulang (*re-assessment*). Bagi debitur yang memenuhi syarat, bank **bjb** secara berkala melakukan pemantauan secara triwulanan melalui kunjungan lapangan atau peninjauan dokumen. Salah satu komponen penilaian adalah prospek usaha yang mencakup upaya debitur dalam menjaga kelestarian lingkungan. Penilaian ini dilakukan setidaknya satu kali dalam setahun oleh Keputusan Komite Kredit, baik melalui kunjungan langsung maupun peninjauan berkas oleh Divisi Kredit Korporasi. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]

Sustainable Financing Risk Management [FN-CB-410a.2]

bank **bjb** implements the Technical Guidelines on Industry Acceptance Criteria (IAC) for the palm oil industry based on Division Decree No. 0030/SK/KKO-BSU/2020 dated 1 December 2020 as part of its loan portfolio diversification strategy beyond the captive market, with the objective of minimizing economic, environmental, and social risks. This policy is in line with OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions and is developed based on the Credit/Financing Reference Book for the Plantation and Palm Oil Industry issued by the Banking Research and Regulation Department of the Financial Services Authority (OJK). The reference book serves to encourage sustainable credit performance in Indonesia's plantation and palm oil sectors. Financing requirements mandate compliance with AMDAL permits and environmental certifications such as PROPER, RSPO, and ISPO. The Company also applies similar credit assessment requirements to the pulp and paper industry. [GRI 3-3] [GRI 201-2] [FS1] [FS5]

Technical assessments of prospective borrowers involve independent parties to ensure objectivity. Applications that do not meet the criteria may be rejected; however, prospective borrowers may submit a reassessment. For eligible borrowers, bank **bjb** conducts periodic quarterly monitoring through site visits and/or document reviews. One of the assessment components is business prospects, which include the borrower's efforts to preserve environmental sustainability. This assessment is conducted at least once a year by the Credit Committee, either through direct visits or through document reviews by the Corporate Credit Division. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]

Jika debitur melanggar aspek lingkungan dan sosial selama masa pinjaman, hal ini akan berdampak pada penilaian kualitas kredit, khususnya dalam aspek prospek usaha dengan fokus pada upaya yang dilakukan debitur untuk memelihara lingkungan hidup. Namun, biaya yang terkait dengan langkah, strategi, atau metode pengelolaan risiko tersebut belum dapat disajikan dalam laporan ini karena perhitungan terkait belum dilakukan. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]

If borrowers violate environmental and social aspects during the loan tenor, this will affect credit quality assessments, particularly the business prospects component, with a focus on the borrower's efforts to safeguard environmental sustainability. However, the costs associated with the measures, strategies, or methods for managing such risks cannot yet be presented in this report, as the relevant calculations have not been conducted. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]





Transformasi Hijau bank bjb Raih Apresiasi pada Investing on Climate Editor's Choice Awards 2025

bank **bjb**'s Green Transformation Earns Recognition at the Investing on Climate Editor's Choice Awards 2025

bank **bjb** kembali menunjukkan kepemimpinan dalam implementasi prinsip keberlanjutan melalui pencapaian di ajang Investing on Climate by Editor's Choice Awards 2025. Dalam penghargaan yang diinisiasi oleh para editor senior dan pegiat lingkungan tersebut, bank **bjb** berhasil meraih tiga kategori penghargaan sekaligus, yaitu *Best Emission Reduction*, *Best Literacy for Climate Resilience*, dan *Best Climate Financing*.

Penghargaan ini menegaskan keberhasilan bank **bjb** dalam mengintegrasikan aspek lingkungan ke dalam strategi bisnis. Pengakuan *Best Emission Reduction* diberikan atas upaya nyata Perseroan dalam menekan jejak karbon melalui efisiensi energi dan digitalisasi layanan. Pada saat yang sama, penghargaan *Best Literacy for Climate Resilience* mencerminkan kontribusi bank **bjb** dalam meningkatkan pemahaman publik mengenai ketahanan iklim dan peluang investasi hijau. Sementara itu, *Best Climate Financing* menunjukkan peran Perseroan dalam menyalurkan pembiayaan kepada proyek-proyek ramah lingkungan yang mendukung pertumbuhan ekonomi berkelanjutan.

Pencapaian ini memperkuat posisi bank **bjb** sebagai salah satu pelopor penerapan prinsip ESG di sektor perbankan daerah. Dengan fokus pada inovasi, kolaborasi, dan pembiayaan hijau, Perseroan terus mendorong transisi menuju ekonomi rendah emisi serta memberikan dampak positif bagi lingkungan dan masyarakat. Penghargaan tersebut juga menjadi dorongan bagi bank **bjb** untuk melanjutkan transformasi hijau dan memperluas kontribusinya dalam mendukung target nasional menuju *net zero emission*.

bank **bjb** once again demonstrated leadership in the implementation of sustainability principles through its achievements at the Investing on Climate by Editor's Choice Awards 2025. At the awards event initiated by senior editors and environmental advocates, bank **bjb** secured three award categories simultaneously: Best Emission Reduction, Best Literacy for Climate Resilience, and Best Climate Financing.

These awards affirm bank **bjb**'s success in integrating environmental considerations into its business strategy. The Best Emission Reduction recognition was conferred for the Company's tangible efforts to reduce its carbon footprint through energy efficiency and service digitalization. At the same time, the Best Literacy for Climate Resilience award reflects bank **bjb**'s contribution to enhancing public understanding of climate resilience and green investment opportunities. Meanwhile, Best Climate Financing highlights the Company's role in channeling financing to environmentally friendly projects that support sustainable economic growth.

These achievements reinforce bank **bjb**'s position as one of the pioneers in the adoption of ESG principles within the regional banking sector. With a continued focus on innovation, collaboration, and green financing, the Company remains committed to driving the transition toward a low-emission economy and delivering positive impacts for the environment and society. The awards also serve as further impetus for bank **bjb** to continue its green transformation and expand its contributions in support of national targets toward net zero emissions.

Manajemen Jejak Karbon

Carbon Footprint Management

Komitmen bank bjb Menuju *Net Zero Emission*

bank **bjb** terus memperkuat komitmennya dalam mewujudkan target *Net Zero Emission* (NZE) sebagai bagian dari kontribusi terhadap keberlanjutan global dan upaya menghadapi dampak perubahan iklim. Komitmen ini tidak hanya diwujudkan melalui pernyataan kebijakan, tetapi juga melalui penyusunan strategi dan program dekarbonisasi yang terarah dan terukur. Komitmen ini tercermin melalui keterlibatan aktif Perseroan dalam berbagai inisiatif strategis, salah satunya melalui keikutsertaan pada penandatanganan Dukungan *Net Zero Emission Indonesia* dalam acara Indonesia Banking Road to Net Zero yang diselenggarakan oleh OJK. Kegiatan tersebut menjadi momentum penting dalam mempererat kolaborasi antara pemerintah dan sektor perbankan menuju pencapaian target NZE nasional. [GRI 3-3]

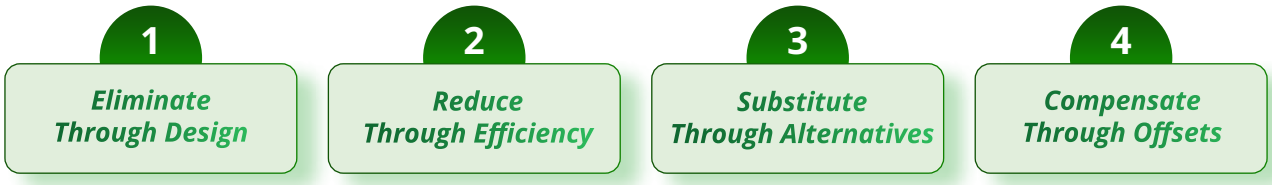
Sebagai bagian dari implementasi strategi tersebut, bank **bjb** menerapkan kerangka dekarbonisasi yang mencakup upaya eliminasi, pengurangan, substitusi, dan kompensasi emisi karbon. Strategi ini dioperasionalkan melalui berbagai program, antara lain digitalisasi proses bisnis untuk menekan konsumsi sumber daya, peningkatan efisiensi energi dalam kegiatan operasional, pemanfaatan alternatif rendah karbon, serta mekanisme kompensasi atas emisi residual yang belum dapat dihindari.

bank bjb's Commitment toward Net Zero Emissions

bank **bjb** continues to strengthen its commitment to achieving the Net Zero Emission (NZE) target as part of its contribution to global sustainability and efforts to address the impacts of climate change. This commitment is demonstrated not only through policy statements but also through the development of structured, measurable decarbonization strategies and programs. The commitment is reflected in the Company's active participation in various strategic initiatives, including the signing of the Indonesia Net Zero Emissions Support Declaration at the Indonesia Banking Road to Net Zero event organized by the Financial Services Authority (OJK). This event marked an important milestone in strengthening collaboration between the Government and the banking sector toward achieving Indonesia's national NZE targets. [GRI 3-3]

As part of the implementation of this strategy, bank **bjb** applies a decarbonization framework encompassing emissions elimination, reduction, substitution, and compensation. This strategy is operationalized through various programs, including business process digitalization to reduce resource consumption, improvements in operational energy efficiency, the adoption of low-carbon alternatives, and compensation mechanisms for residual emissions that cannot yet be avoided.

Strategi dan Program Dekarbonisasi | Decarbonization Strategy and Programs



Dalam rangka mendukung pencapaian NZE, bank **bjb** telah menyusun *roadmap* NZE hingga tahun 2050. Sebagai bagian dari implementasi awal *roadmap* tersebut, Perseroan menetapkan target penurunan emisi gas rumah kaca dari operasional Kantor Pusat sebesar 30% dari tahun dasar 2023 yang ditargetkan tercapai pada tahun 2030, yaitu menjadi 4.854,65 ton CO_2e untuk Cakupan 1, 3.036,12 ton CO_2e untuk Cakupan 2, dan 2.841,66 ton CO_2e untuk Cakupan 3. Komitmen ini sejalan dengan upaya Indonesia dalam mencapai NZE pada tahun 2060.

To support the achievement of NZE, bank **bjb** has developed an NZE roadmap through 2050. As part of the initial implementation of this roadmap, the Company has set a target to reduce greenhouse gas emissions from Head Office operations by 30% from the 2023 base year, to be achieved by 2030, reaching 4,854.65 tons of CO_2e for Scope 1, 3,036.12 tons of CO_2e for Scope 2, and 2,841.66 tons of CO_2e for Scope 3. This commitment is aligned with Indonesia's efforts to achieve Net Zero Emissions by 2060.

Sejalan dengan upaya nasional, bank **bjb** memperkuat kontribusinya melalui partisipasi pada Bursa Karbon Indonesia sebagai bagian dari mekanisme pengelolaan emisi karbon di tingkat domestik. bank **bjb** menjadi BPD pertama yang melakukan pembelian karbon kredit sebagai langkah kompensasi atas emisi operasional. bank **bjb** mengambil langkah konkret melalui pembelian kredit karbon di Indonesia Carbon Exchange (IDXCarbon) sebesar 4.870 ton CO_2e sebagai mekanisme kompensasi atas emisi operasional yang belum dapat dikurangi secara langsung. Langkah ini menjadi bagian dari strategi transisi bank **bjb** dalam mengelola emisi residual secara bertanggung jawab, serta mendukung pengembangan pasar karbon domestik.

In line with national efforts, bank **bjb** strengthens its contribution through participation in the Indonesia Carbon Exchange as part of the domestic carbon emissions management mechanism. bank **bjb** became the first Regional Development Bank (BPD) to purchase carbon credits as a compensation measure for operational emissions. Specifically, bank **bjb** purchased 4,870 tons of CO_2e in carbon credits on the Indonesia Carbon Exchange (IDXCarbon) as a compensation mechanism for operational emissions that cannot yet be directly reduced. This initiative forms part of bank **bjb**'s transition strategy to responsibly manage residual emissions, while supporting the development of the domestic carbon market.



Secara keseluruhan, komitmen ini menunjukkan bahwa upaya bank **bjb** tidak hanya berfokus pada aspek lingkungan, tetapi juga pada peran sosialnya sebagai institusi keuangan yang bertanggung jawab. Integrasi prinsip keberlanjutan ke dalam aktivitas bisnis, termasuk perluasan pembiayaan hijau dan pengembangan produk keuangan yang mendukung ekonomi rendah karbon, memperkuat posisi bank **bjb** sebagai salah satu pelopor transformasi industri perbankan menuju masa depan yang lebih berkelanjutan.

Overall, this commitment demonstrates that bank **bjb**'s efforts extend beyond environmental considerations and reflect its social role as a responsible financial institution. The integration of sustainability principles into business activities, including the expansion of green financing and the development of financial products that support a low-carbon economy, further strengthens bank **bjb**'s position as one of the pioneers of banking industry transformation toward a more sustainable future.

Sebagai bagian dari upaya pengurangan emisi, bank **bjb** mulai mengadopsi penggunaan kendaraan listrik dalam kegiatan operasional. Pada tahun pelaporan, Perseroan telah mengoperasikan 19 unit kendaraan listrik dan menyediakan Stasiun Pengisian Kendaraan Listrik Umum (SPKLU) di Kantor Pusat bank **bjb**. Inisiatif ini disertai dengan komitmen untuk meningkatkan jumlah kendaraan listrik secara bertahap guna mendukung penurunan emisi GRK. Selain itu, bank **bjb** menerapkan pendekatan berbasis intensitas dan melengkapi upaya tersebut melalui program *corporate social responsibility*/CSR yang mendukung konservasi hutan serta reforestasi, sebagai langkah untuk menekan emisi yang timbul dari aktivitas operasional. [GRI 3-3] [GRI 305-5] [B.2.b, B.2.d, F.12]

As part of its emissions-reduction efforts, bank **bjb** has begun adopting electric vehicles for its operations. During the reporting period, the Company operated 19 units of electric vehicles and provided Public Electric Vehicle Charging Stations (Stasiun Pengisian Kendaraan Listrik Umum/ SPKLU) at bank **bjb**'s Head Office. This initiative is accompanied by a commitment to gradually increase the number of electric vehicles to support GHG emissions reductions. In addition, bank **bjb** applies an intensity-based approach and complements these efforts through corporate social responsibility (CSR) programs supporting forest conservation and reforestation, as measures to mitigate emissions arising from operational activities. [GRI 3-3] [GRI 305-5] [B.2.b, B.2.d, F.12]



Emisi Gas Rumah Kaca

Inventarisasi gas rumah kaca dilakukan untuk menghitung emisi yang dilepaskan dari berbagai sumber dengan potensi pemanasan global (*global warming potential*/GWP), termasuk CO_2, N_2O, CH_4, HFC, dan gas lainnya. Melalui inventarisasi tahun 2025, data emisi direkapitulasi dari laporan keuangan dan disajikan dalam satuan ton CO_2 ekuivalen (CO_2e). Sejumlah parameter seperti SOx, polutan organik persisten (POP), senyawa organik mudah menguap (VOC), polutan udara berbahaya (HAP), dan materi partikulat (PM) tidak dimasukkan dalam penghitungan karena dinilai tidak relevan dengan kegiatan operasional Perseroan. [GRI 305-1] [305-2] [305-3] [GRI 305-7]

Emisi Cakupan 1 dan Cakupan 2 yang dicatat Perseroan berasal dari penggunaan bahan bakar minyak (BBM), konsumsi LPG, penggunaan *refrigerant*, serta konsumsi listrik di Kantor Pusat. Adapun emisi Cakupan 3 mencakup emisi dari perjalanan dinas udara serta pembelian barang, seperti kertas.Khusus untuk penanaman pohon, perhitungan emisi didasarkan pada serapan rata-rata pohon berusia 1–5 tahun di area tanah kering. Hingga akhir periode pelaporan, belum terdapat penggunaan energi dari sumber terbarukan, dan emisi biogenik tidak dihitung karena tidak relevan bagi operasi bank **bjb**. Penghitungan emisi dilakukan dengan metodologi IPCC tahun 2006 yang diperbarui pada 2019. Faktor emisi yang digunakan bervariasi sesuai jenis aktivitas, mengacu pada pedoman yang telah dijelaskan pada bagian perhitungan terkait. Hasil perhitungan total emisi Perseroan selama tahun 2025 ditampilkan pada grafik berikut: [GRI 305-1] [GRI 305-2] [GRI 305-3] [B.2.a] [B.2.b]

Greenhouse Gas Emissions

A greenhouse gas inventory is conducted to quantify emissions released from various sources with global warming potential (GWP), including CO_2, N_2O, CH_4, HFC, and other gases. Based on the 2025 inventory, emissions data are compiled from financial reports and presented in tons of CO_2 equivalent (CO_2e). Several parameters, such as SOx, persistent organic pollutants (POPs), volatile organic compounds (VOCs), hazardous air pollutants (HAPs), and particulate matter (PM), are excluded from the calculation as they are deemed not material to the Company's operations. [GRI 305-1] [305-2] [305-3] [GRI 305-7]

The Company's Scope 1 and Scope 2 emissions are derived from the use of fuel (BBM), LPG consumption, refrigerant usage, and electricity consumption at the Head Office. Meanwhile, Scope 3 emissions include emissions from business air travel and the procurement of goods, such as paper. For tree planting, emissions calculations are based on the average sequestration of trees aged 1–5 years on dry land. As of the end of the reporting period, no renewable energy sources were utilized, and biogenic emissions were not calculated as they are not relevant to bank **bjb**'s operations. Emissions calculations follow the IPCC 2006 Guidelines, updated in 2019. Emission factors vary by activity type and are based on the methodologies described in the relevant calculation sections. The Company's total emissions for 2025 are presented in the chart below: [GRI 305-1] [GRI 305-2] [GRI 305-3] [B.2.a] [B.2.b]

Cakupan 1
Scope 1

5.640,94
ton CO_2e

Bahan Bakar Minyak (BBM), *Refrigerant*, LPG
Fuel (BBM), Refrigerant, LPG

baseline 2019 = 10.849,75 ton CO_2e

Cakupan 2
Scope 2

4.489,44
ton CO_2e

Listrik (PLN)
Electricity (PLN)

baseline 2019 = 4.183,93 ton CO_2e

Cakupan 3
Scope 3

1.130,15
ton CO_2e

Perjalanan Dinas Udara
Air Business Travel

230,25
ton CO_2e

Pembelian Barang
Purchased Goods

1.360,40
ton CO_2e

Total Cakupan 3
Total Scope 3

Penyerapan Emisi Penanaman Pohon
Emissions Sequestration from Tree Planting

32.335,70
ton CO_2e

Perseroan menetapkan tahun 2019 sebagai tahun dasar perhitungan karena mencerminkan kondisi operasional normal sebelum pandemi. Berdasarkan perbandingan terhadap tahun dasar tersebut, emisi Cakupan 1 tercatat menurun 48%, dari 10.849,75 ton CO_2e pada tahun 2019 menjadi 5.640,94 ton CO_2e pada tahun 2025. Secara tahunan, emisi Cakupan 1 juga menurun 6%, dari 5.980,34 ton CO_2e pada tahun 2024 menjadi 5.640,94 ton CO_2e pada tahun 2025. [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI 305-5]

The Company has designated 2019 as the base year, as it reflects normal operating conditions prior to the pandemic. Compared to this base year, Scope 1 emissions decreased by 48%, from 10,849.75 tons of CO_2e in 2019 to 5,640.94 tons of CO_2e in 2025. On a year-on-year basis, Scope 1 emissions also declined by 6%, from 5,980.34 tons of CO_2e in 2024 to 5,640.94 tons of CO_2e in 2025. [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI 305-5]

Nilai intensitas emisi untuk Cakupan 1 dan Cakupan 2
Emissions intensity for Scope 1 and Scope 2
[GRI 305-4] [F.6] [F.11]

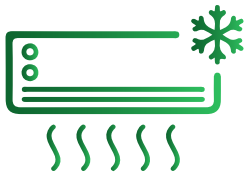
Denominator	Intensitas 2025 Intensity	Intensitas 2024 Intensity	Intensitas 2023 Intensity
Pegawai bank **bjb** bank **bjb's** employee	1,47 ton CO_2e/pegawai bank **bjb** 1.47 ton CO_2e/bank **bjb's** employee	1,55 ton CO_2e/pegawai bank **bjb** 1.55 ton CO_2e/bank **bjb's** employee	1,54 ton CO_2e/pegawai bank **bjb** 1.54 ton CO_2e/bank **bjb's** employee
Pendapatan bank **bjb** bank **bjb's** revenue	0,0064 ton CO_2e/ pendapatan bank **bjb** 0.0064 ton CO_2e/bank **bjb's** revenue	0,0075 ton CO_2e/ pendapatan bank **bjb** 0.0075 ton CO_2e/bank **bjb's** revenue	0,0067 ton CO_2e/ pendapatan bank **bjb** 0.0067 ton CO2e/bank **bjb**'s revenue

Penggunaan *Refrigerant* pada Sistem Pendingin

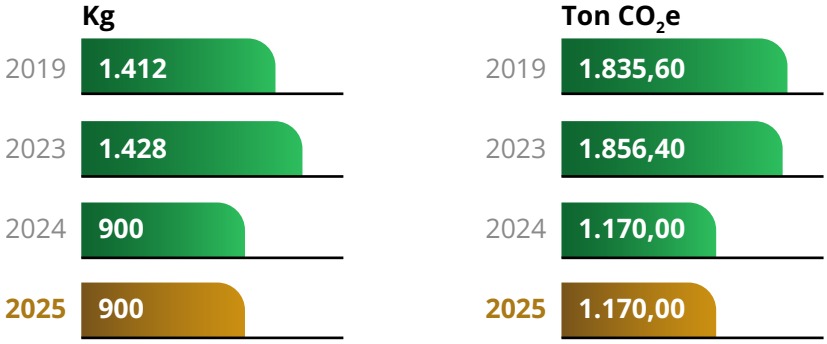
bank **bjb** mengukur konsumsi bahan habis pakai non-energi berupa refrigerant yang digunakan untuk penambahan freon pada sistem pendingin udara (AC). Penghitungan mencakup zat-zat yang berpotensi merusak ozon seperti CO, HFC-134, dan ODS. Pada tahun 2025, penggunaan *refrigerant* turun 36% dibandingkan dibandingkan tahun 2019. Grafik penggunaan *refrigerant* dan emisi yang ditimbulkan ditampilkan pada tabel berikut: [GRI 305-6] [B.2.c] [F.13]

Refrigerant Use in Cooling Systems

bank **bjb** measures the consumption of non-energy consumables in the form of refrigerants, which are used to refill freon in air conditioning (AC) systems. The calculation covers substances with ozone-depleting potential, including CO, HFC-134, and ozone-depleting substances (ODS). In 2025, refrigerant usage decreased by 36% compared to 2019. The data on refrigerant usage and the associated emissions are presented in the following table: [GRI 305-6] [B.2.c] [F.13]



Penggunaan *Refrigerant*
Refrigerant Use



Pengelolaan emisi gas rumah kaca dilakukan sesuai standar pelaporan GHG dengan pendekatan kendali operasional yang merujuk pada ISO 14064. Perhitungan emisi menggunakan metodologi IPCC *Guidelines* tahun 2006 yang diperbarui tahun 2019, serta faktor emisi yang disepakati IPCC. [GRI 301-1] [GRI 301-2] [GRI 305-3] [GRI 305-6]

GHG emissions management is conducted in accordance with GHG reporting standards using the operational control approach with reference to ISO 14064. Emissions calculations apply the IPCC Guidelines 2006 as updated in 2019 and IPCC-agreed emission factors. [GRI 301-1] [GRI 301-2] [GRI 305-3] [GRI 305-6]

Gerakan Tanpa Kertas
[F.1] [F.6] [F.12] [F.13] [F.14]

Penggunaan kertas merupakan bagian yang tidak terpisahkan dari operasional perbankan, mulai dari penyusunan kontrak, surat-menyurat, dokumen operasional, hingga materi promosi dan buku rekening. Namun, tingginya konsumsi kertas dapat memberikan tekanan terhadap lingkungan melalui peningkatan kebutuhan bahan baku yang berpotensi mengancam kelestarian hutan. Kondisi ini menjadikan pengelolaan penggunaan kertas sebagai isu penting yang perlu menjadi perhatian bank **bjb**. [GRI 3-3]

Sebagai respons, Perseroan terus berupaya menurunkan penggunaan kertas di seluruh proses operasional. Upaya yang dilakukan antara lain:

- Peningkatan efisiensi pemanfaatan kertas, misalnya dengan menggunakan kembali kertas tidak terpakai untuk mencetak dokumen *draft*;
- Penggunaan media elektronik dalam kegiatan promosi dan pemasaran, penyampaian lampiran melalui QR *Code*, dan aplikasi **bjb** Virtual Office untuk menyampaikan memo-memo internal;
- Pelaksanaan daur ulang kertas melalui kemitraan dengan pihak ketiga. Dalam konteks daur ulang kertas, bank **bjb** melakukan pencacahan terlebih dahulu pada kertas-kertas yang mengandung informasi rahasia dan sensitif sebelum berkolaborasi dengan mitra pihak ketiga.

Perseroan juga mengembangkan berbagai sistem dan aplikasi untuk mengurangi ketergantungan pada kertas, termasuk penggunaan QR *Code*, aplikasi

Paperless Initiative [F.1] [F.6] [F.12] [F.13] [F.14]

Paper usage is integral to banking operations, including contract preparation, correspondence, operational documents, promotional materials, and passbooks. However, high paper consumption places pressure on the environment through increased demand for raw materials that may threaten forest sustainability. Accordingly, paper usage management constitutes a material issue for bank **bjb**. [GRI 3-3]

In response, the Company continues to reduce paper usage across its operations through, among others:

- Enhancing paper use efficiency, for example, by reusing unused paper for printing draft documents;
- Utilizing electronic media for promotion and marketing, delivering attachments via QR Codes, and using the **bjb** Virtual Office application for internal memos, and
- Implementing paper recycling through partnerships with third parties. In this context, bank **bjb** shreds papers containing confidential and sensitive information prior to collaborating with recycling partners.

The Company has also developed various systems and applications to reduce dependence on paper, including QR Codes, SP2DOnline, E-Samsat, and

SP2DOnline, E-Samsat, dan E-Form dalam proses pelaporan dan pengisian formulir. Kebijakan cetak dua sisi (2-*sided print*) diterapkan untuk seluruh memo internal, dengan prioritas penggunaan *soft file* pada tahap *drafting*. Pembaruan aplikasi **bjb** *Knowledge Management System* (KMS) dan pemanfaatan **bjb** Virtual Office turut mendukung digitalisasi korespondensi internal. Selain itu, Perseroan mengembangkan aplikasi *New Loan Management System* (LMS) sebagai penyempurnaan sistem sebelumnya untuk mendukung analisis kredit berbasis digital atau *paperless*. [GRI 3-3]

E-Form for reporting and form submission. A two-sided printing policy applies to all internal memos, with soft copies prioritized during drafting. Enhancements to the **bjb** Knowledge Management System (KMS) application and the utilization of **bjb** Virtual Office further support the digitalization of internal correspondence. In addition, the Company has developed the New Loan Management System (LMS) to enhance the previous system and support digital or paperless credit analysis. [GRI 3-3]

Selain kebijakan yang diterapkan secara menyeluruh, berbagai unit kerja juga menginisiasi program pengurangan penggunaan kertas. Beberapa inisiatif program yang dilakukan yaitu:

1. Divisi Manajemen Risiko terus mengembangkan sistem *Risk-Based Bank Rating* (RBBR), sebuah sistem terintegrasi yang digunakan dalam penyusunan Laporan Tingkat Kesehatan Bank. Dari perspektif lingkungan, penerapan sistem ini diharapkan mampu mengurangi beban penggunaan kertas yang sebelumnya cukup signifikan dalam proses penyusunan laporan Tingkat Kesehatan Bank.
2. Divisi Satuan Kerja Audit Internal melakukan pengembangan aplikasi untuk mentransformasi budaya penggunaan kertas sehingga dapat berkontribusi pada gerakan tanpa kertas. Aplikasi yang dikembangkan dinamai Sistem Informasi Manajemen Audit (SIMA). Melalui penggunaan SIMA, dokumentasi proses audit internal yang semula menggunakan kertas dapat dikurangi dengan menggunakan dokumen elektronik.
3. Divisi Kredit Ritel menggunakan aplikasi digital sesuai dengan Surat Keputusan Divisi Nomor 0071/SK/RIT-KKR/2022 Tanggal 14 November 2022 tentang Aktivasi Program **bjb** TAD (Tenaga Alih Daya). Program ini tidak hanya mendukung penghematan biaya operasional, tetapi juga menjadi bagian dari gerakan tanpa kertas di bank **bjb**.
4. Divisi Penyelamatan dan Penyelesaian Kredit melakukan penghematan kertas dengan membuat laporan harian berformat .pdf yang

Beyond Company-wide policies, various work units have initiated paper reduction programs, including:

1. The Risk Management Division continues to develop the Risk-Based Bank Rating (RBBR) system used in preparing the Bank Soundness Report. From an environmental perspective, the implementation of this system is expected to reduce paper usage, which was previously significant in the preparation process of the Bank Soundness Level Report.
2. The Internal Audit Division developed an application to transform the organizational culture of paper usage and contribute to the implementation of a paperless initiative. The application is called the *Sistem Informasi Manajemen Audit* (SIMA). Through the use of SIMA, documentation of internal audit processes that previously relied on paper can be reduced through the use of electronic documents.
3. The Retail Credit Division uses digital applications in accordance with Division Decree No. 0071/SK/RIT-KKR/2022, dated 14 November 2022, on the Activation of the **bjb** TAD (Outsourced Personnel) Program, to support both operational cost efficiency and the paperless initiative at bank **bjb**.
4. The Credit Recovery and Settlement Division reduces paper use by preparing daily reports in .pdf format and distributing them via

nantinya disebar melalui grup WhatsApp internal. Selain itu, Divisi Penyelamatan dan Penyelesaian Kredit juga dalam tahap pembuatan situs web lelang untuk pemasaran agunan-agunan kredit bermasalah.

5. Divisi Kebijakan dan Prosedur mengembangkan aplikasi **bjb** Knowing Everything Particular Object (**bjb** KEPO), yang jika dioptimalkan oleh seluruh pegawai dapat secara signifikan mengurangi penggunaan kertas di bank **bjb**. Inisiatif ini sejalan dengan visi perusahaan untuk mendukung keberlanjutan melalui efisiensi dan digitalisasi proses kerja.
6. Divisi Credit Portofolio Risk dalam pelaporan monitoring bulanan telah memanfaatkan *dashboard Credit Risk*, sementara administrasi register kertas kerja dan monitoring debitur dilakukan melalui aplikasi CRMES (*Credit Risk Monitoring & Evaluation System*), sehingga penyediaan informasi dan proses administrasi dapat dijalankan lebih efisien dengan mengurangi ketergantungan pada dokumen fisik.

internal WhatsApp groups. The Division is also developing an auction website to market collateral for non-performing loans.

5. The Policy and Procedure Division has developed the **bjb** Knowing Everything Particular Object (**bjb** KEPO) application, which, if fully optimized by all employees, can significantly reduce paper usage across bank **bjb**, in line with the Company's sustainability vision through efficiency and digitalization working process.
6. The Credit Portfolio Risk Division utilizes the Credit Risk dashboard for monthly monitoring reports, while the administration of working paper registers and debtor monitoring is conducted through the CRMES (Credit Risk Monitoring & Evaluation System), thereby improving efficiency and reducing reliance on physical documents.

Selama periode pelaporan, Perseroan tidak menggunakan kertas daur ulang, material terbarukan lainnya, atau material input hasil daur ulang, dan tidak terdapat produk *reclaimed*. Seluruh material kertas diperoleh dari pemasok eksternal. Pada tahun 2025, konsumsi kertas turun sebesar 36%, dari 6.011.000 lembar pada tahun 2024 menjadi 3.837.500 lembar pada tahun 2025. [GRI 3-3] [GRI 301-1] [GRI 301-2] [GRI 301-3] [F.5] [F.13]

During the reporting period, the Company did not use recycled paper, other renewable materials, or recycled input materials, and there were no reclaimed products. All paper materials were sourced from external suppliers. In 2025, paper consumption decreased by 36%, from 6,011,000 sheets in 2024 to 3,837,500 sheets in 2025. [GRI 3-3] [GRI 301-1] [GRI 301-2] [GRI 301-3] [F.5] [F.13]

Walaupun berbagai inisiatif digital terus diperluas, penggunaan kertas masih diperlukan dalam mendukung kelancaran aktivitas operasional. Informasi lebih rinci terkait penggunaan kertas dan emisi yang dihasilkan disajikan pada grafik berikut: [F.6] [F.11]

Despite the continued expansion of digital initiatives, paper usage remains necessary to support operational continuity. More detailed information on paper usage and the resulting emissions is presented in the chart below: [F.6] [F.11]

Penggunaan Kertas
Paper Usage

Lembar | Sheets

2019	11.690.715
2023	2.816.500
2024	6.011.000
2025	3.837.500

Ton CO_2e

2019	701,44
2023	168,99
2024	360,66
2025	230,25

Data tahun 2023 dan 2024 merupakan data *restatement* yang telah disesuaikan
Data for 2023 and 2024 have been restated

Emisi Pembiayaan

Dalam mendukung penerapan keuangan berkelanjutan, bank **bjb** menyadari bahwa emisi tidak langsung, terutama yang berasal dari portofolio pembiayaan, merupakan area yang material dan perlu dikelola secara bertanggung jawab. Oleh karena itu, bank **bjb** telah melakukan penghitungan emisi pembiayaan untuk tahun 2024, sebagaimana disajikan pada tabel berikut.

Financed Emissions

In supporting the implementation of Sustainable Finance, bank **bjb** recognizes that indirect emissions, particularly those originating from its financing portfolio, represent a material area that must be managed responsibly. Therefore, bank **bjb** has calculated its financed emissions for 2024, as presented in the following table.

Emisi Pembiayaan 2024
Financed Emissions 2024
[FN-CB-410b.1] [FN-CB-410b.2]

Deskripsi | Description	**Ton CO_2e**
Pertanian, kehutanan, dan perikanan Agriculture, forestry, and fisheries	2.134.234
Pertambangan dan penggalian Mining and quarrying	42.562
Industri pengolahan Manufacturing	2.021.597
Pengadaan listrik, gas, uap/air panas dan udara dingin Electricity, gas, steam/hot water, and cold air supply	35.427
Konstruksi Construction	10.441
Pengangkutan dan pergudangan Transportation and warehousing	12.170
Total	**4.256.431**

Catatan: emisi pembiayaan tahun 2025 masih dalam proses perhitungan sehingga belum dapat diungkapkan pada saat laporan ini diterbitkan.

Note: financed emissions for 2025 are still in the process of calculation and therefore cannot be disclosed at the time this report is published.

Dalam rangka memperkuat pengelolaan risiko perubahan iklim serta meningkatkan transparansi portofolio pembiayaan, Perseroan mulai melakukan pengukuran emisi yang dibiayai (financed emissions) yang mencerminkan kontribusi emisi gas rumah kaca dari aktivitas pembiayaan dan investasi [FN-CB-410b.4]

In order to strengthen climate risk management and enhance the transparency of its financing portfolio, the Company has initiated the measurement of financed emissions, which reflect the contribution of greenhouse gas emissions arising from its financing and investment activities [FN-CB-410b.4]

Untuk mendukung identifikasi konsentrasi risiko karbon dalam portofolio, Perseroan juga mengungkapkan eksposur bruto pembiayaan berdasarkan sektor industri dan kelas aset, dengan total eksposur sebesar Rp35.384.784 juta yang tersebar pada sektor-sektor prioritas. Dari total eksposur tersebut, sebesar 29,47% telah tercakup dalam perhitungan emisi yang dibiayai [FN-CB-410b.2] [FN-CB-410b.3]

To support the identification of carbon risk concentration within the portfolio, the Company also discloses gross financing exposure by industry sector and asset class, with a total exposure of Rp35,384,784 million distributed across priority sectors. Of this total exposure, 29.47% has been covered in the financed emissions calculation [FN-CB-410b.2] [FN-CB-410b.3]

Pengukuran dilakukan secara bertahap dengan mengacu pada metodologi internal yang diselaraskan dengan praktik internasional, termasuk penggunaan data debitur, pendekatan estimasi sektoral, dan penetapan porsi pembiayaan terhadap total nilai entitas yang dibiayai [FN-CB-410b.4]

The measurement is conducted progressively based on an internal methodology aligned with international practices, including the use of borrower data, sectoral estimation approaches, and the determination of the financing share relative to the total enterprise value of the financed entities [FN-CB-410b.4].



Penggunaan Energi Langsung [GRI 305-1][F.6][F.7]

Direct Energy Consumption

Penggunaan energi memiliki keterkaitan langsung dengan emisi yang berkontribusi pada perubahan iklim. Oleh sebab itu, bank **bjb** berkomitmen untuk mengurangi konsumsi energi dalam operasionalnya sebagai bagian dari upaya mendukung keberlanjutan lingkungan dan turut meningkatkan efisiensi biaya. Pemanfaatan energi terutama berasal dari listrik untuk perkantoran serta bahan bakar minyak untuk kendaraan operasional. Meskipun penggunaannya terbatas pada kebutuhan kantor dan transportasi, Perseroan tetap menyadari bahwa konsumsi energi tersebut memberikan kontribusi terhadap pemanasan global. [GRI 3-3]

Energy consumption is directly linked to emissions that contribute to climate change. Accordingly, bank **bjb** is committed to reducing energy consumption in its operations as part of its efforts to support environmental sustainability while enhancing cost efficiency. Energy use primarily derives from electricity for office operations and fuel for operational vehicles. Although such use is limited to office and transportation needs, the Company recognizes that energy consumption nevertheless contributes to global warming [GRI 3-3]

Kesadaran inilah yang mendorong bank **bjb** untuk memperkuat komitmen penghematan energi melalui keterlibatan seluruh pegawai dan peningkatan pemahaman mengenai pentingnya penggunaan energi secara efisien. Sejumlah langkah diterapkan untuk menurunkan konsumsi listrik, antara lain mematikan lampu dan AC saat ruangan tidak digunakan, pemasangan sensor lampu di toilet, penggantian lampu konvensional menjadi LED hemat energi, pemasangan AC berteknologi *inverter* di beberapa kantor, pemanfaatan panel surya untuk penerangan jalan di kantor pusat dan cabang tertentu, serta penyediaan fasilitas pengisian daya kendaraan listrik (*electric vehicle*/EV). Penghematan bahan bakar juga dilakukan melalui program *carpooling* yang memungkinkan pegawai dengan tujuan perjalanan serupa menggunakan kendaraan kantor secara bersama. [GRI 3-3] [F1] [F.7] [F.12] [FS7]

This awareness has driven bank **bjb** to strengthen its energy conservation commitment through the active involvement of all employees and the enhancement of awareness regarding the importance of efficient energy use. A number of measures have been implemented to reduce electricity consumption, including switching off lights and air conditioners when rooms are not in use, installing motion sensors for lighting in restrooms, replacing conventional lamps with energy-efficient LED lighting, installing inverter technology air conditioners in several offices, utilizing solar panels for street lighting at the Head Office and selected branches, and providing electric vehicle (EV) charging facilities. Fuel savings are also pursued through a carpooling program that enables employees with similar travel routes to share official vehicles. [GRI 3-3] [F1] [F.7] [F.12] [FS7]

Dalam operasionalnya, bank **bjb** masih menggunakan energi fosil berupa bahan bakar minyak untuk transportasi dan diesel untuk genset. Penggunaan bahan bakar transportasi dikategorikan menjadi *carpooling* dan *non-carpooling*, sedangkan genset hanya dioperasikan pada kondisi darurat ketika terjadi gangguan pada jaringan listrik nasional. Listrik dari genset tidak dijual ke pihak eksternal.

In its operations, bank **bjb** continues to utilize fossil energy in the form of fuel for transportation and diesel for generators. Transportation fuel use is categorized as carpooling or non-carpooling, while generators are operated only during emergencies when disruptions occur in the national electricity grid is disrupted. Electricity generated from generators is not sold to external parties.

Saat ini, Perseroan belum memanfaatkan bahan bakar dari sumber energi terbarukan, dan data konsumsi BBM diperoleh dari laporan keuangan. Perseroan juga tidak menggunakan pemanas atau uap, tidak menjual listrik, pemanasan, atau pendinginan, serta belum menghitung konsumsi energi yang berasal dari luar organisasi. [GRI 302-1] [GRI 302-2] [F1] [F.12]

At present, the Company has not utilized fuel from renewable energy sources, and fuel consumption data are obtained from financial reports. The Company does not use heating or steam, does not sell electricity, heating, or cooling, and has not yet calculated energy consumption originating from outside the organization. [GRI 302-1] [GRI 302-2] [F1] [F.12]

Konsumsi bahan bakar pada tahun 2025 menunjukkan tren penurunan dibandingkan tahun dasar 2019. Penggunaan BBM untuk kegiatan *non-carpooling* turun 77% dibandingkan 2019 dan turun 23% dibandingkan tahun 2024. Penggunaan BBM untuk *carpooling* juga turun 27% dibandingkan 2019. Secara total, konsumsi bahan bakar kendaraan tercatat menurun 51% dari tahun dasar. Perseroan belum melakukan perhitungan terkait pengurangan energi yang berasal dari barang dan jasa. Data penggunaan bahan bakar serta perhitungan emisi untuk kendaraan dan genset disajikan pada grafik berikut. [GRI 3-3] [GRI 302-4] [GRI 302-5] [GRI 305-1] [F1] [F.6] [F.7] [F.11] [F.12]

Fuel consumption in 2025 showed a declining trend compared to the 2019 base year. Fuel usage for non-carpooling activities decreased by 77% compared to 2019 and by 23% compared to 2024. Fuel usage for carpooling activities also declined by 27% compared to 2019. Overall, total vehicle fuel consumption was recorded to have decreased by 51% from the base year. The Company has not yet calculated reductions in energy consumption derived from goods and services. Data on fuel consumption and emissions calculations for vehicles and generators are presented in the chart below. [GRI 3-3] [GRI 302-4] [GRI 302-5] [GRI 305-1] [F1] [F.6] [F.7] [F.11] [F.12]



Penggunaan Bahan Bakar untuk Kegiatan *Carpooling*
Fuel Consumption for Carpooling Activities

	Liter | Litre		**Ton CO_2e**		**MJ**
2019	1.967.477	2019	5.615,41	2019	75.354.372,46
2023	1.703.273	2023	4.861,34	2023	65.235.355,90
2024	1.554.477	2024	4.436,66	2024	59.536.469,10
2025	1.430.603	**2025**	3.469,43	**2025**	50.071.105,00



Penggunaan Bahan Bakar untuk Kegiatan *Non-Carpooling*
Fuel Consumption for Non-Carpooling Activities

	Liter | Litre		**Ton CO_2e**		**MJ**
2019	1.797.459	2019	5.130,16	2019	68.842.695,10
2023	720.573	2023	2.056,60	2023	27.597.945,90
2024	531.357	2024	1.516,55	2024	20.350.973,10
2025	410.018	**2025**	994,36	**2025**	14.350.630,00



Penggunaan Bahan Bakar untuk Pembangkit Listrik Tenaga Diesel (Genset)
Fuel Consumption for Diesel Power Plants (Generators)

	Liter | Litre	**Ton CO_2e**	**MJ**
2019	36.504	104,19	1.398.103,20
2023	6.050	17,27	231.715,00
2024	9.054	27,13	364.003,20
2025	2.500	7,14	95.750,00

Pengelolaan emisi gas rumah kaca dilakukan sesuai standar pelaporan *Greenhouse Gases* (GHG) *emission* berdasarkan pendekatan kendali operasional yang diatur dalam ISO 14064. Perhitungan emisi mengikuti metodologi Intergovernmental Panel on Climate Change (IPCC) *Guidelines* 2006 yang diperbarui pada 2019. Faktor emisi listrik merujuk pada data Direktorat Jenderal Kelistrikan Kementerian ESDM tahun 2020, sementara faktor emisi BBM mengacu pada faktor emisi yang diterbitkan Lemigas tahun 2021. [GRI 302-4] [GRI 302-5] [305-1]

Greenhouse Gases (GHG) emissions management is conducted in accordance with GHG reporting standards using the operational control approach as stipulated in ISO 14064. Emissions calculations follow the Intergovernmental Panel on Climate Change (IPCC) 2006 Guidelines as updated in 2019. Electricity emission factors are data issued by the Directorate General of Electricity of the Ministry of Energy and Mineral Resources (ESDM) in 2020, while fuel emission factors are those published by Lemigas in 2021. [GRI 302-4] [GRI 302-5] [305-1]

Jumlah Intensitas penggunaan energi langsung disampaikan dalam satuan per pegawai sebagai berikut: [GRI 302-3] [F.6] [F.11]

The intensity of direct energy consumption is presented on a per-employee basis as follows: [GRI 302-3] [F.6] [F.11]

Denominator	**Intensitas 2025** Intensity	**Intensitas 2024** Intensity	**Intensitas 2023** Intensity
Pegawai bank **bjb** bank **bjb**'s employee	9.388,46 MJ/pegawai bank **bjb** 9,388.46 MJ/bank **bjb's** employee	11.354,19 MJ/pegawai bank **bjb** 11,354.19 MJ/bank **bjb's** employee	12.748,63 MJ/pegawai bank **bjb** 12,748.63 MJ/bank **bjb's** employee

Total Konsumsi Energi | Total Energy Consumption [GRI 302-1]

Sumber Energi Energy Source	Satuan Unit	2019	2023	2024	2025
Bahan bakar untuk kegiatan *non-carpooling* Fuel consumption for non-carpooling activities	MJ	68.842.695,10	27.597.945,9	20.350.973,10	14.350.630,00
Bahan bakar untuk kegiatan *carpooling* Fuel consumption for carpooling activities	MJ	75.354.372,46	65.235.355,9	59.536.469,10	50.071.105,00
Bahan bakar untuk genset Fuel consumption for generators	MJ	1.398.103,20	231.715,00	364.003,20	95.750,00
Penggunaan listrik Electricity consumption	MJ	17.312.802,58	17.947.540,8	20.534.155,20	18.576.999,62
Konsumsi LPG LPG consumption	MJ	980.000,00	210.896,00	172.431,00	88.200,00
Total	**MJ**	**163.887.973,34**	**111.223.453,60**	**100.958.031,60**	**83.182.684,62**

Penggunaan Energi Tidak Langsung [GRI 305-2][F.6][F.7]

Indirect Energy Consumption

bank **bjb** memanfaatkan listrik sebagai sumber energi tidak langsung yang seluruhnya dipasok oleh PLN. Data konsumsi listrik diperoleh dari laporan keuangan Perseroan serta tagihan resmi yang diterbitkan oleh PLN. Selama tahun 2025, penggunaan listrik menunjukkan penurunan sebesar 10%, dari 5.703.932 kWh pada tahun 2024 menjadi 5.160.278 kWh pada tahun 2025. Seluruh data energi dan emisi dihimpun, direkap, dan dipantau secara rutin oleh Divisi Umum. Pada saat ini, Perseroan belum menghitung konsumsi listrik yang berasal dari luar organisasi. Informasi mengenai jumlah penggunaan listrik dan emisi yang dihasilkan ditampilkan pada grafik berikut: [GRI 3-3] [GRI 302-1] [GRI 302-2] [F.6] [F.11]

bank **bjb** utilizes electricity as its primary source of indirect energy, all of which is supplied by the State Electricity Company (PLN). Electricity consumption data are obtained from the Company's financial reports and official billing statements issued by PLN. In 2025, electricity consumption increased by 10%, from 5,703,932 kWh in 2024 to 5,160,278 kWh in 2025. All energy and emissions data are collected, consolidated, and routinely monitored by the General Affairs Division. At present, the Company has not calculated electricity consumption originating from outside the organization. Information on electricity usage and the resulting emissions is presented in the chart below. [GRI 3-3] [GRI 302-1] [GRI 302-2] [F.6] [F.11]

Penggunaan Listrik
Electricity Usage

	kWh	Ton CO_2e	MJ
2019	4.809.112	4.183,93	17.312.802,58
2023	4.985.428	4.337,32	17.947.540,80
2024	5.703.932	4.962,42	20.534.155,20
2025	5.160.278	4.489,44	18.576.999,62

Penghitungan emisi dari penggunaan listrik menggunakan metodologi perhitungan IPCC tahun 2006 yang telah diperbarui pada 2019. Faktor emisi mengacu pada data yang diterbitkan Direktorat Jenderal Kelistrikan Kementerian Energi dan Sumber Daya Mineral (DJK-ESDM) tahun 2018, yang merupakan data terbaru sejak 2011 dan mencakup 117 nilai faktor emisi berbasis pendekatan *ex-post* dan *ex-ante*. Dalam penerapannya, bank **bjb** menggunakan faktor emisi *grid* wilayah Jawa–Madura–Bali (Jamali), sejalan dengan lokasi mayoritas kantor Perseroan. [GRI 302-1] [GRI 302-2] [GRI 302-4] [GRI 305-1] [GRI 305-2] [F.6]

Emissions from electricity consumption are calculated using the IPCC 2006 Guidelines as updated in 2019. Emission factors are data issued by the Directorate General of Electricity of the Ministry of Energy and Mineral Resources (DJK-ESDM) in 2018, the most recent available since 2011, and cover 117 emission factor values based on ex-post and ex-ante approaches. In practice, bank **bjb** applies the Java–Madura–Bali (Jamali) regional grid emission factor, in line with the locations of most of the Company's offices. [GRI 302-1] [GRI 302-2] [GRI 302-4] [GRI 305-1] [GRI 305-2] [F.6]

Jumlah Intensitas penggunaan energi tidak langsung disampaikan dalam satuan per pegawai sebagai berikut: [GRI 302-3] [F.6] [F.11]

The intensity of indirect energy consumption is presented on a per-employee basis as follows: [GRI 302-3] [F.6] [F.11]

Denominator	**Intensitas 2025** Intensity	**Intensitas 2024** Intensity	**Intensitas 2023** Intensity
Pegawai bank **bjb** bank **bjb's** employee	2.703,29 MJ/pegawai bank **bjb** 2,703.29 MJ/bank **bjb's** employee	2.905,23 MJ/pegawai bank **bjb** 2,905.23 MJ/bank **bjb's** employee	2.458,57 MJ/pegawai bank **bjb** 2.458,57 MJ/bank **bjb's** employee

Penerapan Konsep *Green Building* pada Kantor Cabang Padalarang

Implementation of the Green Building Concept at Padalarang Branch Office



Sebagai bagian dari komitmen Perseroan dalam mengelola dampak lingkungan dari aktivitas operasional, bank **bjb** mengintegrasikan prinsip *green building* dalam pembangunan Gedung Kantor Cabang Padalarang. Penerapan konsep ini tidak hanya ditujukan untuk memenuhi aspek kepatuhan terhadap standar bangunan ramah lingkungan, tetapi juga untuk menciptakan nilai jangka panjang melalui efisiensi sumber daya dan peningkatan kualitas lingkungan kerja.

As part of the Company's commitment to managing the environmental impacts of its operational activities, bank **bjb** has integrated green building principles into the development of the Padalarang Branch Office building. The implementation of this concept is not solely intended to comply with environmentally friendly building standards, but also to create long-term value through resource efficiency and the enhancement of workplace environmental quality.

Perencanaan gedung dilakukan dengan mengacu pada standar Green Building Council Indonesia (GBCI) dan dirancang untuk memenuhi enam kriteria utama *green building*. Dari tahap awal, Perseroan memastikan pemanfaatan lahan yang bertanggung jawab dengan menjaga proporsi ruang terbuka hijau dan area resapan sehingga pembangunan gedung tetap selaras dengan daya dukung lingkungan sekitar.

Dalam mendukung efisiensi operasional, Perseroan menerapkan berbagai inisiatif pengelolaan energi, antara lain pemasangan panel surya berkapasitas 30 kWp, penggunaan kaca *low-e* untuk mengurangi beban panas bangunan, serta sistem pendingin *variable refrigerant volume/variable refrigerant flow* (VRV/VRF) yang memungkinkan konsumsi energi disesuaikan dengan kebutuhan aktual ruang. Pendekatan ini berkontribusi pada pengurangan penggunaan energi non-terbarukan dalam kegiatan operasional gedung.

Upaya keberlanjutan juga diterapkan melalui pengelolaan sumber daya air dan material bangunan. Gedung Kantor Cabang Padalarang memanfaatkan air hujan sebagai sumber air alternatif serta dilengkapi dengan *Sewage Treatment Plant* (STP) untuk mengolah air limbah domestik agar aman bagi lingkungan. Dari sisi material, Perseroan menggunakan bahan bangunan yang tahan lama dan dapat didaur ulang sehingga mendukung efisiensi siklus material sepanjang umur bangunan.

Selain aspek lingkungan, Perseroan menempatkan kesehatan dan kenyamanan pengguna gedung sebagai bagian integral dari penerapan *green building*. Desain bangunan mengoptimalkan pencahayaan alami, kenyamanan termal, serta kualitas ruang dalam yang mendukung produktivitas. Seluruh sistem gedung, termasuk keamanan dan keselamatan, dikelola secara terintegrasi melalui *Building Automation System* (BAS) untuk memastikan pengelolaan gedung yang efektif dan berkelanjutan.

Sebagai pelengkap inisiatif tersebut, gedung juga dilengkapi dengan fasilitas pengisian daya kendaraan listrik (*electric vehicle charging station*) sebagai bentuk dukungan terhadap peralihan menuju mobilitas rendah emisi. Melalui penerapan konsep *green building* di Kantor Cabang Padalarang, Perseroan menegaskan komitmennya untuk mengelola operasional secara bertanggung jawab sekaligus menciptakan lingkungan kerja yang sehat, efisien, dan berkelanjutan bagi seluruh pemangku kepentingan.

The building was planned in reference to the standards of the Green Building Council Indonesia (GBCI) and designed to meet six primary green building criteria. From the initial stage, the Company ensured responsible land utilization by maintaining an appropriate proportion of green open spaces and infiltration areas, thereby aligning the building development with the surrounding environmental carrying capacity.

To support operational efficiency, the Company implemented various energy management initiatives, including the installation of 30 kWp solar panels, the use of low-emissivity (low-e) glass to reduce building heat load, and a variable refrigerant volume/variable refrigerant flow (VRV/VRF) air conditioning system that enables energy consumption to be adjusted according to actual space requirements. This approach contributes to reducing the use of non-renewable energy in building operations.

Sustainability efforts are further reflected in water and material resource management. The Padalarang Branch Office utilizes rainwater as an alternative water source and is equipped with a Sewage Treatment Plant (STP) to process domestic wastewater to ensure it is environmentally safe. In terms of materials, the Company uses durable and recyclable building materials, supporting material lifecycle efficiency throughout the building's operational lifespan.

Beyond environmental aspects, the Company places health and comfort of building occupants as an integral component of green building implementation. The building design optimizes natural lighting, thermal comfort, and indoor environmental quality to support productivity. All building systems, including security and safety features, are managed in an integrated manner through a Building Automation System (BAS) to ensure effective and sustainable building management.

As a complement to these initiatives, the building is also equipped with an electric vehicle charging station as a demonstration of support for the transition toward low-emission mobility. Through the implementation of the green building concept at the Padalarang Branch Office, the Company reaffirms its commitment to responsible operational management while creating a healthy, efficient, and sustainable working environment for all stakeholders.

Aksi Hijau Penanaman Pohon [GRI 305-5] [B.2.b] [F.9] [F.12]

Green Action Tree Planting Program



Perseroan terus berkomitmen untuk menurunkan emisi yang timbul dari kegiatan operasional. Salah satu langkah yang ditempuh adalah melalui program penanaman pohon, yang menjadi inisiatif efektif dalam mengurangi emisi serta membantu menahan laju perubahan iklim dan pemanasan global. Program ini merupakan bagian dari kegiatan CSR yang telah dijalankan bank **bjb** sejak tahun 2019 dan telah memberikan kontribusi langsung terhadap pengurangan emisi dari operasional perusahaan. [GRI 3-3]

Penyaluran dana CSR untuk program penanaman pohon selama periode 2019–2025 disajikan pada tabel berikut: [B.2.d] [F.4]

The Company remains committed to reducing emissions arising from its operational activities. One of the initiatives undertaken is a tree-planting program, which is an effective measure to reduce emissions and help mitigate the pace of climate change and global warming. This program forms part of bank **bjb**'s Corporate Social Responsibility (CSR) initiatives that have been implemented since 2019 and have delivered direct contributions to the reduction of emissions from the Company's operations. [GRI 3-3]

The allocation of CSR funds for the tree planting program during the 2019–2025 period is presented in the table below: [B.2.d] [F.4]

Tahun Years	Kegiatan Activity	Luaran Output
2019	Pembuatan Kebun Bibit **bjb** di Kabupaten Bandung **bjb** Seed Garden creation in Bandung Regency	Produksi 15.000 bibit yang telah tertanam di lokasi konservasi seluas 200 ha Production of 15,000 seeds planted in a 200 ha conservation area
	Pembuatan AgriPark Hortikultura untuk kepentingan pembelajaran Creation of AgriPark Horticulture for learning purposes	Pembuatan sentra AgriPark Hortikultura Creation of AgriPark Horticulture centers
	Penghijauan/penanaman Pohon di Kabupaten Cianjur Reforestation/tree planting in Cianjur Regency	1.000 pohon 1,000 trees
2020	Penanaman pohon di bantaran Sungai Citarum Trees planting along the Citarum River bank	5.000 pohon 5,000 trees
	Penanaman mangrove dan pembuatan jembatan di Kabupaten Cirebon Mangrove planting and bridge construction in Cirebon Regency	10.000 mangrove 10,000 mangroves
	Penanaman pohon di kawasan Cikanyere, Kabupaten Cianjur Trees planting in the Cikanyere area, Cianjur Regency	5.400 pohon 5,400 trees
	Penanaman pohon di kawasan Ciletuh, Kabupaten Sukabumi Trees planting in the Ciletuh area, Sukabumi Regency	664 pohon 664 trees
	Penanaman pohon di Taman Buru Masigit Kareumbi (TMBK) Trees planting in Buru Masigit Kareumbi Park(TMBK)	1.000 pohon 1,000 trees
	Penanaman pohon di Kabupaten Kuningan Trees planting in Kuningan Regency	7.500 pohon 7,500 trees
	Penanaman pohon di Kabupaten Cirebon Trees planting in Cirebon Regency	10.000 pohon 10,000 trees
2021	Penanaman pohon di Ciletuh, Sukabumi Trees planting in the Ciletuh area, Sukabumi Regency	664 pohon 664 trees
	Penanaman pohon di Cikanyere, Cianjur Trees planting in the Cikanyere area, Cianjur Regency	5.400 pohon 5,400 trees
	Bantuan penataan Hutan Manglayang Timur dengan konsep Agrowisata Kopi Java Prianger Assistance in organizing the East Manglayang Forest with the Java Prianger Agrowisata Coffee Concept	664 pohon 664 trees
	Pembangunan jembatan dan gazebo - penanaman mangrove Bridge and gazebo construction - mangrove planting	2.000 bibit mangrove 2,000 mangrove seeds

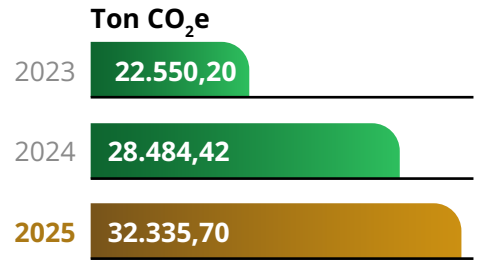
Tahun Years	Kegiatan Activity	Luaran Output
	Revegetasi Hutan Kareumbi Revegetation for Kareumbi forest	1.000 pohon 1,000 trees
2022	Penanaman mangrove Mangroves planting	46.000 mangrove 46,000 mangroves
	Revegetasi Taman Buru Masigit Kareumbi (TMBK) Revegetation of Buru Masigit Kareumbi Park (TMBK)	10.000 pohon 10,000 trees
	Penanaman Pohon Jati Emas dalam kegiatan Batam Green Planting Golden Teak Trees in the Batam Green Activity	3.000 pohon 3,000 trees
	Penanaman pohon Trees planting	5.000 pohon 5,000 trees
	Program **bjb** Greenschool **bjb** Greenschool Program	500 pohon 500 trees
2023	Penanaman Mangrove di Kabupaten Bekasi Mangrove Planting in Bekasi Regency	33.000 mangrove 33,000 mangroves
	Penanaman Tanaman Keras di Kota Cimahi Planting Perennial Plants in Cimahi City	1.000 pohon 1,000 trees
	Penanaman 13.000 Vegetasi Pohon di Kabupaten Pangandaran Planting 13,000 Vegetation Trees in Pangandaran Regency	13.000 pohon 13,000 trees
	Penanaman Pohon di Kabupaten Sumedang Tree Planting in Sumedang Regency	5.000 pohon 5,000 trees
	Penanaman Pohon di Bandung Raya Tree Planting in Bandung Raya Tree	5.000 pohon 5,000 trees
	Penanaman Tanaman Keras di Pangalengan Planting Perennials in Pangalengan	1.000 pohon 1,000 trees
2024	Penanaman Mangrove di Kabupaten Tangerang Mangrove Planting in Tangerang Regency	10.000 pohon 10,000 trees
	Bantuan Bibit Mangrove di Kabuoaten Pangandaran Mangrove Seedling Assistance in Pangandaran Regency	1.600 pohon 1,600 trees
	Revegetasi Hutan Dataran Tinggi Jawa Barat Highland Forest Revegetation in West Java	1.000 pohon 1,000 trees
	Penanaman Mangrove di Kabupaten Bekasi Mangrove Planting in Bekasi Regency	10.000 pohon 10,000 trees
	Penanaman Mangrove di Kabupaten Cirebon Mangrove Planting in Cirebon Regency	10.000 pohon 10,000 trees

Tahun Years	Kegiatan Activity	Luaran Output
2025	Penanaman Pohon di Kabupaten Cileunyi Tree Planting in Cileunyi Regency	310 pohon 310 trees
	Bantuan Bibit Pohon Provision of Tree Seedlings	164 pohon 164 trees
	Bantuan Penataan Hutan Kota Urban Forest Arrangement Assistance	3.436 pohon 3,436 trees
	Penanaman Pohon di Kabupaten Bekasi Tree Planting in Bekasi Regency	500 pohon 500 trees
	Penanaman 10.000 Pohon Mangrove Pangandaran Planting of 10,000 Mangrove Trees in Pangandaran	10.000 pohon 10,000 trees
	Penanaman Pohon Lame Lame Tree Planting	58 pohon 58 trees
	Penanaman 10.000 Pohon Mangrove Planting of 10,000 Mangrove Trees	10.000 pohon 10,000 trees

Sepanjang periode pelaporan, bank **bjb** mencatat pengurangan emisi sebesar 32.335,70 ton CO_2e yang berasal dari program penanaman pohon tersebut. Capaian ini mencerminkan komitmen Perseroan dalam mengambil langkah nyata untuk mengurangi dampak lingkungan. [GRI 305-5] [B.2.b] [B.2.d] [F.11]

Throughout the reporting period, bank **bjb** recorded emissions reductions of 32,335.70 tons of CO_2e derived from the tree planting program. This achievement reflects the Company's commitment to taking concrete actions to reduce environmental impacts. [GRI 305-5] [B.2.b] [B.2.d] [F.11]

Penyerapan Emisi dari Penanaman Pohon
Emission Absorption from Tree Planting



Perhitungan data pengurangan emisi tersebut dilakukan menggunakan metode *Verified Carbon Standard* (VCS) untuk program *Reduction in Emissions from Deforestation and Forest Degradation Plus* (REDD+), dengan faktor konversi yang merujuk pada laporan CIFOR. [GRI 305-5]

Emissions reductions are calculated using the Verified Carbon Standard (VCS) methodology for the Reduction in Emissions from Deforestation and Forest Degradation Plus (REDD+) program, with conversion factors based on CIFOR reports. [GRI 305-5]

Optimalisasi Konsumsi Air [GRI 303-5] [F.8]

Water Consumption Optimization

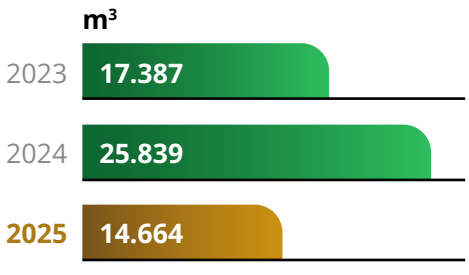
bank **bjb** memahami pentingnya pengelolaan air yang bertanggung jawab, mengingat air merupakan sumber daya bersama yang terbatas dan memiliki peran penting dalam kehidupan sehari-hari. Meskipun kebutuhan air dalam aktivitas perbankan relatif kecil, bank **bjb** tetap berkomitmen untuk menggunakan air secara efisien dan mencegah pemborosan. Sebagai bentuk kepedulian terhadap pengelolaan air, Perseroan menerapkan berbagai upaya penghematan, antara lain dengan memperoleh izin pengeboran sumur air tanah serta memanfaatkan teknologi sensor keran otomatis di beberapa fasilitas. Selain itu, bank **bjb** tidak menggunakan air permukaan. [F.8]

bank **bjb** recognizes the importance of responsible water management, as water is a limited shared resource that plays a vital role in daily life. Although water requirements in banking activities are relatively low, bank **bjb** remains committed to using water efficiently and preventing wastage. As part of its water stewardship efforts, the Company has implemented various water-saving measures, including obtaining permits for groundwater wells and utilizing automatic tap sensor technology in several facilities. In addition, bank **bjb** does not utilize surface water. [F.8]

Dalam mendukung operasional, Perseroan memanfaatkan air untuk kebutuhan kebersihan pegawai, sanitasi, dan wudhu. Air yang telah digunakan dialirkan melalui sistem pembuangan yang tersedia sesuai prosedur pengelolaan air limbah yang berlaku. Pada tahun 2025, konsumsi air operasional menurun sebesar 43%, dari 25.839 m^3 pada 2024 menjadi 14.664 m^3. Hingga akhir periode pelaporan, Perseroan belum melakukan penghitungan terhadap jumlah air yang didaur ulang. [B.2.a] [B.2.c] [F.1] [F.8] [F.14]

To support operations, the Company uses water for employee hygiene, sanitation, and ablution. Used water is discharged through the available disposal system in accordance with applicable wastewater management procedures. In 2025, operational water consumption decreased by 43%, from 25,839 m^3 in 2024 to 14,664 m^3. As of the end of the reporting period, the Company has not yet calculated the volume of recycled water. [B.2.a] [B.2.c] [F.1] [F.8] [F.14]

Total Konsumsi Air
Total Water Consumption



Pengelolaan Limbah [GRI 306-3]

Waste Management

bank **bjb** menegaskan komitmennya dalam pengelolaan limbah melalui kemitraan yang terkoordinasi dengan pihak ketiga. Di area operasional, bank **bjb** menerapkan pemilahan sampah sebagai bagian dari upaya pengelolaan limbah yang bertanggung jawab. Sampah yang telah dipilah selanjutnya disalurkan ke Tempat Pembuangan Akhir (TPA). Sejalan dengan itu, bank **bjb** mengoperasikan *Sewage Treatment Plant Biotechnology* (STP Biotech) untuk mengolah air limbah domestik menjadi air yang lebih ramah lingkungan, sehingga dapat dimanfaatkan kembali atau dibuang ke saluran kota sesuai ketentuan tanpa menimbulkan dampak merugikan bagi lingkungan. Sepanjang periode pelaporan, Perseroan belum melakukan perhitungan jumlah limbah. [GRI 3-3] [F.13] [F.14] [F.15]

bank **bjb** affirms its commitment to waste management through coordinated partnerships with third parties. In operational areas, bank **bjb** implements waste segregation as part of responsible waste management practices. Segregated waste is subsequently disposed of at landfill (TPA). In parallel, bank **bjb** operates a Sewage Treatment Plant Biotechnology (STP Biotech) to treat domestic wastewater into more environmentally friendly effluent, enabling reuse or discharge into municipal channels in accordance with applicable regulations without causing adverse environmental impacts. Throughout the reporting period, the Company has not yet conducted calculations of the total volume of waste. [GRI 3-3] [F.13] [F.14] [F.15]

Biaya Pelestarian Lingkungan [F.4] [F.9]

Environmental Conservation Expenditure

Sebagai bagian dari komitmennya dalam menjaga keberlanjutan ekosistem, bank **bjb** secara konsisten mengalokasikan sumber daya untuk mendukung upaya pelestarian lingkungan. Pada tahun 2025, Perseroan menganggarkan biaya sebesar Rp7.562.940.000 untuk berbagai kegiatan operasional yang berfokus pada pengelolaan dan perlindungan lingkungan hidup. Anggaran tersebut digunakan untuk mendukung sejumlah program, termasuk penanaman pohon, penghijauan area publik, penyediaan sarana dan prasarana pengelolaan sampah, penataan ruang terbuka hijau, pengerukan sungai, serta pelaksanaan sejumlah kegiatan CSR di bidang lingkungan. Adapun rincian alokasi biaya disajikan sebagai berikut:

As part of its commitment to preserving ecosystem sustainability, bank **bjb** consistently allocates resources to support environmental conservation efforts. In 2025, the Company budgeted Rp7,562,940,000 for various operational activities focused on environmental management and protection. The budget supported a number of programs, including tree planting, greening of public areas, provision of waste management facilities and infrastructure, development of green open spaces, river dredging, and the implementation of several environmental CSR initiatives. The allocation of costs is detailed as follows:

Biaya Pelestarian Lingkungan pada Tahun 2025
Environmental Conservation Costs in 2025

No	Kegiatan Activity	Lokasi Location	Penyaluran Distribution (Rp)
1	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kota Bandung Bandung City	566.250.000
2	Bantuan Penanaman Pohon Tree Planting Program Support	Kabupaten Bandung Bandung Regency	20.000.000
3	Bantuan Bibit Pohon Tree Planting Program Support	Kota Bandung Bandung City	19.750.000
4	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kabupaten Bandung Bandung Regency	500.000.000
5	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kota Bandung Bandung City	915.000.000
6	Bantuan Penataan Hutan Kota Urban Forest Arrangement Support	Kabupaten Bogor Bogor Regency	1.114.520.000
7	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kabupaten Kuningan Kuningan Regency	595.000.000
8	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kabupaten Kuningan Kuningan Regency	405.000.000
9	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kabupaten Kuningan Kuningan Regency	190.000.000
10	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kota Cilegon Cilegon City	84.000.000
11	Bantuan Pembuatan TPT Irigasi Irrigation TPT Construction Assistance	Kabupaten Cirebon Cilegon City	50.000.000
12	Bantuan Penanaman Pohon Tree Planting Program Support	Kota Jakarta Jakarta City	25.000.000
13	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kabupaten Bandung Barat West Bandung Regency	1.998.000.000
14	Penanaman 10.000 Pohon Mangrove Planting of 10,000 Mangrove Trees	Kabupaten Pangandaran West Bandung Regency	108.070.000
15	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kabupaten Subang Subang Regency	250.000.000
16	Bantuan Program Pengelolaan & Pengolahan Sampah Waste Management and Processing Program Support	Kota Bandung Bandung City	208.000.000
17	Penanaman Pohon Lame Lame Tree Planting	Kota Bandung Bandung City	100.000.000
18	Penanaman 10.000 Pohon Mangrove Planting of 10,000 Mangrove Trees	Kabupaten Subang Subang Regency	132.600.000
19	Program **bjb** Greenschool **bjb** Greenschool Program	Kabupaten Sumedang Sumedang Regency	281.750.000
	Total		**7.562.940.000**

Produk dan Layanan bank bjb dengan Keunggulan Lingkungan [FS8]

bank **bjb** Products and Services with Environmental Advantages

bank **bjb** memahami bahwa produk dan layanan yang ditawarkan tidak hanya memberikan nilai tambah bagi nasabah dan pemegang saham, tetapi juga memiliki potensi dampak terhadap lingkungan. Oleh sebab itu itu, Perseroan terus berupaya memberikan kontribusi positif melalui pengembangan produk dan layanan yang lebih ramah lingkungan. Salah satu wujudnya adalah peningkatan layanan digital, yang turut membantu mengurangi jejak lingkungan. Dengan tersedianya berbagai layanan digital, nasabah dapat melakukan transaksi dari mana saja tanpa harus datang ke kantor bank, sehingga berkontribusi pada penurunan konsumsi bahan bakar dan emisi yang timbul dari perjalanan menggunakan kendaraan. [GRI 3-3]

bank **bjb** recognizes that the products and services it offers not only create value for customers and shareholders, but also have potential environmental impacts. Accordingly, the Company continues to contribute positively by developing more environmentally friendly products and services. One tangible initiative is enhancing digital services, which helps reduce the environmental footprint. With digital channels available, customers can conduct transactions from anywhere without visiting bank branches, thereby reducing fuel consumption and transportation-related emissions. [GRI 3-3]

Pembiayaan Kegiatan Usaha Berkelanjutan

bank **bjb** menyediakan produk pembiayaan yang mendukung kegiatan usaha berkelanjutan dengan mempertimbangkan aspek lingkungan. Sepanjang periode pelaporan, Perseroan mencatat pencapaian dalam mencegah pendanaan atau investasi pada aktivitas usaha yang dapat merusak lingkungan, dengan total pembiayaan kredit untuk kegiatan usaha berkelanjutan sebesar Rp14.304.935 juta. Jenis kredit ini dipilih sesuai dengan acuan POJK Nomor 51/POJK.03/2017 yang menjadi pedoman bagi seluruh sektor perbankan di Indonesia. Secara keseluruhan, kredit atau pembiayaan untuk kegiatan usaha berkelanjutan merupakan bagian dari program RAKB yang memberikan dampak positif baik bagi lingkungan maupun sosial. [GRI 3-3] [F.3] [FS1] [FS7] [FS8] [FS11]

Financing for Sustainable Business Activities

bank **bjb** provides financing products that support sustainable business activities by considering environmental aspects. Throughout the reporting period, the Company recorded achievements in preventing financing or investment in business activities that may harm the environment, with total lending for sustainable business activities amounting to Rp14,304,935 million. This financing category is selected in accordance with OJK Regulation No. 51/POJK.03/2017, which provides guidance to the banking sector in Indonesia. Overall, credit/financing for sustainable business activities is part of the Sustainable Finance Action Plan (RAKB) and delivers positive impacts across both environmental and social dimensions. [GRI 3-3] [F.3] [FS1] [FS7] [FS8] [FS11]

Total Aset Produktif Kegiatan Usaha Berkelanjutan
Total Productive Assets for Sustainable Business Activities
[B.1.d] [F.4] [F.26] [FS8] [FS11]



Rp14.304.935
juta | million

Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan
Total Credit/Financing for Sustainable Business Activities



Rp97.638.103
juta | million

Total Non- Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan
Total Non-Credit/Financing for Non-Sustainable Business Activities

Uraian | Description	**Jumlah (Rp Juta)** Amount (Rp million)	**NPL (%)**
Energi Terbarukan Renewable Energy	225.573	0,00%
Efisiensi Energi Energy Efficiency	-	0,00%
Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	413.306	0,00%
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Natural Resources and Sustainable Land Use	52.636	12,53%
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	-	0,00%
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	2.051.690	0,00%
Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management	62.700	0,45%
Adaptasi Perubahan Iklim Climate Change Adaptation	-	0,00%
Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco-efficient*) Products that Reduce Resource Usage and Produce Less Pollution Products (Eco-efficient)	339.651	0,00%

Uraian | Description	Jumlah (Rp Juta) Amount (Rp million)	NPL (%)
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings that Meets National, Regional or International Recognized Standards or Certifications	-	0,00%
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities and/or Other Activities	7.354.300	0,66%
Kegiatan UMKM MSME business activities	3.805.077	16,60%
Jumlah dan Kualitas Kredit/Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan **The amount and quality of credit/financing based on the category of sustainable business activities**	**14.304.935**	**4,80%**

Hingga periode pelaporan, rincian mengenai total aset kelolaan yang positif dibagi berdasarkan dampak negatif dan terhadap lingkungan dan sosial belum dapat disajikan. [FS11]

As of the reporting period, details on total assets under management, disaggregated by positive and negative environmental and social impacts, have not yet been disclosed. [FS11]

Perbandingan Target dan Realisasi Investasi Pada Proyek Berwawasan Lingkungan [F.3]
Comparison of Target and Realization of Investment in Environmentally Sustainable Projects

Tahun Year	Satuan Unit	Target Target	Realisasi Realization
2025	Rp Juta | Million	14.448.164	14.304.935

Selama tahun 2025, Divisi Komersial dan Korporasi berperan dalam menyalurkan pembiayaan pada proyek-proyek yang termasuk dalam Kategori Kegiatan Usaha Berkelanjutan (KKUB). Pembiayaan tersebut diarahkan untuk mendukung penguatan aspek lingkungan dan sosial, serta mendorong penerapan keberlanjutan di berbagai sektor. Rincian proyek yang dibiayai oleh masing-masing segmen disajikan pada tabel berikut:

During 2025, the Commercial and Corporate Divisions played a role in channeling financing to projects classified under the Sustainable Business Activity Categories (KKUB). Such financing was directed at strengthening environmental and social aspects and promoting sustainability practices across various sectors. Details of projects financed by each segment are presented below:

Segmen Segment	Kategori KKUB KKUB Category	Nominal (Rp) Amount(Rp)
Komersial Commercial	Pencegahan dan pengendalian polusi Pollution prevention and control	234 juta million
	Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Management of natural resources and sustainable land use	17,9 miliar billion
	Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya Other environmentally friendly business activities and/or other activities	158,4 miliar billion
	Pengelolaan air dan air limbah yang berkelanjutan Sustainable water and wastewater management	62,6 miliar billion
Korporasi Corporate	Energi terbarukan Renewable energy	225,57 miliar billion
	Pencegahan dan pengendalian polusi Pollution prevention and control	413,07 miliar billion
	Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Management of natural resources and sustainable land use	34,71 miliar billion
	Transportasi ramah lingkungan Environmentally friendly transportation	2.043,83 miliar billion
	Produk (*eco-efficient*) Products (eco-efficient)	339,65 miliar billion
	Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya Other environmentally friendly business activities and/or other activities	2.351,57 miliar billion

Selain pengelompokan pembiayaan berdasarkan KKUB, bank **bjb** juga telah melakukan klasifikasi portofolio debitur dengan mengacu pada Taksonomi Keuangan Berkelanjutan Indonesia (TKBI). Pemetaan ini dilakukan untuk mengidentifikasi kesesuaian aktivitas ekonomi debitur terhadap kriteria taksonomi nasional.

Perseroan saat ini masih dalam tahap penguatan internal untuk menyusun metodologi asesmen yang lebih terstruktur dan terdokumentasi guna memastikan konsistensi serta akurasi klasifikasi sesuai dengan prinsip TKBI. Langkah ini merupakan bagian dari komitmen Perseroan dalam mendukung implementasi POJK terkait keuangan berkelanjutan serta meningkatkan transparansi portofolio berbasis taksonomi.

In addition to classifying financing based on the Sustainable Business Activity Categories (KKUB), bank **bjb** has also classified its debtor portfolio with reference to the Indonesia Sustainable Finance Taxonomy (TKBI). This mapping is conducted to identify the alignment of debtors' economic activities with the national taxonomy criteria.

The Company is currently strengthening its internal framework to develop a more structured and well-documented assessment methodology to ensure consistency and accuracy in classification in accordance with TKBI principles. This initiative forms part of the Company's commitment to supporting the implementation of relevant POJK regulations on sustainable finance and enhancing transparency in taxonomy-based portfolio disclosures.

Obligasi Keberlanjutan [B.1.d] [F.26] [FS7] [FS8]

Peluncuran dari Obligasi Keberlanjutan Berkelanjutan I Tahap I Tahun 2024 menjadi salah satu langkah penting bank **bjb** dalam menyediakan instrumen investasi yang tidak hanya menarik secara finansial, tetapi juga strategis dalam memperkuat permodalan perusahaan. Penerbitan ini merupakan *Sustainability Bond* pertama yang diterbitkan bank **bjb** dan menjadi bagian dari implementasi RAKB. Melalui obligasi ini, bank **bjb** mempertegas komitmennya dalam menerapkan prinsip keuangan berkelanjutan, terutama melalui pembiayaan pada sektor-sektor ramah lingkungan seperti energi baru terbarukan, serta proyek sosial termasuk perumahan, UMKM, dan mikro. [B.1.d] [F.26]

Keunggulan utama obligasi ini terletak pada karakteristiknya yang sejalan dengan prinsip investasi bertanggung jawab. Investor memiliki peluang untuk memperoleh imbal hasil finansial sekaligus berkontribusi pada pembangunan ekonomi yang berkelanjutan. Obligasi ini hadir dalam dua seri dengan jumlah pokok obligasi sebesar Rp1 triliun, yaitu Seri A dengan tenor 3 tahun dan indikasi kupon sebesar 7,00% p.a serta Seri B dengan tenor 5 tahun dan indikasi kupon sebesar 7,30%. Kehadiran dua opsi tersebut memberikan fleksibilitas bagi investor dalam menyesuaikan portofolio investasi mereka sesuai dengan tujuan keuangan masing-masing.

Sustainability Bond [B.1.d] [F.26] [FS7] [FS8]

The issuance of Sustainability Bond I Tranche I in 2024 marked an important milestone for bank **bjb** in providing investment instruments that are not only financially attractive but also strategically strengthen the Company's capital base. This issuance represents bank **bjb**'s first Sustainability Bond and forms part of the implementation of the Sustainable Finance Action Plan (RAKB). Through this bond, bank **bjb** reinforces its commitment to sustainable finance principles, particularly by channeling financing to environmentally friendly sectors such as new and renewable energy, as well as social projects including housing, MSMEs, and microfinance. [B.1.d] [F.26]

The key strength of this bond lies in its alignment with responsible investment principles. Investors have the opportunity to obtain financial returns while contributing to sustainable economic development. The bond comprises two series with a total principal amount of Rp1 trillion: Series A with a 3-year tenor and an indicative coupon of 7.00% p.a., and Series B with a 5-year tenor and an indicative coupon of 7.30% p.a. These two options provide flexibility for investors to align their portfolios with their respective financial objectives.



Obligasi Keberlanjutan Berkelanjutan I bank bjb memperoleh peringkat idAA (*Double* A) dari Pefindo. Peringkat ini mencerminkan tingkat keyakinan yang tinggi terhadap kemampuan Perseroan dalam memenuhi kewajiban finansial, sehingga menambah daya tarik instrumen ini bagi investor.

Sustainability Bond I bank **bjb** received an idAA (Double A) rating from Pefindo, reflecting a high level of confidence in the Company's ability to meet its financial obligations and enhancing the bond's attractiveness to investors.

Sebagai bagian dari Kerangka Kerja Kebijakan *Sustainability Bond*, bank **bjb** telah menetapkan kriteria proyek yang layak dan tidak layak didanai melalui obligasi keberlanjutan. Proyek yang memenuhi syarat dikelompokkan ke dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan Kegiatan Usaha Berwawasan Sosial (KUBS), sebagaimana diuraikan dalam tabel berikut:

As part of the Sustainability Bond Framework, bank **bjb** has established eligibility and exclusion criteria for projects to be financed through sustainability bonds. Eligible projects are categorized into Environmentally Sound Business Activities (Kegiatan Usaha Berwawasan Lingkungan/KUBL) and Socially Sound Business Activities (Kegiatan Usaha Berwawasan Sosial/KUBS), as outlined below:

Kegiatan Usaha Berwawasan Lingkungan (KUBL) Environmentally Sound Business Activities (KUBL)	**Kegiatan Usaha Berwawasan Sosial (KUBS)** Socially Sound Business Activities (KUBS)
1. Pencegahan dan pengendalian polusi 2. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan 3. Konservasi keanekaragaman hayati darat dan air 4. Transportasi ramah lingkungan 5. Pengolahan air dan air limbah yang berkelanjutan	1. Akses terhadap layanan esensial 2. Perumahan yang terjangkau 3. Penciptaan lapangan kerja, dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro 4. Ketahanan pangan dan sistem pangan berkelanjutan
1. Pollution prevention and control 2. Management of natural resources and sustainable land use 3. Conservation of land biodiversity and water 4. Environmentally friendly transportation 5. Sustainable water and wastewater management	1. Access to essential services 2. Affordable housing 3. Job creation and programs designed to prevent and/or reduce unemployment, including MSME and microfinance financing 4. Food security and sustainable food systems

Penetapan kategori proyek KUBL dan KUBS yang memenuhi kriteria menjadi tahapan penting untuk memastikan bahwa setiap proyek yang didanai benar-benar memberikan manfaat lingkungan dan/atau sosial yang terukur. Inisiatif-inisiatif tersebut tidak hanya diarahkan untuk mendukung transisi menuju pertumbuhan rendah karbon, tetapi juga untuk memperkuat upaya mitigasi dan adaptasi terhadap perubahan iklim, menjaga dan meningkatkan kualitas serta fungsi lingkungan, serta menjawab berbagai kebutuhan sosial masyarakat.

The establishment of the KUBL and KUBS project categories is an important step toward ensuring that each financed project delivers measurable environmental and/or social benefits. These initiatives are intended not only to support the transition toward low-carbon growth but also to strengthen climate change mitigation and adaptation efforts, safeguard and enhance environmental quality and functions, and address various social needs.

Penyaluran Kredit pada Sektor Berdampak Signifikan

Dalam rangka menjaga kesinambungan layanan pembiayaan bagi dunia usaha, Perseroan masih menyalurkan kredit kepada beberapa sektor yang belum sepenuhnya termasuk dalam kategori usaha berkelanjutan. Sejumlah sektor, seperti perkebunan dan energi, memiliki potensi dampak terhadap lingkungan dan keanekaragaman hayati sehingga memerlukan pengelolaan risiko yang lebih ketat. Untuk itu, bank **bjb** menerapkan proses seleksi dan uji tuntas debitur secara disiplin, termasuk memastikan pemenuhan persyaratan legalitas lingkungan seperti izin AMDAL, sertifikasi lingkungan (antara lain PROPER/RSPO/ISPO), serta kewajiban UKL-UPL [F.9]

Sampai dengan akhir periode pelaporan, penyaluran kredit pada sektor yang memiliki dampak lingkungan signifikan telah memenuhi persyaratan yang ditetapkan, antara lain sebagai berikut:

Credit Disbursement to Sectors with Significant Impacts

To maintain the continuity of financing services for the business sector, the Company continues to extend credit to certain sectors that are not yet fully classified as sustainable business activities. Several sectors, such as plantations and energy, have potential environmental and biodiversity impacts and therefore require more stringent risk management. Accordingly, bank **bjb** implements rigorous borrower selection and due diligence processes, including ensuring compliance with environmental legal requirements such as AMDAL permits, environmental certifications (including PROPER/RSPO/ISPO), and UKL-UPL obligations. [F.9]

As of the end of the reporting period, credit disbursement to sectors with significant environmental impacts has complied with the stipulated requirements, as summarized below:



Kredit yang Memenuhi Persyaratan Pengelolaan Lingkungan Tahun 2025

Credit Meeting Environmental Management Requirements in 2025

[F.3] [F.26] [FS8] [FS10]

Kategori Proper Proper Category	Nama Debitur Debtor's name	Plafon Kredit (Rp) Credit Limit	Posisi Outstanding 31 Desember 2025 (Rp) Outstanding position December 31, 2025
Emas Gold	PT Pupuk Sriwidjaja Palembang	348.996.280.514	348.996.280.514
	Total	**348.996.280.514**	**348.996.280.514**
Hijau Green	PT Phapros Tbk	100.000.000.000	98.120.000.000
	PT Permata Hijau Palm Oleo	199.999.999.999	19.999.999.999
	Total	**299.999.999.999**	**118.119.999.999**
Biru Blue	PT Barata Indonesia (Persero)	89.190.929.519	89.110.481.420
	PT Kimia Farma Tbk	950.628.947.652	950.038.461.204
	PT Krakatau Bandar Samudera	184.154.589.374	64.454.106.303
	PT Indah Kiat Pulp dan Paper Tbk	339.651.011.561	339.651.011.561
	PT Oki Pulp and Paper Mills	714.157.692.300	413.071.538.510
	PT Pelita Agung Agrindustri	89.058.457.600	87.945.226.880
	Total	**2.366.841.628.006**	**1.944.270.825.878**
	Grand Total	**3.015.837.908.519**	**2.411.387.106.391**

Proporsi pembiayaan kepada debitur yang telah memenuhi kriteria pengelolaan lingkungan mencapai 12,78% dari total kredit segmen korporasi. Namun demikian, pada tahun pelaporan, bank **bjb** belum melakukan pengelompokan khusus terkait jumlah perusahaan dalam portofolio berdasarkan isu sosial. [FS10] [FS11]

The proportion of financing extended to borrowers that have met environmental management criteria reached 12.78% of total corporate segment loans. However, during the reporting year, bank **bjb** has not yet conducted a specific classification of the number of companies in the portfolio based on social issues. [FS10] [FS11]



2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Kesejahteraan Pegawai dan Kontribusi Sosial

Employee Welfare and Social Contribution

Keberagaman dan Kesempatan Setara

Diversity and Equal Opportunity

bank **bjb** percaya bahwa keberagaman adalah salah satu kunci utama untuk mendorong kesuksesan, karena keberagaman membuka peluang bagi kolaborasi yang melahirkan ide-ide dan inovasi baru. Dengan prinsip tersebut, bank **bjb** berkomitmen memberikan kesempatan yang setara kepada setiap individu, tanpa memandang gender, ras, agama, atau latar belakang lainnya. Penerapan prinsip keberagaman dan kesetaraan ini mencakup seluruh tahapan siklus kepegawaian, mulai dari perekrutan, pengembangan karier, hingga pensiun. [GRI 3-3]

bank **bjb** believes that diversity is one of the key drivers of success, as it fosters collaboration that generates new ideas and innovations. Based on this principle, bank **bjb** is committed to providing equal opportunities to every individual, regardless of gender, race, religion, or other background. The implementation of diversity and equal opportunity principles covers all stages of the employee lifecycle, from recruitment and career development to retirement. [GRI 3-3]

bank **bjb** berkomitmen untuk menciptakan lingkungan kerja yang nyaman, aman, dan sehat, dengan menghormati prinsip kesetaraan gender, serta mencegah diskriminasi. Komitmen ini diwujudkan melalui kebijakan rekrutmen yang transparan dan berkelanjutan, serta dukungan untuk pengembangan karier pegawai. Kebijakan rekrutmen bank **bjb** diatur dalam SOP Rekrutmen Pegawai sesuai SK Direksi Nomor: 0028/SK/DIR-HCA/2024 tanggal 18 Januari 2024, diperbarui dengan Surat Keputusan Direksi Nomor: 0166/SK/DIR-HCA/2024 pada 22 April 2024, yang menegaskan pentingnya pemenuhan tenaga kerja berdasarkan prinsip kesetaraan, tanpa membedakan jenis kelamin, suku, agama, ras, asal usul, atau kedudukan sosial, serta memberikan kesempatan yang sama bagi semua, termasuk penyandang disabilitas. Keberagaman ini tercermin dalam komposisi pegawai yang mencakup berbagai aspek, baik dalam hal gender, usia, maupun latar belakang budaya. [F.18]

bank **bjb** is committed to creating a comfortable, safe, and healthy working environment by upholding the principle of gender equality and preventing all forms of discrimination. This commitment is demonstrated through transparent, sustainable recruitment policies and continuous support for employee career development. bank **bjb**'s recruitment policy is governed by the Employee Recruitment SOP in accordance with the Board of Directors Decree No. 0028/SK/DIR-HCA/2024 dated 18 January 2024, as updated by the Board of Directors Decree No. 0166/SK/DIR-HCA/2024 dated 22 April 2024, which affirms the fulfillment of workforce requirements based on the principle of equality, without discrimination based on gender, ethnicity, religion, race, origin, or social status, and provides equal opportunities for all, including persons with disabilities. This diversity is reflected in the composition of employees across various dimensions, including gender, age, and cultural background. [F.18]

Sebagai langkah preventif, bank **bjb** memastikan bahwa tidak ada pekerja anak atau pekerja paksa yang terlibat dalam seluruh lini operasional termasuk dalam rantai pasokannya. Kebijakan yang diterapkan mengutamakan pencegahan dan penghindaran terhadap segala bentuk eksploitasi, dengan memastikan bahwa setiap pekerja memenuhi persyaratan usia yang sah dan bekerja atas dasar kesepakatan yang bebas dari paksaan. Selama tahun 2025, tidak terdapat laporan atau

As a preventive measure, bank **bjb** ensures that no child labor or forced labor is involved across all operational lines, including within its supply chain. The policies implemented prioritize the prevention and elimination of all forms of exploitation by ensuring that every worker meets the lawful minimum age requirement and is employed on the basis of free and voluntary consent. Throughout 2025, there were no reports or incidents related to

insiden yang berkaitan dengan isu keberagaman, kesetaraan, pekerja anak, atau pekerja paksa. Hal ini menunjukkan efektivitas kebijakan yang telah diterapkan dalam menciptakan lingkungan kerja yang inklusif, aman, dan bebas dari diskriminasi atau eksploitasi. [GRI 406-1] [GRI 408-1] [GRI 409-1] [F.19]

issues of diversity, equality, child labor, or forced labor. This reflects the effectiveness of the policies implemented in fostering an inclusive, safe, and exploitation-free working environment. [GRI 406-1] [GRI 408-1] [GRI 409-1] [F.19]

Ketentuan yang diatur dalam Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja dan Undang-Undang Nomor 13 Tahun 2003 tentang Ketenagakerjaan telah dipatuhi oleh bank **bjb**, serta ketentuan yang tercantum dalam perjanjian kerja bersama antara manajemen bank **bjb** dan Serikat Karyawan (SEKAR). Pegawai bank **bjb** dipekerjakan sebagai pegawai tetap dengan status purnawaktu (*full time*), dan tidak ada kegiatan perbankan signifikan yang dilakukan oleh pegawai secara paruh waktu, untuk menghindari pelanggaran terhadap peraturan yang berlaku. [GRI 3-3] [GRI 2-7] [C.3.b]

The provisions stipulated in Law No. 11 of 2020 on Job Creation and Law No. 13 of 2003 on Manpower have been duly complied with by bank **bjb**, as well as the provisions set forth in the Collective Labor Agreement between the management of bank **bjb** and the Employee Union (SEKAR). Employees of bank **bjb** are engaged as permanent, full-time employees, and there are no significant banking operations carried out by part-time employees, in order to ensure compliance with applicable regulations. [GRI 3-3] [GRI 2-7] [C.3.b]

Divisi Human Capital telah menghimpun data kepegawaian per Desember 2025. Pada periode pelaporan, seluruh kegiatan operasional yang bersifat signifikan dijalankan oleh pegawai bank **bjb** dan anak perusahaan, sementara aktivitas yang tidak material dilaksanakan melalui pihak ketiga. Tidak terdapat perubahan signifikan dalam jumlah pegawai antara periode pelaporan dan periode sebelumnya. Data yang dilaporkan tidak mencakup pekerja non-pegawai, seperti pekerja alih daya. Rincian profil pegawai tahun 2025 berdasarkan jenis kelamin, status ketenagakerjaan, wilayah, kelompok usia, dan level organisasi disajikan pada tabel berikut: [GRI 3-3] [GRI 2-7] [GRI 2-8] [C.3.b]

The Human Capital Division compiled employee data as of December 2025. During the reporting period, all significant operational activities were carried out by employees of bank **bjb** and its subsidiaries, while non-material activities were performed through third parties. There were no significant changes in the number of employees compared to the previous reporting period. The data reported do not include non-employee workers, such as outsourced personnel. Detailed employee profiles for 2025 by gender, employment status, region, age group, and organizational level are presented in the following tables: [GRI 3-3] [GRI 2-7] [GRI 2-8] [C.3.b]

Jumlah Pegawai Berdasarkan Status Ketenagakerjaan [GRI 2-7] [GRI 405-1]
Number of Employees by Employment Status

Status Ketenagakerjaan Employment Status	Persentase Percentage		2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Pegawai Tetap Permanent Employee	52,33%	47,67%	3.559	3.242	3.652	3.416	3.745	3.555
Pegawai PKWT Temporary Employee	94,37%	5,63%	67	4	72	5	53	6
Jumlah Total	**52,76%**	**47,24%**	**3.626**	**3.246**	**3.724**	**3.421**	**3.768**	**3.559**

Jumlah Pegawai Berdasarkan Wilayah [GRI 2-7] [GRI 405-1]
Number of Employees by Region

Wilayah Region	Persentase Percentage		2025		2024		2023	
	Pegawai Tetap Permanent Employee	Pegawai PKWT Temporary Employee	Pegawai Tetap Permanent Employee	Pegawai PKWT Temporary Employee	Pegawai Tetap Permanent Employee	Pegawai PKWT Temporary Employee	Pegawai Tetap Permanent Employee	Pegawai PKWT Temporary Employee
Kantor Pusat Head Office	98,57%	1,43%	1.721	25	1.727	43	1.111	591
Kantor Wilayah 1 Regional Office 1	99,53%	0,47%	1.680	8	1.754	8	825	1.018
Kantor Wilayah 2 Regional Office 2	99,30%	0,70%	1.129	8	1.188	7	568	681
Kantor Wilayah 3 Regional Office 3	98,48%	1,52%	1.170	18	1.228	11	670	621
Kantor Wilayah 4 Regional Office 4	98,94%	1,06%	746	8	801	4	389	453
Kantor Wilayah 5 Regional Office 5	98,89%	1,11%	355	4	370	3	182	191
Jumlah Total	**98,97%**	**1,03%**	**6.801**	**71**	**7.068**	**77**	**3.745**	**3.555**

Jumlah Pegawai Berdasarkan Kelompok Usia [GRI 2-7][GRI 405-1]
Number of Employees by Age Group

Kelompok Usia Age Group	Persentase Percentage		2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
18 - 30	44,28%	55,72%	441	555	501	764	613	968
31 - 40	49,79%	50,21%	2.233	2.252	2.371	2.309	2.472	2.288
41- 50	68,07%	31,93%	842	395	675	293	548	235
> 50	71,43%	28,57%	110	44	105	50	112	64
Jumlah Total	**52,76%**	**47,24%**	**3.626**	**3.246**	**3.652**	**3.416**	**3.745**	**3.555**

Jumlah Pegawai Berdasarkan Level Organisasi [GRI 2-7][GRI 405-1]
Number of Employees by Organizational Level

Level Organisasi Organizational Levels	Persentase Percentage		2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Staf Staff	47,52%	52,48%	2.082	2.299	2.102	2.445	2.165	2.560
Manajemen Lini Pertama First-Line Management	58,35%	41,65%	1.003	716	989	727	991	732
Manajemen Menengah Middle Management	64,84%	35,16%	378	205	396	213	413	229
Manajemen Senior Senior Management	84,57%	15,43%	137	25	140	29	147	32
Manajemen Eksekutif Executive Management	96,30%	3,70%	26	1	25	2	29	2
Jumlah Total	**52,76%**	**47,27%**	**3.626**	**3.246**	**3.652**	**3.416**	**3.745**	**3.555**

Pada tahun 2025, bank **bjb** melaporkan bahwa seluruh pegawai, atau 100%, telah menerima upah yang sesuai dengan standar upah minimum regional (UMR) yang berlaku di masing-masing daerah. Dengan memastikan pemenuhan UMR, bank **bjb** tidak hanya mendukung kesejahteraan pegawai, tetapi juga menciptakan lingkungan kerja yang lebih adil dan sesuai dengan regulasi yang berlaku. Pemberian gaji pegawai dilakukan berdasarkan klasifikasi jabatan, masa kerja, beban kerja, dan prestasi kerja yang bertujuan untuk memberikan motivasi dan mendukung pegawai perempuan agar dapat meraih karier tanpa adanya kekhawatiran terkait diskriminasi gender. [F.18, F.20]

Standar upah pegawai tingkat pemula (*entry level*) Perseroan ditetapkan sebesar 9,45% di atas UMR tertinggi di Indonesia dan berlaku secara konsisten di seluruh lokasi operasional. Perseroan juga memastikan rasio standar upah antara pegawai laki-laki dan perempuan berada pada tingkat 1:1, yang mencerminkan tidak adanya perbedaan pemberian upah berdasarkan jenis kelamin. Secara total, gaji pegawai laki-laki tercatat sebesar Rp13,30 miliar dan pegawai perempuan sebesar Rp14,15 miliar, dengan rata-rata gaji masing-masing Rp6,68 juta dan Rp6,34 juta. [GRI 405-2] [F.18, F.20]

In 2025, bank **bjb** reported that all employees, or 100%, received wages in accordance with the applicable regional minimum wage standards in their respective areas. By ensuring compliance with the minimum wage requirements, bank **bjb** not only supports employee welfare but also fosters a fair working environment aligned with prevailing regulations. Employee remuneration is determined based on job classification, length of service, workload, and performance, with the aim of providing motivation and supporting female employees in pursuing career advancement without concerns related to gender discrimination. [F.18, F.20]

The Company's entry-level wage standard is set at 9.45% above the highest regional minimum wage in Indonesia and is applied consistently across all operational locations. The Company also ensures that the wage ratio between male and female employees is maintained at 1:1, reflecting the absence of gender-based wage disparities. In total, salaries for male employees amounted to Rp13.30 billion and for female employees to Rp14.15 billion, with average salaries of Rp6.68 million and Rp6.34 million, respectively. [GRI 405-2] [F.18, F.20]

Komposisi Gaji Pegawai Laki-laki dan Perempuan
Composition of Male and Female Employee Salaries

Jenis Kelamin Gender	**Jumlah Pegawai** Number of Employees	**Total Gaji** Total Salary (Rp)	**Rata-rata Gaji** Average Salary	**Median Gaji** Median Salary
Laki-laki Male	1.990	13.300.953.051	6.683.896	6.284.912
Perempuan Female	2.230	14.157.394.604	6.348.607	6.284.912
Jumlah Total	**4.220**	**27.458.347.655**	**13.023.503**	**12.569.824**

Remunerasi untuk Pegawai Laki-laki dan Perempuan
Remuneration for Male and Female Employees

Jenis Remunerasi Type of Remuneration	Nama Program Program Name	Pegawai Tetap Permanent Employee	Pegawai PKWT Temporary Employee
Asuransi Jiwa Life Insurance	BPJS Ketenagakerjaan, BPJS Kesehatan, Santunan Duka BPJS Ketenagakerjaan, BPJS Kesehatan, Condolence Benefit	✔	Sesuai Isi Perjanjian Based on Agreement
Asuransi Kesehatan Health Insurance	Mandiri Inhealth, BPJS Kesehatan	✔	Sesuai Isi Perjanjian Based on Agreement
Tanggungan Kecacatan dan Ketidakmampuan Disability Coverage	BPJS Kesehatan	✔	Sesuai Isi Perjanjian Based on Agreement
Cuti Melahirkan Parental Leave	Cuti Melahirkan Parental Leave	✔	Sesuai Isi Perjanjian Based on Agreement
Persiapan Pensiun Retirement Preparation	Masa Persiapan Pensiun Retirement Preparation Period	Opsional Optional	Sesuai Isi Perjanjian Based on Agreement
Kepemilikan Saham Share Ownership	Belum Ada Not yet provided	✘	✘

Sebagai bagian dari upaya mendukung kesejahteraan pegawai perempuan, bank **bjb** juga memastikan bahwa hak cuti melahirkan diberikan sesuai dengan peraturan yang berlaku. bank **bjb** memberikan hak cuti melahirkan tidak hanya kepada pegawai perempuan, tetapi juga kepada pegawai laki-laki untuk mendampingi istri selama masa persalinan. Hal ini sejalan dengan upaya Perseroan untuk mendukung keseimbangan antara kehidupan kerja dan keluarga bagi semua pegawai. Seluruh pegawai yang kembali bekerja setelah cuti melahirkan juga berhasil dipertahankan selama 12 bulan setelah mereka kembali bekerja, dengan tingkat retensi pegawai mencapai 100%. Hal ini menunjukkan bahwa Perseroan berhasil menciptakan lingkungan yang mendukung pegawai untuk kembali bekerja dan mendukung kesetaraan dan kesejahteraan pegawai di seluruh aspek kehidupan mereka. [GRI 401-3] [F.18]

As part of its efforts to support the welfare of female employees, bank **bjb** ensures that maternity leave entitlements are granted in accordance with applicable regulations. bank **bjb** provides maternity leave not only to female employees, but also paternity leave to male employees to accompany their spouses during childbirth. This is aligned with the Company's commitment to supporting work–life balance for all employees. All employees who returned to work after maternity leave were successfully retained for 12 months following their return, resulting in an employee retention rate of 100%. This demonstrates that the Company has created a supportive environment that enables employees to return to work and promotes equality and employee welfare across all aspects of life. [GRI 401-3] [F.18]

Cuti Melahirkan yang Diberikan ke Pegawai
Maternity Leave Granted to Employees

Deskripsi Description	Persentase Percentage		2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Jumlah pegawai yang berhak menerima cuti melahirkan Number of employees entitled to receive parental leave	54,67%	45,33%	3.112	2.580	3.152	2.688	3.225	2.787
Jumlah pegawai yang mengambil cuti melahirkan Number of employees taking parental leaves	40,97%	59,03%	143	206	182	290	254	334
Jumlah pegawai yang bekerja kembali setelah mengambil cuti melahirkan Number of employees returning to work after taking parental leave	40,97%	59,03%	143	206	182	300	254	349

Dalam upaya menciptakan lingkungan kerja yang inklusif, bank **bjb** memberikan peluang yang setara bagi semua individu, termasuk penyandang disabilitas, untuk memperoleh pekerjaan. Perseroan memastikan bahwa penyandang disabilitas diperlakukan setara dengan pegawai lainnya, sesuai dengan kebijakan yang tercantum dalam Standar Operasional Prosedur Rekrutmen dan Seleksi Pegawai No. 0166/SK/DIR-HCA/2024.

In its efforts to create an inclusive working environment, bank **bjb** provides equal employment opportunities for all individuals, including persons with disabilities. The Company ensures that persons with disabilities are treated on an equal basis with other employees, in accordance with the policies stipulated in the Employee Recruitment and Selection Standard Operating Procedures No. 0166/SK/DIR-HCA/2024.

Pada tahun 2025, bank **bjb** mempekerjakan total 7 (tujuh) pegawai disabilitas, dengan 6 (enam) di antaranya berstatus pegawai tetap dan 1 (satu) sebagai pegawai tidak tetap, yang tersebar di seluruh wilayah operasional bank **bjb**. [GRI 3-3] [GRI 401-2] [F.18]

In 2025, bank **bjb** employed a total of 7 (seven) employees with disabilities, of whom 6 (six) were permanent and 1 (one) were non-permanent, distributed across all bank **bjb** operational areas. [GRI 3-3] [GRI 401-2] [F.18]

Kebebasan Berserikat

Hubungan kerja yang harmonis antara Perseroan dan pegawai terbentuk ketika kedua pihak memiliki keselarasan tujuan serta saling menghormati. Untuk mendukung hal tersebut, bank **bjb** memastikan pemenuhan hak-hak pegawai, termasuk hak untuk berkumpul, berserikat, dan menyampaikan pendapat. Penghormatan atas hak-hak ini diharapkan dapat meningkatkan kepuasan kerja pegawai. Sejalan dengan komitmen tersebut, bank **bjb** mendukung pembentukan Serikat Karyawan (SEKAR) yang telah tercatat resmi pada Dinas Tenaga Kerja Kota Bandung dengan Nomor Bukti Pencatatan 250/Sekar.BJ/2007-CTT.21-Disnaker/2007 tanggal 6 September 2007. Kantor SEKAR bank **bjb** berlokasi di Kantor Pusat bank **bjb**. [GRI 407-1]

Agar komunikasi antara SEKAR dan seluruh anggota bank **bjb** di seluruh Indonesia berjalan efektif, interaksi dilakukan melalui Dewan Pengurus Pusat dan Dewan Pengurus Wilayah. Pendekatan ini bertujuan untuk memperkuat koordinasi serta memastikan informasi disampaikan secara merata di seluruh wilayah operasional Perseroan. Berikut adalah hak dan kewajiban dari SEKAR: [GRI 407-1]

a. Mengajukan inisiatif perubahan perjanjian kerja bersama kepada Perseroan;
b. Mewakili pegawai dalam lembaga ketenagakerjaan;
c. Memberikan bimbingan ketenagakerjaan kepada pegawai;
d. Mendampingi pegawai dalam perselisihan hubungan industrial atau permasalahan kepegawaian;
e. Menaati Perjanjian Kerja Bersama (PKB) dan perundang-undangan ketenagakerjaan;

Freedom of Association

Harmonious industrial relations between the Company and its employees are established when both parties share aligned objectives and mutual respect. To support this, bank **bjb** ensures the fulfillment of employees' rights, including the rights to assemble, to form associations, and to express opinions. Respect for these rights is expected to enhance employee job satisfaction. In line with this commitment, bank **bjb** supports the establishment of the Employee Union (SEKAR), which has been officially registered with the Bandung City Manpower Office under Registration Certificate No. 250/Sekar. BJ/2007-CTT.21-Disnaker/2007 dated 6 September 2007. The bank **bjb** SEKAR office is located at bank **bjb**'s Head Office. [GRI 407-1]

To ensure effective communication between SEKAR and all bank **bjb** members throughout Indonesia, interactions are conducted through the Central Executive Board and Regional Executive Boards. This approach aims to strengthen coordination and ensure that information is disseminated evenly across all of the Company's operational areas. The rights and obligations of SEKAR include the following: [GRI 407-1]

a. Submitting initiatives for amendments to the Collective Labor Agreement to the Company;
b. Representing employees in labor-related institutions;
c. Providing labor guidance and advocacy to employees;
d. Assisting employees in industrial relations disputes or employment-related issues;
e. Complying with the Collective Labor Agreement (CLA) and prevailing labor laws and regulations;

f. Mengupayakan terciptanya hubungan industrial yang harmonis; dan
g. Melaksanakan fungsi SEKAR sesuai tujuan pembentukannya dan peraturan perundang-undangan yang berlaku.

Untuk menjaga hubungan yang harmonis, manajemen bank **bjb** dan SEKAR secara teratur mengadakan pertemuan formal guna mendengarkan aspirasi, saran, dan kritik dari pegawai. Selain itu, Perseroan juga mengadakan pertemuan informal yang bertujuan memperkuat komunikasi antara kedua pihak. Pada 19 Desember 2025, bank **bjb** dan SEKAR, yang mewakili sebagian besar pegawai tetap (81% dari total pegawai), menyepakati Perjanjian Kerja Bersama. Bagi pegawai yang tidak tergabung dalam SEKAR, hak dan kewajiban mereka tetap diatur oleh ketentuan dalam PKB dan peraturan perusahaan, sesuai dengan perjanjian kerja yang berlaku. Proses penyusunan PKB melibatkan kontribusi aktif dari SEKAR, termasuk pengaturan hak terkait kesehatan dan keselamatan kerja. Sementara itu, bagi pegawai tidak tetap, hak-hak dan kondisi kerja mereka diatur melalui perjanjian kolektif dengan organisasi lain yang relevan. [GRI 2-30]

f. Promoting the establishment of harmonious industrial relations; and
g. Performing SEKAR's functions in accordance with its founding objectives and applicable laws and regulations.

To maintain harmonious relations, bank **bjb** management and SEKAR regularly hold formal meetings to receive employees' aspirations, suggestions, and feedback. In addition, the Company conducts informal meetings to strengthen communication between the parties. On 19 December 2025, bank **bjb** and SEKAR, representing the majority of permanent employees (81% of total employees), entered into a Collective Labor Agreement. For employees who are not members of SEKAR, their rights and obligations remain governed by the provisions set out in the CLA and Company regulations, in accordance with the applicable employment agreements. The preparation of the CLA involves active contributions from SEKAR, including arrangements related to occupational health and safety rights. Meanwhile, for non-permanent employees, their rights and working conditions are regulated through collective agreements with other relevant organizations. [GRI 2-30]



Pembelajaran dan Pengembangan Kompetensi Pegawai

Employee Learning and Competency Development

Pembelajaran dan pengembangan kompetensi pegawai merupakan prioritas utama untuk memastikan kualitas sumber daya manusia yang mendukung pertumbuhan dan keberlanjutan Perseroan. bank **bjb** secara konsisten menyelenggarakan berbagai program pembelajaran dan pengembangan yang dirancang untuk meningkatkan kompetensi pegawai di berbagai level jabatan dengan memberikan kesempatan yang adil dan setara. Program-program ini bertujuan tidak hanya untuk memenuhi kompetensi sesuai dengan spesifikasi jabatan, tetapi juga untuk mendorong pengembangan keterampilan, kinerja, dan karier pegawai, dengan fokus pada peningkatan profesionalisme dan daya saing Perseroan. [GRI 3-3]

Sebagai landasan perancangan program pembelajaran dan pengembangan kompetensi pegawai, bank **bjb** telah menetapkan Surat Keputusan Direksi No. 0190/SK/DIR-BUN/205 tanggal 26 Juni 2025 tentang Standar Operasional Prosedur Penyelenggaraan Pembelajaran. Mengacu pada ketentuan tersebut, program pembelajaran disediakan melalui inisiatif internal Perseroan maupun kolaborasi dengan vendor yang memiliki keahlian sesuai kebutuhan, dengan perancangan dan evaluasi yang dikoordinasikan oleh **bjb** University untuk memastikan relevansi materi dan efektivitas pelaksanaannya.

Employee learning and competency development are key priorities to ensure the quality of human resources that support the Company's growth and sustainability. bank **bjb** consistently implements various learning and development programs designed to enhance employee competencies across all job levels by providing fair and equal access to development opportunities. These programs aim not only to fulfill competencies in accordance with job specifications but also to foster the development of skills, performance, and career progression, with a focus on strengthening professionalism and the Company's competitiveness. [GRI 3-3]

As the foundation for the design of employee learning and competency development programs, bank **bjb** has established the Board of Directors Decree No. 0190/SK/DIR-BUN/2025 dated 26 June 2025 concerning the Standard Operating Procedures for the Implementation of Learning Programs. In accordance with these provisions, learning programs are delivered through internal Company initiatives as well as collaboration with vendors possessing expertise aligned with organizational needs, with program design and evaluation coordinated by **bjb** University to ensure content relevance and effective implementation.

Sejalan dengan kerangka tersebut, Divisi Human Capital menerapkan SOP Pengelolaan Karier sebagai acuan penyelenggaraan pembelajaran dan pengembangan pegawai dalam konteks manajemen karier. Dokumen ini menjadi bagian dari kebijakan Transformasi Human Capital yang mendorong percepatan peningkatan keterampilan, kinerja, serta pengembangan karier pegawai. Dengan demikian, bank **bjb** secara konsisten menyelenggarakan program pembelajaran melalui metode luring/tatap muka maupun daring/virtual guna memperkuat kompetensi pegawai secara berkelanjutan.

In line with this framework, the Human Capital Division implements the Career Management SOP as a reference for organizing employee learning and development within the context of career management. This document is part of the Human Capital Transformation policy, which accelerates skill development, performance improvement, and employee career development. Accordingly, bank **bjb** consistently delivers learning programs through both offline (in-person) and online/virtual methods to continuously strengthen employee competencies.

Beberapa rangkaian program pembelajaran dan pengembangan kompetensi pegawai yang dikembangkan oleh bank **bjb**, meliputi:

Several series of employee learning and competency development programs implemented by bank **bjb** include:

1 *Acceleration Program*

Program akselerasi level assistant bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetapkan
An acceleration program for level assistant employees who have met the established assessment criteria and aging grade

2 *Treasury Development Program (TDP)*

Program pengembangan pegawai yang diperuntukkan bagi pegawai *level assistant* di bidang *Treasury* yang dipersiapkan untuk mengisi jabatan dan berkarir serta memiliki spesialisasi di bidang *treasury.*
An employee development program designed for level assistant employees in the Treasury sector, prepared to fill positions and pursue careers with specialization in the treasury field.

3 *Staff Development Program (SDP)*

Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di *level officer.*
A career development program aimed at preparing employees with the necessary competencies to meet the requirements for level officer positions.

4 *Manager Development Program*

Program pengembangan dan percepatan karir yang ditujukan bagi *talent-talent* terbaik bank **bjb** di level *First Line Management* (minimal level jabatan *Officer* di rentang *Grade* 6-9) untuk dipersiapkan menjadi calon-calon Manager yang berkualitas.
A development and career acceleration program targeted at the best talents of bank **bjb** at the First Line Management level (minimum position level of Officer within the Grade 6-9 range) to be prepared as qualified future Managers.

5 ***Branch Manager Development Program (BMDP)***

Program pengembangan pegawai di level Managerial yang ditujukan bagi Manager/Pin. KCP/PinGrup melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *Successor* Pejabat Eksekutif di level Pemimpin Cabang.
A Managerial level employee development program designed for Managers/Pin. KCP/PinGrup through Education and Training aimed at enhancing competencies and preparing employees to become Successors for Executive Positions at the Branch Leader level.

6 ***General Manager Development Program***

Program pengembangan pegawai di level Managerial yang dipersiapkan menduduki L1 (Pemimpin Divisi/CEO Regional).
A Managerial level employee development program designed to prepare employees for L1 (Division Leader/Regional CEO) positions.

Sebagai implementasi kebijakan, eLearning **bjb** University (eLbu) digunakan sebagai platform pembelajaran utama di Perseroan untuk memperluas akses pembelajaran secara fleksibel dan efisien tanpa mengganggu aktivitas kerja sehari-hari. Melalui eLbu, pegawai dapat mengikuti modul pengembangan kompetensi yang mencakup topik terkait *Sustainability Development Goals* (SDGs), antara lain Rencana Aksi Keuangan Berkelanjutan (RAKB), *Sustainable Finance*, *Green Economy*, *Renewable Energy,* Analisis Dampak Lingkungan (AMDAL), serta *Environmental, Social, and Governance* (ESG). Pemanfaatan eLbu memungkinkan pembelajaran dilakukan kapan saja dan di mana saja, sehingga pegawai dapat memperoleh pengetahuan yang relevan dengan kebutuhan pekerjaan sekaligus mendukung perkembangan karier. Pada tahun 2025, seluruh pegawai (100%) telah berpartisipasi dalam program pengembangan kompetensi serta memperoleh evaluasi kinerja dan perkembangan karier secara berkala. [GRI 3-3] [GRI 404-1] [GRI 404-3] [E.2] [F.22]

As part of policy implementation, **bjb** University's eLearning platform (eLbu) is utilized as the Company's primary learning platform to broaden access to learning in a flexible and efficient manner without disrupting daily work activities. Through eLbu, employees can participate in competency development modules covering topics related to the Sustainable Development Goals (SDGs), including, among others, the Sustainable Finance Action Plan (*Rencana Aksi Keuangan* Berkelanjutan/RAKB), Sustainable Finance, Green Economy, Renewable Energy, Environmental Impact Assessment (AMDAL), as well as Environmental, Social, and Governance (ESG). The utilization of eLbu enables learning to be conducted anytime and anywhere, allowing employees to acquire knowledge relevant to job requirements while supporting career development. In 2025, all employees (100%) participated in competency development programs and received regular performance and career development evaluations. [GRI 3-3] [GRI 404-1] [GRI 404-3] [E.2] [F.22]

Jumlah & Rata-rata Jam Pembelajaran yang Diberikan Kepada Pegawai Berdasarkan Jenis Kelamin [GRI 404-1]

Total and Average Training Hours Provided to Employees by Gender

Laki-laki | Male



Jumlah Jam | Total Training Hours

2025	606.215
2024	193.776
2023	274.704



Rata-rata Jam | Average Training Hours

2025	167,18
2024	52,03
2023	72,90

Perempuan | Female



Jumlah Jam | Total Training Hours

2025	583.202
2024	100.692
2023	226.840



Rata-rata Jam | Average Training Hours

2025	179,66
2024	29,43
2023	63,74

Jumlah & Rata-rata Jam Pembelajaran yang Diberikan Kepada Pegawai Berdasarkan Kategori Pegawai [GRI 404-1]

Total and Average Training Hours Provided to Employees by Employee Category

Kategori Pegawai Employee Category	2025		2024		2023	
	Jumlah Jam Total Training Hours	Rata-rata Jam Average Training Hours	Jumlah Jam Total Training Hours	Rata-rata Jam Average Training Hours	Jumlah Jam Total Training Hours	Rata-rata Jam Average Training Hours
Manajemen Eksekutif Executive Management	21.407	157,40	14.265	93,24	4.784	154,32
Manajemen Senior Senior Management	34.677	156,91	13.369	57,38	12.312	68,78
Manajemen Menengah Middle Management	215.579	162,82	52.335	49,84	38.104	59,44
Manajemen Lini Pertama First-Line Management	181.874	160,95	57.052	47,70	105.480	61,61
Staf Staff	728.323	181,31	157.448	32,94	340.864	73,27
Pegawai PKWT dan Magang Temporary Employee and Intern	6.022	110,13	-	-	-	-

bank **bjb** telah membangun *Learning Ecosystem* untuk mengoptimalkan pembelajaran yang efektif dari segi waktu dan biaya, menggunakan pendekatan *blended learning solution*. Program seperti *Great People & Leader Capabilities, Core Competency & Capabilities Development*, serta *Appreciation & Engagement Program* menjadi bagian dari komitmen untuk meningkatkan kualitas SDM, mempertahankan pegawai, dan memperkuat keterlibatan pegawai. Selain itu, bank **bjb** juga menyediakan Program Sertifikasi dan *Refreshment* yang dilaksanakan secara berjenjang, untuk memastikan pegawai memiliki kompetensi yang sesuai dengan standar profesi dan kode etik yang ditetapkan, serta memenuhi ketentuan regulator.

bank **bjb** has established a Learning Ecosystem to optimize effective learning in terms of time and cost efficiency through a blended learning approach. Programs such as Great People & Leader Capabilities, Core Competency & Capabilities Development, and Appreciation & Engagement Program form part of the Company's commitment to enhancing the quality of human capital, retaining employees, and strengthening employee engagement. In addition, bank **bjb** provides tiered Certification and Refreshment Programs to ensure that employees possess competencies in accordance with professional standards and codes of ethics, as well as to comply with regulatory requirements.

Pada tahun 2025, bank **bjb** mengalokasikan dana sebesar Rp48.262.965.780 untuk mendukung program pengembangan kompetensi pegawai, yang bertujuan untuk meningkatkan kualitas dan profesionalisme sumber daya manusia. Dana ini digunakan untuk berbagai inisiatif pengembangan kompetensi yang diselenggarakan melalui **bjb** University dan kerja sama dengan vendor eksternal yang memiliki keahlian sesuai kebutuhan Perseroan.

In 2025, bank **bjb** allocated Rp48,262,965,780 to support employee competency development programs, aimed at improving the quality and professionalism of human resources. These funds were utilized to support various competency development initiatives implemented through **bjb** University and in collaboration with external vendors possessing expertise aligned with the Company's needs.

Selain itu, dana ini juga difokuskan untuk memfasilitasi pengembangan keterampilan yang relevan dengan perkembangan industri serta mendukung manajemen akhir karier, termasuk bagi pegawai yang memasuki masa pensiun atau terpengaruh pemutusan hubungan kerja (PHK). Dengan investasi ini, bank **bjb** memastikan bahwa pegawai terus berkembang dan siap berkontribusi pada strategi bisnis yang lebih besar, sekaligus menciptakan lingkungan kerja yang kompetitif dan berkelanjutan. Sepanjang 2025, bank **bjb** telah melakukan berbagai jenis pengembangan kompetensi pegawai yang dapat diklasifikasikan berdasarkan level jabatannya. [GRI 404-2]

Furthermore, these funds were directed toward developing skills relevant to industry developments and supporting end-of-career management, including for employees approaching retirement or affected by employment termination (layoffs). Through this investment, bank **bjb** ensures that employees continue to develop and remain prepared to contribute to broader business strategies, while fostering a competitive and sustainable working environment. Throughout 2025, bank **bjb** implemented various employee competency development programs classified by position level. [GRI 404-2]

Pengembangan Kompetensi Pegawai Berdasarkan Level Jabatan [404-3] [FS4]
Employee Competency Development by Position Level

No	Level Jabatan Position Level	Jenis Pembelajaran Type of Training	Tujuan Pembelajaran Training Objectives	Jumlah Pegawai Number of Employees	Jumlah Pegawai yang telah mengikuti pengembangan kompetensi Number of Employees who attended the competency development	Persentase yang telah mengikuti pengembangan kompetensi untuk setiap jenis pelatihan Percentage Who Attended Every Type of the competency development training
1	Pegawai PKWT Temporary Employee	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill employee competencies according to job specifications	48	48	100%
2	*Staff*	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill employee competencies according to job specifications	4.021	4.013	99,88%
3	*First Line Management*	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill employee competencies according to job specifications	1.130	1.130	100%
4	*Middle Management*	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill employee competencies according to job specifications	1.324	1.324	100%

No	Level Jabatan Position Level	Jenis Pembelajaran Type of Training	Tujuan Pembelajaran Training Objectives	Jumlah Pegawai Number of Employees	Jumlah Pegawai yang telah mengikuti pengembangan kompetensi Number of Employees who attended the competency development	Persentase yang telah mengikuti pengembangan kompetensi untuk setiap jenis pelatihan Percentage Who Attended Every Type of the competency development training
5	*Senior Management*	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill competencies according to job specifications	221	221	100%
6	*Executive Management*	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill employee competencies according to job specifications	128	128	100%
7	*Top Management*	*In House Training* *Public*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfill employee competencies according to job specifications	8	8	100%
Total				**6.880**	**6.872**	**99,88%**

Sepanjang periode pelaporan 2025, sejumlah program pengembangan terkait topik keberlanjutan yang dianggap material bagi Perseroan telah dilaksanakan. Pengembangan kompetensi ini melibatkan perwakilan dari setiap divisi bank **bjb** dengan tujuan utama meningkatkan pemahaman pegawai tentang prinsip keuangan berkelanjutan. Program ini dilaksanakan untuk mengatasi rendahnya tingkat kesadaran pegawai dalam

Throughout the 2025 reporting period, several development programs related to sustainability topics deemed material to the Company were implemented. These competency development initiatives involved representatives from each division of bank **bjb**, with the primary objective of enhancing employees' understanding of sustainable finance principles. The programs were conducted to address the low level of employee awareness in applying

menerapkan prinsip-prinsip tersebut dalam kegiatan sehari-hari yang menekankan pentingnya integrasi prinsip keberlanjutan dalam operasional perbankan. Dengan melibatkan pegawai dari seluruh divisi, Perseroan berkomitmen untuk memperkuat pemahaman dan penerapan prinsip keberlanjutan, yang mendukung tujuan keuangan berkelanjutan dan mendorong praktek bisnis yang lebih bertanggung jawab. [GRI 404-2] [FS4] [A.1] [E.2] E.5]

such principles in daily activities, emphasizing the importance of integrating sustainability principles into banking operations. By engaging employees from all divisions, the Company is committed to strengthening both the understanding and implementation of sustainability principles, thereby supporting sustainable finance objectives and promoting more responsible business practices. [GRI 404-2] [FS4] [A.1] [E.2] E.5]

Program Pembelajaran dan Pengembangan Pegawai terkait ESG/*Sustainability*
Employee Learning and Development Programs Related to ESG/Sustainability

No	**Topik Pengembangan** Development Topic	**Jumlah Peserta** Number of Participant	**Penyelenggara** Organizer
1.	*Funding & Mortgage Banking Academy Level Intermediate*	30	**bjb** University
2.	*Mortgage Banking Academy Level Basic*	29	**bjb** University
3.	*Sustainability Acceleration Strategy*	28	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
4.	*Funding Banking Academy Level Basic*	33	**bjb** University
5.	*Environment, Social & Governance* (ESG)	320	**bjb** University
6.	*Banking Operation Academy Level Basic Batch* 1 Tahun 2025	32	**bjb** University
7.	Abdi **bjb** Angkatan 12 Fase Pertama Tahun 2025 Abdi **bjb** Batch 12 First Phase (2025)	75	**bjb** University
8.	*Account Officer Development Program* (AODP) Internal	45	**bjb** University
9.	*PPK Banking Academy Level Intermediate*	40	**bjb** University
10.	Rencana Aksi Keuangan Berkelanjutan (RAKB) - *Green Financing* Tahun 2025 Sustainable Finance Action Plan (RAKB) - Green Financing 2025	30	Compendia (PT Kompendium Strategi Indonesia)
11.	*Banking Overview For Executive*	4	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
12.	*Consumer Banking Academy Level Basic*	40	**bjb** University
13.	*Onboarding First Entry Level And Experience Hire (Online)*	44	**bjb** University
14.	*Sustainability Reporting: Standards & Implementation Update* Terkini ISSB Standards: IFRS S1 & S2 Sustainability Reporting: Standards & Implementation Latest Update on ISSB Standards: IFRS S1 & S2	1	Ikatan Akutan Indonesia (IAI) Indonesian Institute of Accountants (IAI)

No	Topik Pengembangan Development Topic	Jumlah Peserta Number of Participant	Penyelenggara Organizer
15.	Abdi **bjb** Angkatan 13 Fase Pertama Tahun 2025 Abdi **bjb** Batch 13 First Phase 2025	26	**bjb** University
16.	Implementasi *Sustainable Finance* Dalam Industri Perbankan Indonesia: Strategi, Tantangan dan Peluang Menuju Keuangan Berkelanjutan Implementation of Sustainable Finance in the Indonesian Banking Industry: Strategies, Challenges, and Opportunities Toward Sustainable Finance	4	PT Sinergi Indonesia Pintar
17.	Abdi **bjb** Angkatan 14 Fase Pertama Tahun 2025 Abdi **bjb** Batch 14 First Phase 2025	42	Internal bank **bjb**
18.	*Branch Manager Development Program* (BMDP)	15	Internal bank **bjb**
19.	Rencana Aksi Keuangan Berkelanjutan (RAKB) *Green Banking* Tahun 2025 Sustainable Finance Action Plan (RAKB) – Green Banking 2025	29	PT Lestari Dua Alam
20.	*Funding and Mortgage Banking:* Penguatan Kompetensi dalam mendukung Kinerja Bisnis Funding and Mortgage Banking: Strengthening Competencies to Support Business Performance	42	BRI Research Institute
21.	Abdi **bjb** *Senior Frontliner*	41	Internal bank **bjb**
22.	Impelementasi Strategi Pemasaran Kredit Program Rumah untuk Rakyat Implementation of the Housing Loan Marketing Strategy for the "Rumah untuk Rakyat" Program	30	Kementerian Perumahan dan Kawasan Pemukiman (PKP) Ministry of Public Works and Housing (PKP)
23.	*Micro Banking Academy: Leading Microfinance Business with Risk-Driven Leadership*	63	Internal bank **bjb**
24.	*Micro Banking Academy: Lending 101 - Building a Strong Credit Culture*	27	Internal bank **bjb**
25.	*Micro Banking Academy: Lending 101 - Building a Strong Credit Culture*	29	Internal bank **bjb**
26.	*Sustainability Reporting: Impact & Implementation of PSPK 1 & 2 for Professionals*	2	Ikatan Akuntan Indonesia (IAI)
27.	Rencana Aksi Keuangan Berkelanjutan (RAKB) - Implementasi Taksonomi dan Energi Baru Terbarukan Sustainable Finance Action Plan (RAKB) – Implementation of Taxonomy and Renewable Energy	36	PT Edukasi Sinergi Global
28.	*Building Competence in Housing Microcredit Analysis*	72	Internal bank **bjb**
29.	*Micro Banking Academy:* KUR Perumahan dan Analisa Peternakan Ayam	36	Internal bank **bjb**

No	Topik Pengembangan Development Topic	Jumlah Peserta Number of Participant	Penyelenggara Organizer
30.	*Flying Team Frontliner*	8	Internal bank **bjb**
31.	*Micro Banking Academy: Lending 101 - Building a Strong Credit Culture*	30	Internal bank **bjb**
32.	*Micro Banking Academy: Lending 101 - Building a Strong Credit Culture*	30	Internal bank **bjb**
33.	Abdi **bjb** *Frontliner*	51	Internal bank **bjb**
34.	*Mortgage Banking Academy Level Basic*	19	**bjb** University

Pengembangan pegawai terkait indikator ESG yang diperuntukkan bagi Manajemen Senior dan Direksi diselenggarakan secara rutin oleh bank **bjb**. Pengembangan ini berpedoman pada Peraturan Presiden No. 59 Tahun 2017 tentang Tujuan Pembangunan Berkelanjutan (TPB). Kegiatan ini dilaksanakan setiap tahun melalui berbagai forum, seperti seminar, lokakarya, konferensi, dan pelatihan. Program pengembangan ini sejalan dengan Rencana Aksi Jangka Menengah bank **bjb** yang mencakup perencanaan jangka panjang.

Competency development related to ESG indicators for Senior Management and the Board of Directors is conducted regularly by bank **bjb**. This development is guided by Presidential Regulation No. 59 of 2017 on the Sustainable Development Goals (SDGs). These activities are carried out annually through various forums, including seminars, workshops, conferences, and training programs. The development programs are aligned with bank **bjb**'s Medium-Term Action Plan, which incorporates long-term planning.

Pengembangan kompetensi yang difasilitasi oleh pihak eksternal diprioritaskan melalui vendor yang memiliki lisensi dari lembaga terakreditasi, seperti Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP), Lembaga Pengembangan Perbankan Indonesia (LPPI), dan LSP Sistem Pembayaran Indonesia (LSP SPI). Ketentuan ini diterapkan untuk memastikan setiap program yang diikuti pegawai memenuhi standar mutu serta memiliki kredibilitas yang dapat dipertanggungjawabkan. Dalam periode pelaporan, Perseroan telah menyelenggarakan sejumlah program pengembangan kompetensi, yang ringkasannya disajikan sebagai berikut. [GRI 2-17] [GRI 404-2]

Competency development facilitated by external parties is prioritized through vendors licensed by accredited institutions, such as the Indonesian Banking Professional Certification Institute (LSPP), the Indonesian Banking Development Institute (LPPI), and the Indonesian Payment System Professional Certification Institute (LSP SPI). This provision is applied to ensure that every program attended by employees meets quality standards and is accountable and credible. During the reporting period, the Company implemented a number of competency development programs, summarized as follows. [GRI 2-17] [GRI 404-2]

Pengembangan Kompetensi Pegawai Oleh Vendor BNSP dan Lembaga Sertifikasi Lainnya
Employee Competency Development by BNSP Vendors and Other Certification Bodies

No	Pengembangan Kompetensi Development Competency	Jumlah Peserta Number of Participant	Penyelenggara Organizer
1.	Asesor Kompetensi Lembaga Sertifikasi Profesi Pasar Modal Competency Assessor of Capital Market Professional Certification Body	1	Lembaga Sertifikasi Profesi Pasar Modal Capital Market Professional Certification Body
2.	Pembekalan dan Sertifikasi KKNI Jenjang 6C Bidang Dana Pensiun Sub Bidang Pengawasan Dana Pensiun Briefing and Certification of KKNI Level 6C Pension Fund Sector (Pension Fund Supervision Sub-Sector)	1	Lembaga Sertifikasi Profesi Dana Pensiun (LSPDP) / Asosiasi Dana Pensiun Indonesia (ADPI) Pension Fund Professional Certification Body (LSPDP) / Indonesian Pension Fund Association (ADPI)
3.	Pembekalan dan Sertifikasi KKNI Jenjang 7 Bidang Dana Pensiun Briefing and Certification of KKNI Level 7 Pension Fund Sector	2	Lembaga Sertifikasi Profesi Dana Pensiun (LSPDP) / Asosiasi Dana Pensiun Indonesia (ADPI) Pension Fund Professional Certification Body (LSPDP) / Indonesian Pension Fund Association (ADPI)
4.	Pembekalan dan Ujian KKNI Jenjang 7 Bidang Dana Pensiun Briefing and Examination of KKNI Level 7 Pension Fund Sector	3	Lembaga Sertifikasi Profesi Dana Pensiun (LSPDP) / Asosiasi Dana Pensiun Indonesia (ADPI) Pension Fund Professional Certification Body (LSPDP) / Indonesian Pension Fund Association (ADPI)
5.	Pembekalan/ *Refreshment* & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Briefing / Refreshment & Recertification Examination of Risk Management Certification Level 4	94	PT Raharja Duta Solusindo (RDS) / Lembaga Sertifikasi Profesi Perbankan (LSPP) PT Raharja Duta Solusindo (RDS) / Banking Professional Certification Body (LSPP)
6.	Pembekalan/*Refreshment* & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Briefing / Refreshment & Recertification Examination of Risk Management Certification Level 4	101	TD Consultant / Lembaga Sertifikasi Profesi Perbankan (LSPP) TD Consultant / Banking Professional Certification Body (LSPP)
7.	Pembekalan/Resertifikasi & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Briefing / Recertification & Recertification Examination of Risk Management Certification Level 4	200	TD Consultant / Lembaga Sertifikasi Profesi Perbankan (LSPP) TD Consultant / Banking Professional Certification Body (LSPP)

No	Pengembangan Kompetensi Development Competency	Jumlah Peserta Number of Participant	Penyelenggara Organizer
8.	Pembekalan/Resertifikasi & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 5 Briefing / Recertification & Recertification Examination of Risk Management Certification Level 5	79	TD Consultant / Lembaga Sertifikasi Profesi Perbankan (LSPP) TD Consultant / Banking Professional Certification Body (LSPP)
9.	*Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 untuk Pejabat Eksekutif Refreshment of Risk Management Certification (SMR) Level 5 (2025) for Executive Officers	41	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
10.	*Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 Refreshment of Risk Management Certification (SMR) Level 6 (2025)	21	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
11.	*Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 bagi Pejabat Eksekutif Refreshment of Risk Management Certification (SMR) Level 7 (2025) for Executive Officers	30	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
12.	Sertifikasi Kompetensi Jenjang Kualifikasi SPPUR 5 – Setelmen Pembayaran Transaksi *Trade Finance* Competency Certification of SPPI Qualification Level 5: Trade Finance Payment Settlement	2	Lembaga Pelatihan Kerja Praveena (LPK-PRAVEENA) / Lembaga Sertifikasi Profesi Sistem Pembayaran Indonesia (LSP-SPI) Praveena Job Training Institute (LPK-Praveena) / Indonesian Payment System Professional Certification Body (LSP-SPI)
13.	Sertifikasi Kompetensi SK SP Jenjang 6 Setelmen Transaksi Tresuri Competency Certification of SPPI Level 6: Treasury Transaction Settlement	1	Lembaga Pelatihan Kerja Praveena (LPK-PRAVEENA) / Lembaga Sertifikasi Profesi Sistem Pembayaran Indonesia (LSP-SPI) Praveena Job Training Institute (LPK-Praveena) / Indonesian Payment System Professional Certification Body (LSP-SPI)
14.	Sertifikasi Manajemen Risiko Perbankan J5 Banking Risk Management Certification Level 5	1	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
15.	Sertifikasi Manajemen Umum Dana Pensiun (MUPD) & Manajemen Risiko Dana Pensiun (MRDP) General Pension Fund Management (MUPD) & Pension Fund Risk Management (MRDP) Certification	1	Lembaga Sertifikasi Profesi Dana Pensiun (LSPDP) / Asosiasi Dana Pensiun Indonesia (ADPI) Pension Fund Professional Certification Body (LSPDP) / Indonesian Pension Fund Association (ADPI)

No	Pengembangan Kompetensi Development Competency	Jumlah Peserta Number of Participant	Penyelenggara Organizer
16.	Ujian Kompetensi SK SP Jenjang 6 Pengelolaan Transfer Dana General Pension Fund Management (MUPD) & Pension Fund Risk Management (MRDP) Certification	60	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
17.	Ujian Sertifikasi Manajemen Risiko (SMR) Jenjang 7 (Berjenjang & Fast Track) Risk Management Certification Examination (SMR) Level 7 (Tiered & Fast Track)	2	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
18.	Ujian Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Examination Level 4	134	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
19.	Ujian Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Examination Level 5	47	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)
20.	Ujian Sertifikasi Wakil Agen Penjual Reksadana (WAPERD) Mutual Fund Selling Agent Representative Certification Examination (WAPERD)	20	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Body (LSPP)



Pada tahun 2025, evaluasi pengembangan kompetensi pegawai melalui tiga tingkat:

- Level 1 (*Reaction*), dengan skala 1 - 5
- Level 2 (*Learning*), dengan skala 0 - 100
- Level 3 (*Behavior*), dengan skala 1 - 5

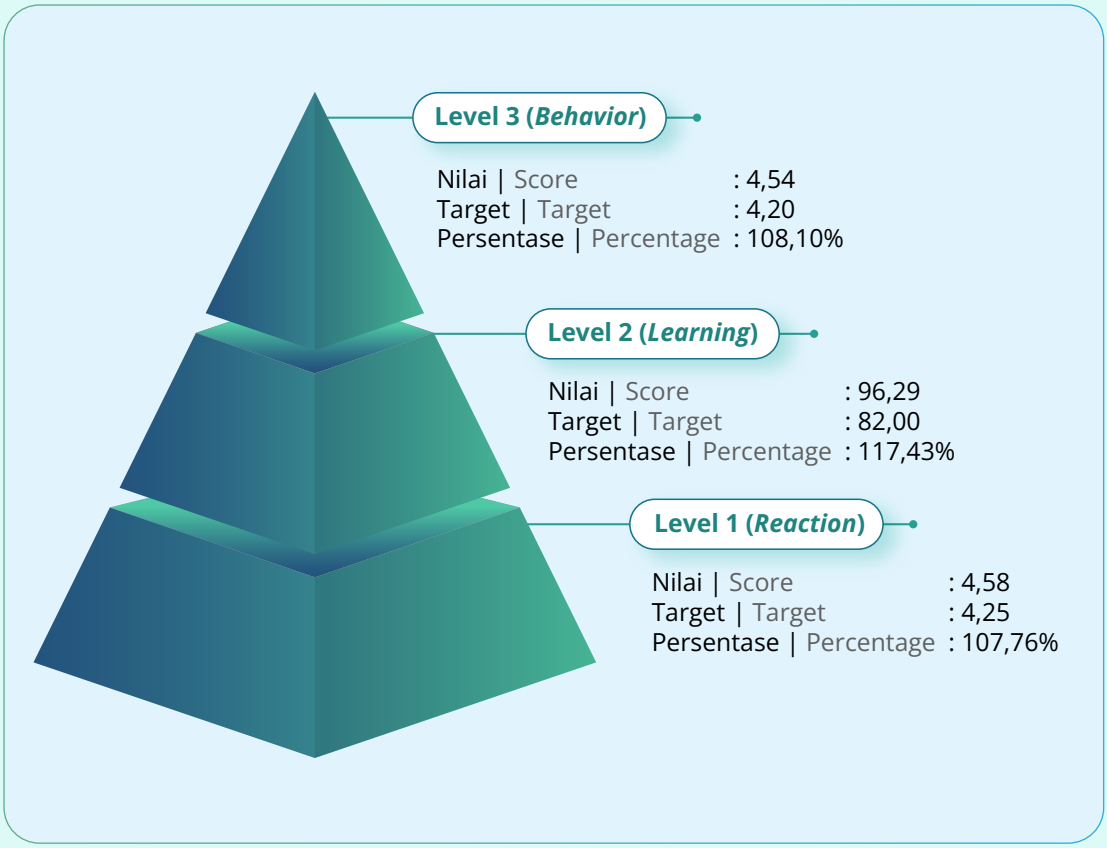
Hasil evaluasi memperlihatkan pencapaian ketiga level melebihi target yang telah ditentukan yaitu:

In 2025, employee competency development was evaluated across three levels:

- Level 1 (Reaction), scale 1 - 5
- Level 2 (Learning), scale 0 - 100
- Level 3 (Behavior), scale 1 - 5

The evaluation results indicate that achievements across all three levels exceeded the predetermined targets, as follows:

Evaluasi Pengembangan Kompetensi Pegawai bank bjb Tahun 2025
Evaluation of Employee Competency Development at bank **bjb** in 2025



Pelaksanaan pembelajaran tatap muka juga disertai dengan penerapan praktik ramah lingkungan, antara lain melalui penggunaan *tumbler* pribadi oleh peserta sebagai upaya mengurangi penggunaan botol plastik sekali pakai. Inisiatif ini mencerminkan upaya bank **bjb** dalam menginternalisasikan nilai keberlanjutan tidak hanya melalui materi pembelajaran, tetapi juga melalui pembiasaan perilaku dalam aktivitas kerja sehari-hari.

The implementation of face-to-face learning activities is also accompanied by environmentally friendly practices, including participants using personal tumblers by participants as an effort to reduce single-use plastic bottle consumption. This initiative reflects bank **bjb**'s efforts to internalize sustainability values not only through learning content, but also through the cultivation of sustainable behaviors in daily work activities.

Tingkat Keterikatan Pegawai

Employee Engagement Level

Keterikatan pegawai menjadi salah satu faktor kunci yang mendukung keberhasilan dan pertumbuhan jangka panjang bank **bjb**. Dengan tingkat keterikatan yang tinggi, pegawai lebih termotivasi untuk memberikan kontribusi terbaik mereka, yang pada akhirnya berpengaruh positif terhadap kinerja Perseroan secara keseluruhan. Untuk itu, bank **bjb** secara rutin melakukan pengukuran tingkat keterikatan pegawai untuk memahami sejauh mana pegawai merasa terhubung dengan Perseroan, serta faktor-faktor apa saja yang memengaruhi kepuasan mereka.

Survei keterikatan pegawai yang dilakukan oleh bank **bjb** melibatkan metode pengumpulan data yang komprehensif, meliputi:

1. **Survei daring**: Menyebarkan kuesioner kepada pegawai untuk mengumpulkan data kuantitatif tentang tingkat kepuasan dan keterikatan mereka.
2. **Diskusi kelompok Terpumpun (*Focus Group Discussion*/FGD)**: Melibatkan sekelompok pegawai untuk mendapatkan wawasan kualitatif mengenai perasaan mereka terhadap Perseroan dan area yang perlu ditingkatkan.
3. **Analisis regresi**: Melakukan analisis mendalam untuk mengidentifikasi faktor-faktor utama yang memengaruhi keterikatan pegawai.
4. **Penilaian berbagai aspek**: Fokus survei mencakup berbagai faktor seperti efektivitas kepemimpinan, manajemen kinerja, lingkungan kerja, dan kolaborasi antar tim.

Employee engagement is one of the key factors supporting bank **bjb**'s long-term success and sustainable growth. Higher levels of engagement motivate employees to perform at their best, which in turn positively impacts the Company's overall performance. Accordingly, bank **bjb** regularly measures employee engagement levels to assess the extent to which employees feel connected to the Company and to identify the key factors influencing their satisfaction.

The employee engagement survey conducted by bank **bjb** employs a comprehensive data collection methodology, including:

1. **Online surveys**: Distribution of questionnaires to employees to collect quantitative data on satisfaction and engagement levels.
2. **Focus Group Discussion (FGD)**: Engagement of selected employee groups to obtain qualitative insights into their perceptions of the Company and areas requiring improvement.
3. **Regression analysis**: In-depth analysis to identify the key determinants of employee engagement.
4. **Multi-dimensional assessment**: Survey focus covering leadership effectiveness, performance management, work environment, and cross-team collaboration.

Dari hasil survei ini, bank **bjb** mendapatkan informasi yang sangat berharga mengenai faktor-faktor yang memengaruhi kepuasan dan keterikatan pegawai, seperti pentingnya reputasi Perseroan yang positif, kepemimpinan yang efektif, dan penciptaan lingkungan kerja yang nyaman dan kolaboratif. Dengan memahami dan meningkatkan aspek-aspek ini, bank **bjb** dapat menciptakan lingkungan kerja yang lebih produktif, meningkatkan kesejahteraan pegawai, dan mendukung pencapaian tujuan strategis Perseroan.

Berdasarkan teori AON Hewitt (2017), terdapat enam faktor utama yang mempengaruhi tingkat keterikatan pegawai dalam Perseroan. Setiap faktor berperan penting dalam menciptakan lingkungan kerja yang mendukung dan memotivasi pegawai untuk memberikan kontribusi terbaik.

Based on the survey results, bank **bjb** obtained valuable insights into the factors influencing employee satisfaction and engagement, including the importance of a positive corporate reputation, effective leadership, and the creation of a comfortable and collaborative work environment. By understanding and continuously improving these aspects, bank **bjb** can foster a more productive workplace, enhance employee well-being, and support the achievement of the Company's strategic objectives.

According to the Aon Hewitt (2017) framework, there are six key factors influencing employee engagement within an organization. Each factor plays a critical role in creating a supportive work environment that motivates employees to deliver their best performance.



Company Reputation:

Citra positif yang dimiliki perusahaan dan sejauh mana perusahaan dikenal di masyarakat.
The positive image of the Company and the extent to which it is recognized by the public.

Leadership:

Efektivitas kepemimpinan yang dirasakan pegawai, baik dari atasan langsung maupun secara keseluruhan dalam perusahaan.
The perceived effectiveness of leadership, both at the immediate supervisor level and across the organization.

Performance Management:

Sistem penilaian kinerja yang diterapkan serta manajemen sumber daya manusia dalam perusahaan.
The performance appraisal system and human resource management practices implemented within the Company.

Company Practices:

Kebijakan dan cara perusahaan menjalankan bisnis untuk mencapai tujuan yang telah ditetapkan.
Corporate policies and business practices adopted to achieve established objectives.

The Basic:

Upaya menciptakan lingkungan kerja yang aman dan nyaman bagi pegawai.
Efforts to create a safe and comfortable working environment for employees.

The Work:

Kolaborasi antar rekan kerja, beban kerja, prosedur yang jelas, dan otonomi dalam menyelesaikan tugas.
Collaboration among colleagues, workload management, clarity of procedures, and autonomy in task execution.



Tingkat keterlibatan pegawai bank **bjb** pada *Employee Engagement Survey (EES)* 2024-2025 mencapai **79%**, dengan kategori Moderately Engage.

The level of employee engagement at bank **bjb** in the Employee Engagement Survey (EES) 2024-2025 reached **79%**, categorized as Moderately Engage.

Kepuasan Pegawai
Employee Satisfaction

Tingkat kepuasan pegawai merupakan indikator penting yang mencerminkan kualitas lingkungan kerja yang layak, aman, serta efektivitas kebijakan Perseroan dalam mendukung kesejahteraan dan pengembangan pegawai. Untuk menciptakan lingkungan bekerja yang tidak hanya produktif, tetapi juga aman dan nyaman, bank **bjb** secara berkala mengukur kepuasan pegawai melalui survei dan berbagai mekanisme umpan balik. Tujuannya adalah untuk memahami kebutuhan, harapan, serta persepsi pegawai terhadap berbagai aspek Perseroan, termasuk kebijakan pengupahan, kesempatan pengembangan karier, dan keseimbangan kerja-hidup. Pengukuran kepuasan ini juga menjadi acuan dalam merumuskan kebijakan dan program yang lebih baik, sehingga dapat meningkatkan motivasi dan keterikatan pegawai. [F.21]

Employee satisfaction is a key indicator of the quality of a safe and decent working environment, as well as the effectiveness of the Company's policies in supporting employee welfare and development. To foster a workplace that is not only productive but also safe and comfortable, bank **bjb** periodically measures employee satisfaction through surveys and various feedback mechanisms. The objective is to understand employees' needs, expectations, and perceptions of various aspects of the Company, including remuneration policies, career development opportunities, and work–life balance. The results of these measurements serve as a reference for formulating improved policies and programs, thereby enhancing employee motivation and engagement. [F.21]



Melalui program peningkatan kesejahteraan dan berbagai inisiatif pengembangan, bank **bjb** berkomitmen untuk terus meningkatkan kepuasan pegawai, yang pada gilirannya akan berdampak positif pada kinerja Perseroan. Kepuasan pegawai yang tinggi juga berperan penting dalam meningkatkan retensi pegawai dan menciptakan lingkungan kerja yang produktif, harmonis, dan aman. [F.21]

Through welfare enhancement programs and various development initiatives, bank **bjb** is committed to continuously improving employee satisfaction, which in turn positively impacts the Company's performance. High levels of employee satisfaction also play a significant role in improving employee retention and fostering a productive, harmonious, and safe. [F.21]

bank **bjb** berkomitmen untuk menjunjung tinggi Hak Asasi Manusia (HAM) dalam setiap aspek operasionalnya. Perseroan mengimplementasikan berbagai kebijakan dan prosedur untuk memastikan penghormatan terhadap HAM di seluruh lini operasionalnya. serta pengawasan terhadap pemasok dan mitra kerja untuk memastikan kepatuhan terhadap hak asasi manusia. Selain itu, bank **bjb** juga melakukan pelatihan, sosialisasi, dan evaluasi secara berkala kepada seluruh pegawai mengenai pentingnya HAM, untuk memastikan tidak ada pelanggaran terkait HAM dan diskriminasi di lingkungan operasional kantor.

bank **bjb** is committed to upholding human rights across all aspects of its operations. The Company implements various policies and procedures to uphold human rights across its operations, including oversight of suppliers and business partners to ensure compliance with human rights standards. In addition, bank **bjb** conducts regular training, socialization, and evaluations for all employees on the importance of human rights, to ensure that there are no incidents related to human rights violations or discrimination within the operational environment.



Menghormati dan melindungi hak asasi manusia tidak hanya penting untuk kesejahteraan pegawai, tetapi juga mendukung terciptanya lingkungan kerja yang harmonis dan produktif. Dengan menjunjung tinggi HAM, bank **bjb** membangun reputasi sebagai organisasi yang bertanggung jawab. Pada tahun 2025, tidak terdapat laporan atau insiden terkait pelanggaran HAM yang tercatat, yang menunjukkan bahwa kebijakan ini berjalan dengan efektif di seluruh lini operasional Perseroan.

Respecting and protecting human rights is essential not only for employee welfare but also for fostering a harmonious and productive work environment. By upholding human rights principles, bank **bjb** strengthens its reputation as a responsible organization. In 2025, there were no recorded reports or incidents related to human rights violations, indicating that these policies have been implemented effectively across all operational lines.

Sebagai bagian dari komitmen terhadap kesejahteraan pegawai, bank **bjb** memastikan kepatuhan terhadap peraturan ketenagakerjaan yang berlaku dan menjamin perlindungan hak serta keselamatan pegawai. Untuk mendukung kesehatan pegawai, Perseroan menyediakan fasilitas pemeriksaan kesehatan tahunan melalui *General Medical Check-Up* (GMCU). Program ini bertujuan untuk memantau kondisi kesehatan pegawai, mendeteksi potensi penyakit sejak dini, serta membantu pemeliharaan dan peningkatan kualitas kesehatan secara menyeluruh. [GRI 3-3] [F.1]

As part of its commitment to employee welfare, bank **bjb** ensures compliance with applicable labor regulations and guarantees the protection of employee rights and safety. To support employee health, the Company provides annual health screening facilities through the General Medical Check-Up (GMCU) program. This program aims to monitor employees' health, detect potential illnesses at an early stage, and support the maintenance and continuous improvement of overall health. [GRI 3-3] [F.1]

bank **bjb** telah mengimplementasikan sistem Keselamatan dan Kesehatan Kerja (K3) di seluruh area operasional untuk memastikan keamanan lingkungan kerja. Proses ini meliputi sertifikasi peralatan K3 yang dilakukan oleh dinas ketenagakerjaan di setiap unit kerja Perseroan, serta pemantauan rutin terhadap penerapan K3. Pada tahun 2025, tidak terjadi insiden kecelakaan kerja yang menyebabkan kematian atau cacat permanen. bank **bjb** berkomitmen untuk menangani setiap insiden dengan serius, melalui investigasi menyeluruh untuk mengidentifikasi penyebab utama dan mencegah kejadian serupa di masa depan. [GRI 403-9]

bank **bjb** has implemented an Occupational Health and Safety (OHS/K3) system across all operational areas to ensure a safe working environment. This includes OHS equipment certification conducted by the relevant manpower authorities at each Company work unit, as well as routine monitoring of OHS implementation. In 2025, there were no workplace accidents resulting in fatalities or permanent disabilities. bank **bjb** is committed to addressing any incident with due diligence through comprehensive investigations to identify root causes and prevent recurrence. [GRI 403-9]

Guna memastikan keamanan dan mencegah potensi kecelakaan kerja, bank **bjb** telah mengambil berbagai langkah di lingkungan Kantor Pusat, meliputi:
[GRI 3-3] [F.21]

To ensure workplace security and prevent potential occupational accidents, bank **bjb** has implemented various measures at the Head Office, including:
[GRI 3-3] [F.21]

1. Penerapan penjagaan internal dengan memasang *gate access door* di setiap pintu masuk ruang kerja serta *gate barrier* di lobi kantor pusat. Hal ini mengharuskan pihak yang tidak berkepentingan untuk melewati proses izin (melalui satpam atau sekretaris) sebelum memasuki area kantor.

   Implementation of internal security controls through the installation of access gate doors at each office entrance and gate barriers in the Head Office lobby, requiring non-authorized parties to undergo an approval process (via security personnel or secretary) prior to entering office areas.

2. Penggunaan kartu pengunjung sebagai langkah antisipasi dan untuk melakukan *profiling* terhadap tamu yang datang.

   The use of visitor badges as a precautionary measure and to facilitate profiling of incoming guests.

3. Penerapan sistem keamanan di area parkir dengan menggunakan *gate automatic parking.*

   Implementation of parking area security systems through the use of automatic parking gates.

Dalam aspek perlindungan ketenagakerjaan, bank **bjb** juga berperan aktif mendukung program BPJS Ketenagakerjaan. Dukungan tersebut antara lain melalui fasilitasi proses pencairan kepesertaan melalui jaringan bank **bjb**, partisipasi dalam Gerakan Nasional Peduli Perlindungan Pekerja Rentan (GN LINGKARAN), serta peran sebagai bank penyalur kredit pada program MLT BPJS Ketenagakerjaan untuk memperluas akses Manfaat Layanan Tambahan (MLT).

In terms of employment protection, bank **bjb** actively supports the BPJS Ketenagakerjaan (Workers' Social Security) program. This support includes facilitating benefit disbursement processes through the bank **bjb** network, participation in the National Movement for the Protection of Vulnerable Workers (GN LINGKARAN), and acting as a channeling bank for BPJS Ketenagakerjaan's MLT financing program to expand access to Additional Service Benefits (*Manfaat Layanan Tambahan*/MLT).

Melalui berbagai inisiatif tersebut, bank **bjb** mendorong peningkatan semangat dan motivasi pegawai agar konsisten memberikan layanan terbaik. Ke depan, Perseroan akan terus memperkuat

Through these initiatives, bank **bjb** encourages higher employee morale and motivation to consistently deliver the best services. Going forward, the Company will continue to strengthen comprehensive

perlindungan yang menyeluruh bagi pegawai dan mitra kerja, dan turut mendukung keberlanjutan program BP Jamsostek secara konsisten.

protection for employees and business partners and consistently support the sustainability of BPJS Ketenagakerjaan programs.

Tingkat Perputaran Pegawai

Untuk memastikan pegawai menerima imbalan yang adil, bank **bjb** telah mengimplementasikan sistem pengelolaan imbalan yang sesuai dengan kinerja dan layanan yang diberikan. Kebijakan ini diatur dalam SK Direksi No. 0046/SK/DIR-HCA/2022 mengenai Standar Operasional Prosedur Pengelolaan Karir, SOP Pengelolaan Penghasilan, dan Fasilitas Kepegawaian SK Direksi No. 0171/SK/DIR-HCA/2023, serta pedoman pengelolaan pendidikan yang selalu diperbarui untuk memastikan kesesuaian dengan ketentuan yang berlaku. Selain itu, kebijakan tersebut didasarkan pada Perjanjian Kerja Bersama antara PT. Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan Serikat Karyawan bank **bjb**, yang memastikan hak-hak pegawai terlindungi dan kesejahteraan mereka terjaga. Sebagai indikator keberhasilan kebijakan ini, Perseroan memantau tingkat perputaran pegawai yang datanya dikumpulkan dan dianalisis oleh Divisi Human Capital, dengan hasil yang dibagi berdasarkan jenis kelamin, wilayah, dan kelompok usia, yang memberikan gambaran yang lebih komprehensif mengenai kepuasan dan stabilitas pegawai. [GRI 3-3] [GRI 401-1]

Employee Turnover Rate

To ensure that employees receive fair compensation, bank **bjb** has implemented a remuneration management system aligned with performance and services rendered. This policy is stipulated in the Board of Directors Decree No. 0046/SK/DIR-HCA/2022 concerning the SOP on Career Management, the SOP on Income Management, and Employee Facilities under Board of Directors Decree No. 0171/SK/DIR-HCA/2023, as well as continuously updated guidelines on education management to ensure alignment with applicable regulations. These policies are also based on the Collective Labor Agreement between PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk and the bank **bjb** Employee Union, ensuring the protection of employee rights and welfare. As an indicator of the effectiveness of these policies, the Company monitors employee turnover rates, with data compiled and analyzed by the Human Capital Division and disaggregated by gender, region, and age group to provide a more comprehensive overview of employee satisfaction and workforce stability. [GRI 3-3] [GRI 401-1]



Jumlah Pegawai Baru dan Pergantian Pegawai Berdasarkan Jenis Kelamin [GRI 401-1]
Number of New Employees and Employee Turnover by Gender

Jenis Kelamin Gender	2025		2024		2023	
	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover
Laki-laki | Male	78	177	44	137	75	130
Perempuan | Female	42	216	36	174	67	121
Jumlah | Total	**120**	**393**	**79**	**311**	**142**	**251**

Persentase Pegawai Baru | Percentage of New Employees = 1,88%

Persentase Pergantian Pegawai | Percentage of Employee Turnover = 5,72%

Total Pegawai Periode 2025 | Total Employees for the 2025 Period = 6.872

Jumlah Pegawai Baru dan Pergantian Pegawai Berdasarkan Wilayah [GRI 401-1]
Number of New Employees and Employee Turnover by Region

Wilayah Region	2025		2024		2023	
	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover
Kantor Pusat Head Office	72	98	47	68	26	55
Kantor Wilayah 1 Regional Office 1	7	70	3	69	25	50
Kantor Wilayah 2 Regional Office 2	9	64	7	61	26	51
Kantor Wilayah 3 Regional Office 3	19	81	5	54	17	37
Kantor Wilayah 4 Regional Office 4	7	60	6	42	14	31
Kantor Wilayah 5 Regional Office 5	6	20	11	17	34	27
Jumlah Total	**120**	**393**	**79**	**311**	**142**	**251**

Jumlah Pegawai Baru dan Pergantian Pegawai Berdasarkan Kelompok Usia [GRI 401-1]
Number of New Employees and Employee Turnover by Age Group

Kelompok Usia Age Group	2025		2024		2023	
	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover	Pegawai Baru New Employee	Pergantian Pegawai Employee Turnover
< 25	55	8	47	7	80	7
26-30	41	57	21	36	56	4
31-35	12	121	7	108	5	97
36-40	4	115	4	79	1	51
41-45	4	30	-	23	-	11
46-50	-	11	-	58	-	39
>50	4	51	-	-	-	-
Jumlah Total	**120**	**393**	**79**	**311**	**142**	**251**

Fluktuasi jumlah pegawai baru dan tingkat pergantian pegawai tercatat setiap tahunnya. Menyikapi dinamika tersebut, bank **bjb** berkomitmen membangun lingkungan kerja yang suportif dan menjunjung prinsip kesetaraan dalam seluruh kegiatan operasional, sebagai bagian dari upaya mencapai tujuan keberlanjutan Perseroan.

Fluctuations in new employee intake and turnover rates are recorded annually. In response to these dynamics, bank **bjb** remains committed to fostering a supportive work environment and upholding the principle of equality across all operational activities as part of its efforts to achieve the Company's sustainability objectives.

Inisiatif Budaya dan Keterikatan Pegawai

bank **bjb** memiliki rangkaian program untuk memperkuat budaya Perseroan serta meningkatkan keterlibatan pegawai secara berkelanjutan. Inisiatif ini dijalankan melalui komunikasi internal yang konsisten dan mudah dipahami, pemberian apresiasi atas pengabdian dan kontribusi pegawai, serta pelaksanaan survei secara rutin untuk memetakan kesehatan budaya organisasi dan tingkat *engagement*.

Culture and Employee Engagement Initiatives

bank **bjb** implements a series of programs to strengthen corporate culture and continuously enhance employee engagement. These initiatives are carried out through consistent and easily understood internal communications, recognition of employee dedication and contributions, and the regular conduct of surveys to map organizational culture health and engagement levels.

Reward Program - Maskot Media Komunikasi Internal Pegawai

Reward Program – Internal Communication Mascot



Maskot media komunikasi internal pegawai digunakan oleh bank **bjb** sebagai sarana penyampaian informasi yang lebih dekat, menarik, dan mudah dipahami, sekaligus untuk menjaga konsistensi komunikasi kepada seluruh pegawai. Melalui media ini, Perseroan menyampaikan berbagai informasi penting, mulai dari kebijakan dan berita terkini hingga topik relevan seperti keuangan, ekonomi, inovasi, kesehatan, teknologi, kepemimpinan, dan gaya hidup, guna mendukung keterlibatan pegawai dalam transformasi budaya yang berkelanjutan sebagai kunci pencapaian visi dan misi Perseroan.

The internal communication mascot is utilized by bank **bjb** as a medium to deliver information in a more approachable, engaging, and easily understood manner, while ensuring consistency of communication to all employees. Through this medium, the Company disseminates important information ranging from policies and latest updates to relevant topics such as finance, economy, innovation, health, technology, leadership, and lifestyle, in support of employee engagement in sustainable cultural transformation as a key enabler of the Company's vision and mission.

Engagement Program - Timeless Engagement & Legacy Award



Penghargaan bagi pegawai berfungsi sebagai cara untuk meningkatkan daya tarik Perseroan dan memperkuat hubungan jangka panjang antara pegawai dan bank **bjb**. Program ini bertujuan untuk menciptakan ikatan yang kuat, yang bertahan hingga masa pensiun, serta membangun kebanggaan dan keterikatan yang mendalam di antara pegawai. Sebagai bentuk apresiasi terhadap pengabdian, loyalitas, dan dedikasi pegawai, bank **bjb** memberikan penghargaan kepada mereka yang telah pensiun, serta kepada pegawai yang telah mengabdi selama 15, 25, dan 30 tahun.

Employee recognition programs serve as a means to enhance the Company's employer attractiveness and strengthen long-term relationships between employees and bank **bjb**. This program aims to create a strong bond that endures through retirement, while fostering pride and deep engagement among employees. As a form of appreciation for dedication, loyalty, and service, bank **bjb** provides recognition to retirees as well as to employees with 15, 25, and 30 years of service.

Survei *Organization Culture Health Index* (OCHI) & *Employee Engagement Survey* (EES)

Survei Organization Culture Health Index (OCHI) & Employee Engagement Survey (EES)



Survei mengenai kesehatan budaya Perseroan dan keterlibatan pegawai adalah inisiatif yang melibatkan seluruh Great People bank **bjb**, mencakup aspek pekerjaan dan hubungan mereka dengan Perseroan. Tujuan dari survei ini adalah untuk memberikan wawasan menyeluruh tentang kondisi budaya Perseroan dan tingkat keterikatan pegawai. Pelaksanaan survei secara rutin penting untuk mengumpulkan saran dan rekomendasi yang dapat digunakan sebagai dasar untuk perbaikan dan pengambilan keputusan oleh manajemen.

The survey on the Company's cultural health and employee engagement is an initiative involving all bank **bjb** Great People, covering aspects of their work and their relationship with the Company. The purpose of this survey is to provide comprehensive insights into the state of the Company's culture and the level of employee engagement. Conducting this survey on a regular basis is essential for gathering feedback and recommendations that serve as a foundation for continuous improvement and strategic decision-making by management.

Reward

Program bjb Better Award

bjb Better Award Program



Setiap tahun, kegiatan **bjb** Better Award diselenggarakan sebagai bentuk penghargaan dan pengakuan terhadap pegawai yang menunjukkan prestasi luar biasa serta memberikan kontribusi signifikan dalam pencapaian target kinerja bank **bjb**. Penghargaan ini diberikan berdasarkan evaluasi terhadap perilaku dan pencapaian yang ditunjukkan oleh pegawai dan unit kerja dalam mendukung tujuan Perseroan. Melalui **bjb** Better Award, keterlibatan pegawai diperkuat, dan peran mereka sebagai elemen penting dalam keberhasilan organisasi ditegaskan. Tiga kategori pemenang dipilih dalam program ini yang masing-masing merepresentasikan kontribusi luar biasa dalam pencapaian tujuan bersama.

The **bjb** Better Award is conducted annually as a form of appreciation and recognition for employees who demonstrate outstanding performance and make significant contributions to the achievement of bank **bjb**'s performance targets. The awards are granted based on evaluations of behaviors and achievements demonstrated by employees and work units in supporting the Company's objectives. Through the **bjb** Better Award, employee engagement is strengthened and employees' roles as key contributors to organizational success are reaffirmed. Three award categories are conferred under this program, each representing exceptional contributions to the achievement of shared objectives:

Best Employee:

Penghargaan untuk pegawai yang menunjukkan kinerja terbaik dan berhasil menjadi contoh dan agen perubahan dalam implementasi budaya GO SPIRIT.

Award for employees who demonstrate superior performance and serve as role models and change agents in the implementation of the GO SPIRIT culture.

Service Excellence Award:

Penghargaan untuk *frontliner*, petugas operasional, dan unit kerja dengan kinerja terbaik dalam memberikan pelayanan yang sangat baik sesuai standar layanan.

Award for frontliners, operational officers, and work units that demonstrate outstanding performance in delivering excellent services in accordance with service standards.

Innovation:

Penghargaan untuk pegawai yang memiliki ide dan implementasi terbaik atau kreatif dalam membawa perubahan positif kepada organisasi.

Award for employees who present and implement the best or most creative ideas in driving positive organizational change.

Insentif | Incentives

a. Insentif Prestasi Kerja (IPK): | Performance Incentive (IPK):

Bentuk penghargaan finansial yang diberikan kepada pegawai sebagai pengakuan atas kompetensi dan hasil kerja yang luar biasa. Program ini dirancang untuk mendorong pegawai agar terus berusaha mencapai target dan memenuhi komitmen yang telah ditetapkan oleh Perseroan.

Financial incentives awarded to employees in recognition of outstanding competencies and performance. This program is designed to encourage employees to continuously strive to achieve targets and fulfill commitments set by the Company.

b. Bonus Tahunan: | Annual Bonus:

Alokasi dari laba bersih Perseroan yang diberikan kepada pegawai sebagai bentuk penghargaan atas kontribusi dan pencapaian kinerja mereka selama satu tahun.

Allocation from the Company's net profit distributed to employees as a reward for their contributions and performance achievements over the year.



Kebijakan *Punishment*

bank **bjb** telah menyusun kebijakan terkait sanksi yang mengatur kewajiban dan larangan bagi pegawai, jenis-jenis sanksi yang dapat dikenakan, prosedur penerapan sanksi, serta aspek-aspek lain yang berhubungan dengan penegakan disiplin pegawai. Kebijakan ini merupakan bagian dari sistem tata kelola Perseroan yang terstruktur, dengan tujuan sebagai berikut:

a. **Menjamin Kepentingan Perseroan**
   Pegawai yang melanggar disiplin akan dikenakan sanksi kepegawaian sebagai upaya korektif Perseroan. Penerapan sanksi ini bertujuan untuk mencegah terjadinya kejadian serupa yang dapat merugikan kepentingan operasional bank **bjb**.
b. **Menegakkan Tata Tertib dan Disiplin Pegawai di Lingkungan Perseroan**
   Perseroan mengharapkan pegawai untuk menjunjung tinggi disiplin sesuai dengan standar yang telah ditetapkan, guna mendukung penerapan prinsip *good corporate governance* dan menjaga operasional yang sehat, efektif, dan efisien.
c. **Pembinaan Pegawai**
   bank **bjb** menerapkan sanksi kepegawaian kepada pegawai sebagai upaya pembinaan yang bersifat represif dan preventif, untuk mencegah terjadinya pelanggaran lebih lanjut.

Disciplinary Policy (Punishment)

bank **bjb** has established disciplinary policies governing employee obligations and prohibitions, types of sanctions that may be imposed, sanction implementation procedures, and other aspects related to the enforcement of employee discipline. This policy forms part of the Company's structured governance framework and is intended to:

a. **Safeguard the Company's Interests**
   Employees who violate disciplinary rules are subject to employment sanctions as a corrective measure. The imposition of sanctions aims to prevent the recurrence of incidents that may adversely affect bank **bjb**'s operational interests.
b. **Uphold Order and Discipline within the Company**
   The Company expects employees to uphold discipline in accordance with established standards to support the implementation of good corporate governance principles and to maintain healthy, effective, and efficient operations.
c. **Employee Development**
   bank **bjb** applies employment sanctions as both repressive and preventive measures to guide employees and prevent further violations.

Unit Pendukung Layanan Human Capital

- **bjb Wellness**
  Salah satu inisiatif budaya Perseroan yang dirancang untuk mengurangi waktu lembur pegawai. Program ini mendorong komunikasi yang lebih baik antarunit kerja, khususnya di antara pegawai yang bekerja di area yang sama. Tujuan utama dari program ini adalah untuk menciptakan lingkungan yang suportif antarpegawai, sehingga proses bisnis dapat berjalan dengan lebih sistematis, efektif, dan efisien.

Human Capital Service Support Units

- **bjb Wellness**
  A corporate culture initiative designed to reduce employee overtime. This program promotes improved inter-unit communication, particularly among employees working within the same operational areas. The primary objective is to foster a supportive environment that enables business processes to be conducted in a more systematic, effective, and efficient manner.

- ***Digitalization Human Capital Functions***
  Untuk mempercepat layanan dan menangani informasi kepegawaian yang semakin kompleks, penerapan budaya inovasi dan pola pikir digital sangat penting dalam meningkatkan efisiensi layanan Human Capital. Saat ini, Divisi Human Capital telah mengimplementasikan solusi digital untuk mengelola sumber daya manusia secara lebih cepat dan dapat diandalkan.

- **HC Cares**
  Untuk memastikan keandalan, ketangguhan, dan kualitas sumber daya manusia bank **bjb**, Divisi Human Capital menyediakan mekanisme individual bagi pegawai yang ingin berdiskusi, mencari saran, atau menyampaikan aspirasi melalui HC Cares. HC Cares dibentuk sebagai platform diskusi dan berbagi, yang memungkinkan pegawai untuk memberikan saran, masukan, ide kreatif, serta melakukan konsultasi. Saat ini, HC Cares menyediakan berbagai media dan layanan, termasuk:
  a. *HC Cares Walk In* yang mencakup *HC Cares Lounge & Private Room* di Menara bank **bjb**, Jl. Naripan 21 Bandung, serta *HC Cares Chat Helpdesk*.
  b. Layanan yang tersedia meliputi *Coaching and Counseling, Complaint and Suggestions, Facilities,* dan *Ask and Answer melalui HC Cares Helpdesk.*

HC Cares Chat Helpdesk adalah media komunikasi internal menggunakan aplikasi WhatsApp, yang terhubung langsung dengan seluruh pegawai untuk menyampaikan informasi terkait kepegawaian melalui *broadcast*, media sharing, dan diskusi (*chat*) antara pegawai dan Divisi Human Capital. Sementara itu, HC Cares Menyapa menjadi wadah komunikasi internal yang dirancang untuk diskusi dan berbagi informasi tentang kepegawaian dan pengembangan pribadi pegawai. Dengan gaya yang menarik dan bahasa informal, media ini bertujuan untuk memotivasi pegawai agar lebih efektif, efisien, dan produktif dalam bekerja. Melalui HC Cares, setiap saran, diskusi, dan masukan akan diterima oleh perwakilan Human Capital dan diteruskan kepada pihak terkait jika diperlukan.

- **Digitalization of Human Capital Functions**
  To accelerate service delivery and manage increasingly complex human capital information, the adoption of an innovation culture and digital mindset is essential to improving service efficiency. The Human Capital Division has implemented digital solutions to manage human resources in a faster and more reliable manner.

- **HC Cares**
  To ensure the reliability, resilience, and quality of bank **bjb**'s human resources, the Human Capital Division provides individual mechanisms for employees seeking discussions, advice, or to convey aspirations through HC Cares. HC Cares serves as a discussion and sharing platform that enables employees to submit suggestions, feedback, creative ideas, and consultations. Current HC Cares channels and services include:

  a. HC Cares Walk In, comprising the HC Cares Lounge & Private Room at Menara bank **bjb**, Jl. Naripan 21 Bandung, as well as the HC Cares Chat Helpdesk.
  b. Available services include Coaching and Counseling, Complaint and Suggestions, Facilities, and Ask and Answer via the HC Cares Helpdesk.

The *HC Cares Chat Helpdesk* functions as an internal communication channel on WhatsApp, directly connected to all employees, to disseminate human capital-related information via broadcasts, media sharing, and interactive chats between employees and the Human Capital Division. Meanwhile, HC Cares Menyapa is an internal communication platform for discussions and information sharing on employment matters and personal development. With an engaging style and informal language, this medium aims to motivate employees to work more effectively and efficiently. All feedback and input received through HC Cares are reviewed by Human Capital representatives and forwarded to the relevant units as needed.

- **bjb Health+**
  bjb Health+ merupakan fasilitas layanan kesehatan yang disediakan untuk pegawai dan keluarganya. bank **bjb** berkolaborasi dengan Yayasan Kesejahteraan Pegawai bank **bjb** untuk menyediakan layanan pengobatan di rumah sakit mitra, jaminan sosial kesehatan kerja, serta bantuan kesehatan khusus sesuai dengan ketentuan yang berlaku.

- **bjb Club**
  bjb Club berfungsi sebagai tempat bagi pegawai untuk mengembangkan minat dan bakat mereka dalam berbagai bidang, seperti olahraga, seni budaya, dan hobi. Tujuan dari **bjb** Club adalah untuk menyelenggarakan kegiatan yang lebih terorganisir, teratur, dan terfokus, yang dapat dikelola dengan baik serta mencakup berbagai jenis aktivitas.

- **Human Capital Solution (HCS)**
  HCS dikembangkan untuk mempermudah pegawai dalam mengakses layanan kepegawaian secara mandiri, yang terintegrasi langsung dengan pusat layanan Human Capital. Sistem ini juga mendukung Perseroan dalam mengambil keputusan manajerial yang tepat dan berfungsi sebagai alat untuk mengelola berbagai fungsi Human Capital secara efisien.

- **HCS Mobile**
  HCS Mobile merupakan aplikasi sistem layanan informasi kepegawaian yang dirancang untuk menjadi sarana komunikasi dan penyebaran informasi internal di bank **bjb**. Aplikasi ini bertujuan untuk memudahkan pegawai dalam mengakses berbagai informasi terkait kepegawaian secara cepat dan praktis.

- **bjb Health+**
  bjb Health+ is a healthcare service facility provided for employees and their families. bank **bjb** collaborates with the bank **bjb** Employee Welfare Foundation to provide access to partner hospitals, occupational health social security coverage, and special healthcare assistance in accordance with applicable provisions.

- **bjb Club**
  bjb Club serves as a platform for employees to develop their interests and talents across various fields, including sports, arts and culture, and hobbies. The objective of **bjb** Club is to facilitate more organized, structured, and focused activities that are well-managed and encompass a wide range of interests.

- **Human Capital Solution (HCS)**
  HCS is developed to enable employees to independently access human capital services that are directly integrated with the Human Capital Service Center. This system also supports the Company in making informed managerial decisions and serves as a tool for efficiently managing various human capital functions.

- **HCS Mobile**
  HCS Mobile is a human capital information system application designed as a communication channel and internal information dissemination platform at bank **bjb**. The application enables employees to access various human capital-related information quickly and conveniently.

- **HCS Kehadiranku**
  HCS Kehadiranku adalah inovasi layanan kepegawaian yang menawarkan alternatif untuk absensi kehadiran pegawai. Sebelumnya, sistem ini mengandalkan alat pembaca sidik jari, yang berisiko dalam hal penyebaran Covid-19. Akan tetapi, dengan HCS Kehadiranku, proses absensi kini menjadi lebih personal, menggunakan aplikasi ponsel cerdas yang terintegrasi dengan HCS Mobile dan memanfaatkan fitur penandaan geografis.

- **Instagram lifeatbankbjb**
  Instagram @lifeatbank**bjb** berfungsi sebagai media komunikasi internal dan eksternal melalui akun Instagram yang terhubung secara aktif dengan seluruh pegawai. Platform ini digunakan untuk menyebarkan informasi terkait kepegawaian, sekaligus sebagai sarana untuk berbagi pengalaman tentang kenyamanan bekerja di bank **bjb**, kehidupan sehari-hari di lingkungan kantor, serta memberikan tips dan informasi terkait rekrutmen kepada calon pegawai bank **bjb**.

- **bjb News**
  Platform yang terdapat dalam aplikasi HCS Mobile, berfungsi sebagai sarana untuk menyebarkan informasi terkait berita, aktivitas, dan kegiatan yang berlangsung di lingkungan bank **bjb**. Dengan **bjb** News, pegawai dapat mengakses berbagai informasi, seperti inovasi terbaru, berita menarik seputar bank **bjb**, artikel inspiratif, serta berbagai informasi lainnya.

- **HCS Kehadiranku**
  HCS Kehadiranku is an innovation in attendance services providing an alternative employee attendance system. Previously reliant on fingerprint devices, which posed risks during the COVID-19 pandemic, attendance is now conducted via a personalized mobile application integrated with HCS Mobile and utilizing geotagging features.

- **Instagram @lifeatbankbjb**
  The @lifeatbank**bjb** Instagram account serves as both an internal and external communication medium actively connected with employees. The platform is used to disseminate employment-related information and to share experiences regarding workplace comfort at bank **bjb**, daily office life, as well as recruitment tips and information for prospective employees.

- **bjb News**
  bjb News is a platform within the HCS Mobile application that serves as a channel for disseminating information on news, activities, and events within the bank **bjb** environment. Through **bjb** News, employees can access updates on the latest innovations, corporate news, inspirational articles, and other relevant information.

Program Persiapan Pensiun Pegawai [GRI 201-3] [GRI 404-2]

Employee Retirement Preparation Program



Sebagai bagian dari perhatian terhadap kesejahteraan jangka panjang pegawainya, Perseroan menyelenggarakan program persiapan pensiun yang dirancang untuk membantu pegawai merencanakan masa depan mereka setelah pensiun. Program ini bertujuan untuk memberikan dukungan yang menyeluruh, baik dalam hal keuangan maupun pengelolaan kehidupan pasca-pensiun, agar pegawai dapat menjalani masa pensiun dengan tenang dan tanpa kekhawatiran.

Untuk memastikan pegawai dapat mempersiapkan masa pensiun dengan baik, bank **bjb** menyediakan Program Masa Persiapan Pensiun (MPP). Program ini ditujukan bagi pegawai yang telah mencapai usia 50 tahun ke atas, dengan fokus pada mereka yang memasuki usia 54 tahun. Pegawai yang memasuki usia 54 tahun akan diberikan waktu 12 bulan untuk mempersiapkan masa pensiun mereka, sehingga mereka dapat merencanakan langkah-langkah penting untuk transisi tersebut. Berbagai inisiatif disediakan bank **bjb** untuk memastikan bahwa pegawai yang memasuki masa pensiun siap menghadapi perubahan tersebut dengan baik.

As part of the Company's commitment to long-term employee welfare, bank **bjb** organizes a retirement preparation program designed to support employees in planning their post-retirement life. This program provides comprehensive support in both financial planning and post-retirement life management to enable employees to transition into retirement with confidence and peace of mind.

To ensure adequate retirement preparation, bank **bjb** provides the Retirement Preparation Program (*Program Masa Persiapan Pensiun*/MPP). This program is intended for employees aged 50 and above, with a particular focus on those approaching 54. Employees reaching the age of 54 are granted a 12-month preparation period to plan their retirement transition. Various initiatives are provided by bank **bjb** to ensure that employees approaching retirement are well-prepared for this phase.



Program Pensiun Manfaat Pasti
Defined Benefit Pension Program

Program ini diperuntukkan bagi pegawai tetap yang diangkat sebelum tahun 2008 dan dikelola oleh Dana Pensiun bank **bjb**

For permanent employees appointed prior to 2008 and managed by the bank **bjb** Pension Fund.



Program Pensiun Iuran Pasti
Defined Contribution Pension Program

Program bagi pegawai yang diangkat sebagai pegawai tetap mulai dari tanggal 1 Januari 2008. Program ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**

For employees appointed as permanent employees from 1 January 2008 onward, managed by the Financial Institution Pension Fund (*Dana Pensiun Lembaga Keuangan*/ DPLK) bank **bjb.**



Asuransi Jiwa Pensiun
Retirement Life Insurance

Program keikutsertaan dalam asuransi pensiun/asuransi jiwa

Participation in pension and life insurance programs.



Tunjangan hari Tua
Old-Age Benefits (THT)

Melalui Yayasan Kesejahteraan Pegawai (YKP) bank **bjb**, Pegawai Tetap bank **bjb** diikutsertakan dalam program Tunjangan Hari Tua (THT)

Through the bank **bjb** Employee Welfare Foundation (YKP), permanent employees are enrolled in the Old-Age Benefits (THT) program.

Ketentuan internal mengenai usia pensiun untuk pejabat eksekutif telah disesuaikan, yang sebelumnya ditetapkan pada 55 tahun, kini diubah menjadi 56 tahun. Penyesuaian ini dilakukan dengan memperhatikan regulasi yang berlaku serta mempertimbangkan masa produktif pegawai. Program khusus juga telah diimplementasikan untuk pegawai yang akan memasuki masa pensiun, melalui inisiatif MPP 531 "*For Happy, Healthy, Wealthy Life*". Program ini dirancang untuk mempersiapkan pegawai menjelang pensiun dengan serangkaian kegiatan pembelajaran dan pengembangan yang dibagi dalam tiga tahap. [GRI 404-2]

The internal provision on the retirement age for executive officers has been adjusted from 55 to 56 years. This adjustment takes into account applicable regulations and employees' productive working lives. A dedicated program has also been implemented for employees approaching retirement through the MPP 531 initiative, titled "For a Happy, Healthy, Wealthy Life." This program prepares employees for retirement through a series of learning and development activities structured into three stages. [GRI 404-2]

Tahap *Awareness*:
Awareness Stage:

Diberikan kepada pegawai lima tahun sebelum pensiun dilaksanakan
Provided five years prior to retirement.

Tahap *Focus Preparation*/Spiritual:
Focus Preparation/Spiritual Stage:

Diberikan kepada pegawai satu tahun sebelum pensiun dilaksanakan
Provided one year prior to retirement.



Tahap *Entrepreneur*:
Entrepreneur Stage:

Diberikan kepada pegawai tiga tahun sebelum pensiun dilaksanakan
Provided three years prior to retirement.

Dampak Ekonomi Tidak Langsung [B.3]

Indirect Economic Impacts

Perseroan menyadari bahwa ketersediaan infrastruktur sangat penting bagi kemajuan masyarakat dan sektor perbankan. Pembangunan infrastruktur berperan penting dalam mendorong pertumbuhan ekonomi dan pemerataan kesejahteraan, yang mendukung pembangunan berkelanjutan di Indonesia. Infrastruktur yang baik juga meningkatkan kemudahan akses masyarakat terhadap layanan dan kegiatan bisnis Perseroan, yang pada gilirannya dapat meningkatkan jumlah nasabah dan memperluas penggunaan produk dan layanan, serta menarik lebih banyak investasi dari mitra dan nasabah. Selain itu, ketersediaan infrastruktur yang efisien turut berperan dalam meningkatkan produktivitas pegawai, yang berdampak pada peningkatan kinerja keseluruhan Perseroan. [GRI 3-3]

The Company recognizes that the availability of infrastructure is critical to societal progress and the banking sector. Infrastructure development plays a vital role in driving economic growth and equitable welfare distribution, thereby supporting sustainable development in Indonesia. Adequate infrastructure also improves public access to the Company's services and business activities, which in turn can increase the customer base, expand the utilization of products and services, and attract greater investment from partners and customers. Furthermore, efficient infrastructure contributes to higher employee productivity, which in turn positively impacts the Company's overall performance. [GRI 3-3]

Pembiayaan Infrastruktur

bank **bjb** terus berperan aktif dalam mendorong percepatan pertumbuhan ekonomi nasional melalui berbagai program, termasuk penyaluran kredit pada sektor infrastruktur sebagai salah satu portofolio terbesar Perseroan yang mencakup kredit komersial dan korporasi. Pada segmen komersial, kredit modal kerja difokuskan untuk mendukung proyek-proyek strategis, termasuk di tingkat kabupaten, kota, dan provinsi, melalui skema sindikasi maupun bilateral. Hingga periode pelaporan, bank **bjb** menyalurkan kredit komersial kepada sektor konstruksi yang bersumber dari APBD di wilayah Jawa Barat sebesar Rp876 miliar, yang turut membantu mempercepat belanja modal pemerintah untuk penyediaan konstruksi dan pengadaan barang, khususnya bagi pembangunan fasilitas sosial dan fasilitas umum bagi kepentingan masyarakat. [GRI 203-2]

Infrastructure Financing

bank **bjb** continues to play an active role in accelerating national economic growth through various programs, including the provision of credit to the infrastructure sector as one of the Company's largest portfolios, covering both commercial and corporate loans. In the commercial segment, working capital loans are focused on supporting strategic projects at the regency, municipal, and provincial levels, implemented through syndicated and bilateral schemes. As of the reporting period, bank **bjb** disbursed commercial loans to the construction sector funded by the Regional Revenue and Expenditure Budget (APBD) in West Java amounting to Rp876 billion, contributing to the acceleration of government capital expenditure for construction provision and procurement of goods, particularly for the development of social and public facilities for the benefit of the community. [GRI 203-2]

Penyaluran Kredit Infrastruktur Bersifat Komersial Berdampak Signifikan
Significant Commercial Infrastructure Loan Disbursement with Material Impacts
[GRI 3-3] [GRI 203-1] [GRI 203-2] [B.3] [F.3] [F.23] [F.28]

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan (dalam jutaan Rp)** Funding Amount (in million Rp)	**Dampak** Impact
Pekerjaan Konstruksi Pengadaan dan Pemasangan Lampu PJU Tiang Ornamen UPTD PPP LLAJ Wilayah III Procurement and Installation of Street Lighting (PJU) and Decorative Poles for UPTD PPP LLAJ Region III	Provinsi Jawa Barat West Java Province	PT Fokus Indo Lighting	84.199	Meningkatkan pemerataan distribusi listrik untuk fasilitas umum masyarakat Expanding access to electricity distribution for public facilities and communities
Peningkatan Ruas Jalan, Irigasi, serta Rehabilitasi Gedung Publik Road Upgrading, Irrigation Improvement, and Rehabilitation of Public Buildings	Kabupaten Kuningan Kuningan Regency	Pemerintah Kabupaten Kuningan Government of Kuningan Regency	74.000	Meningkatkan fungsi pengelolaan irigasi untuk lahan persawahan masyarakat Improving irrigation management for community rice fields

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan (dalam jutaan Rp)** Funding Amount (in million Rp)	**Dampak** Impact
Peningkatan Ruas Jalan dan Jembatan di Kabupaten Ciamis Road and Bridge Upgrading in Ciamis Regency	Kab. Ciamis Ciamis Regency	Pemerintah Kabupaten Ciamis Government of Ciamis Regency	70.000	Meningkatkan performa infrastruktur Pemerintah untuk akses mobilitas masyarakat Enhancing government infrastructure performance to support community mobility and access
Lanjutan Pembangunan GOR Terpadu Continued Construction of an Integrated Sports Hall (GOR Terpadu)	Kota Bekasi Bekasi City	PT Bona Jati Mutiara	20.000	Pembangunan sarana infrastruktur publik Development of public infrastructure facilities
Pekerjaan Rekonstruksi Jalan Bts. Kab. Bandung/Cianjur–Kebonmuncang–Cikadu Road Reconstruction Works: Bandung/Cianjur Regency Border – Kebonmuncang – Cikadu	Provinsi Jawa Barat West Java Province	PT Trie Mukti Pertama Putra	17.120	Pembangunan infrastruktur pemerintah Development of government infrastructure
Pekerjaan Rekonstruksi Jalan Ruas Jampang Tengah–Kiaradua Road Reconstruction Works: Jampang Tengah – Kiaradua Corridor			16.000	
1 Pekerjaan Rekonstruksi Jalan Ruans Jalan Luragung - Cibingbing Road Reconstruction Works: Luragung – Cibingbing Corridor			14.984	
Pekerjaan Rekonstruksi Jalan Ruas Luragung–Cibingbin Road Reconstruction Works: Luragung – Cibingbing Corridor			14.000	
Pekerjaan Rekonstruksi Jalan Bts. Kab. Bandung/Cianjur–Kebonmuncang–Cikadu Road Reconstruction Works: Bandung/Cianjur Regency Border – Kebonmuncang – Cikadu			11.215	

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan (dalam jutaan Rp)** Funding Amount (in million Rp)	**Dampak** Impact
Pekerjaan Rekonstruksi Jalan Bts. Kab. Bandung/Cianjur–Kebonmuncang–Cikadu Road Reconstruction Works: Bandung/Cianjur Regency Border – Kebonmuncang – Cikadu			11.000	
Rekonstruksi Jalan Moch. Toha (Parung Panjang) Road Reconstruction: Moch. Toha Road (Parung Panjang)	Provinsi Jawa Barat West Java Province	PT Trimanunggal Karya	13.100	Pembangunan infrastruktur pemerintah Development of government infrastructure
Pengadaan Kursi Siswa dan Meja Siswa Development of government infrastructure	Kota Depok Depok City	PT Paparti Pertama	10.388	Meningkatkan fungsi sarana pendidikan Improving the functionality of education facilities
Pembangunan USB SDN Sukajaya 05 Construction of a New School Unit (USB) – SDN Sukajaya 05	Kabupaten Bekasi Bekasi Regency	PT Satama Artha Konstruksi	10.000	Pembangunan sarana belajar guna mendukung proses belajar mengajar Development of learning facilities to support the teaching and learning process
Pembangunan RKK SDN Telagamurni 01 Construction of Classroom Facilities (RKK) – SDN Telagamurni 01			8.000	Pembangunan Sarana belajar guna mendukung proses belajar mengajar Development of learning facilities to support the teaching and learning process
Rekonstruksi Jalan Jarakosta - Kobak Rante Road Reconstruction: Jarakosta – Kobak Rante	Kabupaten Bekasi Bekasi Regency	Karunia Ilahi	7.000	Pembangunan infrastruktur pemerintah Development of government infrastructure
Pembangunan Gedung Labkesmas Kota Cimahi Construction of the Cimahi City Public Health Laboratory Building (Labkesmas)	Kota Cimahi Kota Cimahi	PT Satya Abadi Mekar	6.297	Pembangunan sarana infrastruktur publik Development of public infrastructure facilities

Penyaluran Kredit Infrastruktur Bersifat Korporasi Berdampak Signifikan

Significant Corporate Infrastructure Loan Disbursement with Material Impacts

[GRI 3-3] [GRI 203-1] [GRI 203-2] [B.3] [F.3] [F.23] [F.28]

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Pembangunan Gedung Rawat Inap Standar KRIS Lanjutan RS Mohammad Hoesin Construction of KRIS-Standard Inpatient Building (Continuation) – Mohammad Hoesin Hospital	Palembang	PT Bumi Karsa	55.506.038.678	Meningkatkan kapasitas dan kualitas layanan rawat inap sesuai standar KRIS, memperluas akses layanan kesehatan rujukan, serta mendukung kenyamanan dan keselamatan pasien. Enhancing the capacity and quality of inpatient services in line with KRIS standards, expanding access to referral healthcare services, and supporting patient comfort and safety.
Pekerjaan Penataan Kawasan Bahodopi, Kabupaten Morowali Area Development Works in Bahodopi, Morowali Regency	Morowali			Mendukung penataan kawasan dan peningkatan kualitas lingkungan permukiman/aktivitas ekonomi, termasuk peningkatan aksesibilitas, utilitas dasar, dan keselamatan ruang publik. Supporting area development and improving the quality of the living environment and economic activity areas, including better accessibility, basic utilities, and public space safety.
Pekerjaan Infrastruktur Jalan Dasar pada PLTA Mamuju Tumbuan Energy 300 MW Basic Road Infrastructure Works for the 300 MW Mamuju Tumbuan Energy Hydropower Plant	Mamuju			Memperkuat akses logistik dan mobilitas menuju area proyek PLTA, mendukung percepatan konstruksi dan ketersediaan pasokan listrik yang lebih andal bagi wilayah sekitar. Strengthening logistics access and mobility to the hydropower project site, supporting accelerated construction, and improving the reliability of electricity supply for surrounding areas.

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Preservasi Jalan Bangkae–Enrekang Bts. Kabupaten Tator Road Preservation: Bangkae–Enrekang Section (Tator Regency Border)	Sula			Menjaga kemantapan jalan dan keselamatan pengguna, memperlancar distribusi barang/jasa, serta mengurangi biaya logistik dan waktu tempuh antarwilayah. Maintaining road serviceability and user safety, facilitating the distribution of goods and services, and reducing logistics costs and inter-regional travel time.
Ruas Jalan Tol Jogja–Solo Jogja–Solo Toll Road Section	Jawa Tengah	PT Jasamarga Jogja Solo	244.951.581.757	Meningkatkan konektivitas dan efisiensi perjalanan, mendorong pertumbuhan ekonomi koridor Jogja–Solo, serta menurunkan biaya logistik dan kemacetan pada jalan eksisting. Improving connectivity and travel efficiency, supporting economic growth along the Jogja–Solo corridor, and reducing logistics costs and congestion on existing roads.
Ruas Jalan Tol Probolinggo–Banyuwangi Probolinggo–Banyuwangi Toll Road Section	Jawa Timur East Java	PT Jasamarga Probolinggo Banyuwangi	173.398.731.643	Mempercepat arus barang dan orang di Jawa Timur bagian timur, mendukung pariwisata dan industri, serta meningkatkan keselamatan perjalanan jarak jauh. Accelerating the movement of people and goods in eastern East Java, supporting tourism and industry, and enhancing long-distance travel safety.

Proyek Project	Lokasi Location	Nama Debitur Name of Borrower	Jumlah Pembiayaan Funding Amount (Rp)	Dampak Impact
Pembangunan Sistem Persinyalan dan Telekomunikasi Jalur KA antara Medan–Binjai Railway Signaling and Telecommunications System Development for the Medan–Binjai Rail Line	Sumatera Utara North Sumatra	PT Len Railway Systems	21.826.431.518	Meningkatkan keselamatan dan keandalan operasional kereta melalui modernisasi persinyalan, meningkatkan kapasitas lintas, dan mengurangi risiko gangguan perjalanan. Improving railway safety and operational reliability through signaling modernization, increasing line capacity, and reducing the risk of service disruptions.
Penggantian *Relay* Proteksi Sepcos NG dan HMI Gardu Traksi Secheron Replacement of Sepcos NG Protection Relays and HMI at the Secheron Traction Substation	Jakarta			Meningkatkan keandalan sistem kelistrikan gardu traksi, memperkuat keselamatan operasi, serta mengurangi potensi gangguan layanan akibat kegagalan proteksi/ peralatan. Enhancing traction substation electrical system reliability, strengthening operational safety, and reducing potential service disruptions due to protection/equipment failure.
Alat Peraga Sistem *Interlocking* SIL 02 NG untuk Mendukung Kegiatan Pendidikan dan Pelatihan Persinyalan di STE-TC SIL 02 NG Interlocking System Training Equipment to Support Signaling Education and Training at STE-TC	Bandung			Meningkatkan kompetensi SDM persinyalan melalui sarana praktik yang relevan, mendukung standardisasi pelatihan, dan berkontribusi pada peningkatan keselamatan perkeretaapian. Enhancing signaling human capital capabilities through relevant practical training facilities, supporting training standardization, and contributing to improved railway safety.

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Pembangunan Infrastruktur Permukiman Kawasan Tanjung Banun Residential Infrastructure Development in the Tanjung Banun Area	Batam	PT Nindya Karya	201.003.950.523	Meningkatkan kualitas infrastruktur permukiman dan utilitas dasar, memperkuat akses layanan publik, serta mendukung pertumbuhan kawasan secara lebih tertata dan layak huni. Improving residential infrastructure quality and basic utilities, strengthening access to public services, and supporting more orderly and livable area development.
Rancang dan Bangun (*Design Build*) Hotel Patra Surabaya Design and Build – Patra Surabaya Hotel	Jawa Timur East Java			Menambah kapasitas akomodasi dan mendukung aktivitas bisnis/pariwisata, mendorong penyerapan tenaga kerja selama konstruksi dan operasional. Increasing accommodation capacity and supporting business and tourism activities, while driving employment during construction and operations.
Bangunan Kesehatan (Pembangunan RS Berkualitas di Kabupaten/Kota (Pemenuhan PHTC Bidang Kesehatan) di RSUD Namlea) Healthcare Facility Development: Construction of a Quality Hospital in Regency/ City (PHTC Healthcare Fulfillment) at RSUD Namlea	Lampung			Meningkatkan kualitas fasilitas kesehatan daerah, memperluas akses layanan medis, serta memperkuat ketahanan layanan kesehatan bagi masyarakat setempat. Improving the quality of regional healthcare facilities, expanding access to medical services, and strengthening local healthcare service resilience.

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Pembangunan Gedung Perawatan Pandurata RSUD AWS Construction of the Pandurata Inpatient Building – RSUD AWS	Kalimantan Timur East Kalimantan			Menambah kapasitas ruang perawatan dan meningkatkan mutu layanan RSUD, termasuk kenyamanan pasien dan efisiensi alur layanan. Increasing inpatient capacity and improving hospital service quality, including patient comfort and more efficient service flows.
Peningkatan dan Rehabilitasi Jaringan Utama Daerah Irigasi Kewenangan Pemerintah Daerah pada BBWS Pemali Juana (Paket 2) Improvement and Rehabilitation of Main Irrigation Network under Local Government Authority at BBWS Pemali Juana (Package 2)	Jawa Tengah			Meningkatkan keandalan pasokan air irigasi, mendukung produktivitas pertanian, mengurangi risiko gagal panen, dan memperkuat ketahanan pangan daerah. Improving irrigation water supply reliability, supporting agricultural productivity, reducing crop failure risk, and strengthening regional food security.
Rehabilitasi Jaringan Utama D.I Kewenangan Daerah di Provinsi Kalimantan Selatan Rehabilitation of Main Irrigation Network under Local Authority in South Kalimantan Province	Kalimantan Selatan			Memulihkan fungsi jaringan irigasi, meningkatkan efisiensi distribusi air, dan mendukung peningkatan hasil pertanian serta stabilitas ekonomi pedesaan. Restoring irrigation network functionality, improving water distribution efficiency, and supporting higher agricultural yields and rural economic stability.
Rehabilitasi Jaringan Utama D.I Kewenangan Daerah di Provinsi Banten (Paket II) Rehabilitation of Main Irrigation Network under Local Authority in Banten Province (Package II)	Banten			Meningkatkan kapasitas dan efisiensi jaringan irigasi, memperluas layanan air ke lahan pertanian, serta mengurangi kerentanan produksi akibat kekeringan/ kerusakan saluran. Increasing irrigation network capacity and efficiency, expanding water services to agricultural land, and reducing production vulnerability due to drought/ canal damage.

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Peningkatan dan Rehabilitasi Jaringan Utama Daerah Irigasi Kewenangan Pemerintah Daerah pada BBWS Pemali Juana Improvement and Rehabilitation of Main Irrigation Network under Local Government Authority at BBWS Pemali Juana	Jawa Tengah Central Java			Memperkuat fungsi jaringan utama irigasi untuk layanan air yang lebih stabil, mendorong peningkatan intensitas tanam, dan mendukung ketahanan pangan wilayah. Strengthening main irrigation network functions for more stable water services, increasing planting intensity, and supporting regional food security.
Peningkatan dan Rehabilitasi Jaringan Irigasi Utama Kewenangan Daerah di BBWS Pemali Juana Improvement and Rehabilitation of Main Irrigation Network under Local Authority at BBWS Pemali Juana	Jawa Tengah Central Java			Mengurangi kehilangan air dan meningkatkan efektivitas irigasi, mendukung produktivitas pertanian, serta memperkuat pengelolaan sumber daya air. Reducing water losses and improving irrigation effectiveness, supporting agricultural productivity, and strengthening water resource management.
Ruas Jalan Tol Semarang–Demak Semarang–Demak Toll Road Section	Jawa Tengah Central Java	PT PPSD	239.954.713.676	Meningkatkan konektivitas kawasan pesisir utara, mengurangi kemacetan koridor Semarang–Demak, serta mendukung kelancaran distribusi logistik dan mobilitas masyarakat. Improving connectivity along the northern coastal area, reducing congestion on the Semarang–Demak corridor, and supporting smoother logistics distribution and community mobility.

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Mining Development and Operation in Weda Bay Nickel Project Mining Development and Operation in Weda Bay Nickel Project	Halmahera Tengah Central Halmahera	PT PP Presisi Tbk	107.279.154.075	Mendukung pengembangan dan operasional proyek nikel melalui penyediaan infrastruktur/layanan pertambangan, mendorong aktivitas ekonomi lokal dan penyerapan tenaga kerja, dengan kebutuhan pengelolaan dampak lingkungan yang ketat. Supporting the development and operation of the nickel project through the provision of mining infrastructure/services, driving local economic activity and employment, while requiring strict environmental impact management.
Electrical and Instrument Maintenance Services Electrical and Instrument Maintenance Services	Papua Barat West Papua	PT Tracon Industri	26.277.067.089	Menjaga keandalan peralatan listrik dan instrumentasi fasilitas industri, menekan downtime, serta meningkatkan keselamatan operasi melalui pemeliharaan yang terencana. Maintaining the reliability of industrial electrical and instrumentation equipment, reducing downtime, and improving operational safety through planned maintenance.
Ruas Jalan Tol Serbaraja Serbaraja Toll Road Section	Banten	PT Trans Bumi Serbaraja	152.981.092.732	Meningkatkan aksesibilitas dan efisiensi perjalanan di Banten, mendukung arus logistik, serta mendorong pemerataan pertumbuhan ekonomi kawasan. Improving accessibility and travel efficiency in Banten, supporting logistics flows, and promoting more balanced regional economic growth.

Proyek Project	**Lokasi** Location	**Nama Debitur** Name of Borrower	**Jumlah Pembiayaan** Funding Amount (Rp)	**Dampak** Impact
Ruas Jalan Tol Serang–Panimbang Serang–Panimbang Toll Road Section	Banten	PT Wijaya Karya Serang Panimbang	278.377.657.233	Memperkuat konektivitas menuju kawasan wisata dan pusat pertumbuhan baru, memperlancar distribusi barang/jasa, serta meningkatkan keselamatan dan kenyamanan perjalanan. Strengthening connectivity to tourism areas and new growth centers, facilitating the distribution of goods and services, and improving travel safety and comfort.
Pembangunan Kampus New UNJANI Construction of the New UNJANI Campus	Jawa Barat	Yayasan Kartika Eka Paksi	966.587.641.043	Meningkatkan kapasitas dan kualitas sarana pendidikan tinggi, memperluas akses pendidikan, serta mendukung pengembangan SDM melalui fasilitas pembelajaran yang lebih memadai. Enhancing capacity and quality of higher education facilities, expanding access to education, and supporting human capital development through improved learning facilities.

Penyaluran Kredit Infrastruktur Sepanjang Tahun 2025
Infrastructure Financing Disbursed in 2025



Program bjb Indah (Infrastruktur Daerah)

Sebagai bagian dari komitmen untuk mendorong pertumbuhan ekonomi, pengembangan infrastruktur menjadi salah satu fokus utama bank **bjb**, yang diimplementasikan oleh Divisi Komersial. Salah satu inisiatif yang diambil adalah Program **bjb** Indah (Infrastruktur Daerah) dengan slogan "Dukungan Penuh Mewujudkan Percepatan Pembangunan Infrastruktur Daerah". Program ini bertujuan untuk mendanai proyek-proyek infrastruktur serta pengadaan barang dan jasa untuk pemerintah daerah, yang dirancang untuk memberikan dampak positif baik dari segi ekonomi maupun sosial bagi masyarakat. Melalui program ini, bank **bjb** menyediakan fasilitas kredit kepada pemerintah daerah dan sektor privat sebagai langkah nyata untuk mendukung percepatan pembangunan daerah. [GRI 3-3]

bjb Indah (Regional Infrastructure) Program

As part of its commitment to driving economic growth, infrastructure development is a key focus of bank **bjb**, implemented through the Commercial Division. One of the initiatives is the **bjb** Indah (*Infrastruktur Daerah*/Regional Infrastructure) Program with the tagline "Full Support for Accelerating Regional Infrastructure Development." This program aims to finance infrastructure projects and the procurement of goods and services for local governments, with the goal of delivering positive economic and social impacts for communities. Through this program, bank **bjb** provides credit facilities to local governments and the private sector as a tangible contribution to accelerating regional development. [GRI 3-3]

Program **bjb** Indah dirancang untuk menyediakan pembiayaan bagi sektor infrastruktur, yang mencakup segmen komersial dan korporasi. Pada segmen komersial, kredit modal kerja disalurkan untuk mendukung proyek-proyek di tingkat kabupaten, kota, dan provinsi. Untuk segmen korporasi, penyaluran kredit dilakukan dengan menggunakan skema sindikasi atau bilateral, dengan tujuan mendukung proyek-proyek strategis di tingkat nasional. Fasilitas kredit juga dialokasikan kepada pemerintah daerah melalui skema pinjaman daerah, sementara Kredit Modal Kerja Kontrak diberikan kepada kontraktor yang terlibat dalam proyek yang dibiayai oleh APBN dan APBD.

Sepanjang tahun 2025, melalui skema Pinjaman Daerah dalam program **bjb** Indah, Perseroan menyalurkan pembiayaan kepada Pemerintah Kabupaten Ciamis sebesar Rp70 miliar dan Rp46,9 miliar, Pemerintah Kota Banjar sebesar Rp22,5 miliar, serta Pemerintah Kabupaten Kuningan sebesar Rp25 miliar dan Rp74 miliar, yang digunakan untuk mendukung pembiayaan pembangunan dan penguatan layanan publik di daerah.

The **bjb** Indah Program is structured to provide financing for the infrastructure sector across both commercial and corporate segments. In the commercial segment, working capital loans are disbursed to support projects at the regency, municipal, and provincial levels. In the corporate segment, financing is provided through syndicated or bilateral schemes to support strategic national-level projects. Credit facilities are also allocated to local governments through regional loan schemes, while Contract Working Capital Loans are extended to contractors involved in projects financed by the State Budget (APBN) and Regional Budgets (APBD).

Throughout 2025, under the Regional Loan scheme of the **bjb** Indah Program, the Company disbursed financing to the Ciamis Regency Government in the amount of Rp70 billion and Rp46.9 billion, to the Banjar City Government in the amount of Rp22.5 billion, and to the Kuningan Regency Government in the amounts of Rp25 billion and Rp74 billion. These funds were utilized to support development financing and the strengthening of public services in the respective regions.





Pembiayaan Investasi Dapur Satuan Pelayanan Pemenuhan Gizi (SPPG)

Investment Financing for the Nutrition Fulfillment Service Unit Kitchen (SPPG)

Sebagai bagian dari dukungan terhadap program Makan Bergizi Gratis (MBG), Perseroan melalui Divisi Komersial menyalurkan pembiayaan investasi untuk pengembangan Dapur SPPG melalui produk Kredit Investasi. Pembiayaan ini ditujukan untuk mempercepat ketersediaan dapur sehat bergizi sebagai infrastruktur utama layanan pemenuhan gizi.

Fasilitas Kredit yang dipergunakan untuk mendukung pendanaan pengadaan Dapur SPPG dalam Program MBG untuk kebutuhan Yayasan atau Mitra Yayasan dalam pembangunan dapur maupun pembelian peralatan, perlengkapan dan kendaraan pendukung Program.

As part of its support for the Free Nutritious Meals (MBG) program, the Company, through the Commercial Division, disbursed investment financing for the development of SPPG Kitchens through its Investment Credit product. This financing is intended to accelerate the availability of healthy and nutritious kitchens as core infrastructure for nutrition fulfillment services.

The Credit Facilities are utilized to support the procurement and development of SPPG Kitchens under the MBG Program for foundations or foundation partners, including the construction of kitchens and the purchase of equipment, tools, and supporting vehicles for program operations.

Penyaluran kredit sepanjang tahun 2025 telah diberikan kepada 375 Dapur SPPG. Melalui dukungan investasi pengadaan dapur tersebut, bank **bjb** turut berkontribusi dalam memperluas jangkauan layanan 827.293 penerima manfaat, serta mendorong penyerapan tenaga kerja sebanyak 13.786 orang.

Sasaran penerima manfaat program mencakup seluruh siswa PAUD/TK/RA, SD/MI, SMP/MTs, SMA/MA, SMK, SLB, pesantren, sekolah keagamaan, serta pendidikan layanan khusus (misalnya sekolah rimba dan rumah singgah), serta ibu hamil, ibu menyusui, dan anak balita. Penyaluran layanan difokuskan pada penerima manfaat yang berada di sekitar lokasi SPPG dalam radius maksimal 6 km atau waktu tempuh maksimal 20 menit, sesuai persyaratan yang ditetapkan PPK dan disahkan oleh Kuasa Pengguna Anggaran Badan Gizi Nasional.

Inisiatif ini secara langsung mendukung "TPB 2: Tanpa Kelaparan" melalui perluasan akses pangan sehat dan bergizi serta penguatan pencegahan *stunting* dan gizi buruk sejak dini. Pada saat yang sama, upaya ini berkontribusi pada "TPB 3: Kehidupan Sehat dan Sejahtera" dengan memperkuat layanan pemenuhan gizi bagi kelompok usia sekolah dan kelompok rentan. Cakupan penerima manfaat pada berbagai jenjang pendidikan dan layanan khusus juga memperkuat "TPB 4: Pendidikan Berkualitas" karena pemenuhan gizi yang baik berkorelasi dengan kesiapan belajar dan partisipasi sekolah. Dengan mendorong pemerataan layanan hingga komunitas yang membutuhkan, Perseroan turut mendukung "TPB 10: Berkurangnya Kesenjangan" serta memperkuat produktivitas jangka panjang melalui peningkatan kualitas sumber daya manusia, sejalan dengan "TPB 8: Pekerjaan Layak dan Pertumbuhan Ekonomi". Pelaksanaan program yang berbasis penetapan dan pengesahan otoritas terkait mencerminkan sinergi multipihak, sejalan dengan "TPB 17: Kemitraan untuk Mencapai Tujuan".

Throughout 2025, the Company extended financing to 375 SPPG Kitchens. Through this investment support, bank **bjb** contributed to expanding service coverage to 827,293 beneficiaries and supported job creation for 13,786 workers.

The program's target beneficiaries include all students at PAUD/TK/RA, SD/MI, SMP/MTs, SMA/MA, SMK, SLB, Islamic boarding schools, religious schools, and special service education institutions (e.g., forest schools and shelters), as well as pregnant women, breastfeeding mothers, and toddlers. Service delivery is focused on beneficiaries located within a maximum radius of 6 km or a maximum travel time of 20 minutes from the SPPG location, in accordance with requirements set by the Commitment Making Officer (PPK) and authorized by the Budget User Authority of the National Nutrition Agency.

This initiative directly supports "SDG 2: Zero Hunger" by expanding access to healthy and nutritious food and strengthening the prevention of stunting and malnutrition from an early stage. At the same time, it contributes to "SDG 3: Good Health and Well-Being" by strengthening nutrition fulfillment services for school-age children and vulnerable groups. The broad coverage of beneficiaries across education levels and special services also reinforces "SDG 4: Quality Education" as adequate nutrition is correlated with learning readiness and school participation. By promoting equitable service coverage to underserved communities, the Company supports "SDG 10: Reduces Inequalities", while strengthening long-term productivity through improvements in human capital quality in line with "SDG 8: Decent Work and Economic Growth." The program's implementation based on designation and authorization by relevant authorities reflects multi-stakeholder collaboration in line with "SDG 17: Partnerships for the Goals".

Penggunaan Tenaga Kerja Lokal

Sebagai bagian dari kontribusinya terhadap perekonomian masyarakat, bank **bjb** memastikan bahwa kehadirannya memberikan dampak nyata, salah satunya melalui peningkatan penyerapan tenaga kerja lokal. Prioritas diberikan kepada sumber daya manusia yang berasal dari wilayah operasional bank, dengan menyediakan peluang pendaftaran kerja dan pengembangan potensi diri dalam lingkungan kerja yang profesional. Langkah ini bertujuan untuk tidak hanya mendukung perekonomian lokal, tetapi juga menciptakan kesempatan bagi pegawai lokal untuk berbagi pengetahuan dan pengalaman dengan komunitas di sekitar mereka. Proses perekrutan tenaga kerja lokal, meskipun memberi prioritas pada mereka, tetap mengikuti pedoman yang ditetapkan dalam SOP Rekrutmen dan Seleksi Pegawai, yang mencakup beberapa tahapan berikut:

1. Proses penempatan awal pegawai setingkat asisten junior dilakukan berdasarkan kebutuhan unit kerja dengan tetap mempertimbangkan domisili tempat tinggal pegawai (*local residents*) atau daerah tempat pegawai tersebut telah lama berdomisili;
2. Apabila di daerah unit kerja tertentu tidak tersedianya pegawai yang sesuai dengan kriteria, maka dapat diupayakan dari pegawai yang berdomisili di luar unit kerja tersebut; dan
3. Penetapan penempatan unit kerja serta jabatan pegawai baru dilakukan berdasarkan kebutuhan unit kerja yang ditetapkan dalam surat Keputusan Direksi tentang Penerimaan dan Penempatan Pegawai.

Dalam menghadapi persaingan bisnis yang semakin ketat, bank **bjb** menyadari pentingnya memiliki SDM yang profesional dan berkualitas untuk mendukung pertumbuhannya. Untuk itu, fungsi rekrutmen dan seleksi perlu dioptimalkan dengan pendekatan metodologis yang lebih modern, termasuk penerapan teknologi *E-Recruitment*, yang memungkinkan proses perekrutan dilakukan secara lebih efisien dan luas.

Utilization of Local Workforce

As part of its contribution to the local economy, bank **bjb** ensures that its presence generates tangible impacts, including through increased absorption of local labor. Priority is given to human resources originating from the Company's operational areas by providing employment opportunities and personal development within a professional working environment. This approach aims not only to support local economic development but also to create opportunities for local employees to share knowledge and experience with surrounding communities. The recruitment of the local workforce, while prioritized, remains conducted in accordance with the Employee Recruitment and Selection SOP, which includes the following stages:

1. Initial placement of junior assistant-level employees is based on work unit needs while considering employees' domicile (local residents) or long-term residency in the relevant area;
2. If suitable candidates are not available within a particular work unit area, candidates domiciled outside the area may be considered; and
3. The determination of work unit placement and positions for new employees is based on work unit needs as stipulated in the Board of Directors Decree on Employee Recruitment and Placement.

In the context of increasingly intense business competition, bank **bjb** recognizes the importance of professional and high-quality human resources to support growth. Accordingly, recruitment and selection functions are continuously optimized through more modern methodological approaches, including the implementation of E-Recruitment to enable more efficient and broader recruitment processes.

Tujuan utama dari langkah ini adalah memperluas jangkauan dalam menarik kandidat terbaik dari seluruh Indonesia. Proses rekrutmen dijalankan melalui berbagai saluran, antara lain dengan menjalin kerja sama dengan perguruan tinggi terkemuka di Indonesia, melalui partisipasi dalam *Job Fair, Campus Hiring*, dan program *outreach recruitment*, yang memastikan bank **bjb** dapat menjaring calon pegawai yang berkualitas dari berbagai daerah. [GRI 3-3]

The primary objective is to expand outreach to attract top candidates nationwide. Recruitment is conducted through multiple channels, including partnerships with leading universities across Indonesia, participation in Job Fairs, Campus Hiring, and outreach recruitment programs to ensure bank **bjb** get access to high-quality talent from diverse regions. [GRI 3-3]

Program dalam melakukan proses rekrutmen terdiri atas:

Recruitment programs consist of:

1

Acceleration Program

Program akselerasi level assistant bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetapkan.

Assistant-level acceleration program for employees who meet the established assessment criteria and grade aging requirements.

2

Treasury Development Program (TDP)

Program pengembangan pegawai yang diperuntukkan bagi pegawai level assistant di bidang *Treasury* yang dipersiapkan untuk mengisi jabatan dan berkarir serta memiliki spesialisasi di bidang *treasury.*

Development program for assistant-level Treasury employees prepared for specialized treasury career paths and positions.

3

Staff Development Program (SDP)

Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di level *officer.*

Career development program to prepare competent employees for officer-level positions.

4

Manager Development Program

Program pengembangan dan percepatan karir yang ditujukan bagi talenta terbaik bank **bjb** di level *First Line Management* (minimal level jabatan *Officer* di rentang *Grade* 6-9) untuk dipersiapkan menjadi calon manajer yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.

Development and career acceleration program for top talent at First Line Management level (minimum Officer level, Grades 6–9), with comprehensive education and training focused on business areas.

5

Branch Manager Development Program (BMDP)

Program pengembangan pegawai di level manajerial yang ditujukan bagi manajer/ Pin. KCP/ PinGrup melalui pendidikan dan pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *Successor* Pejabat Eksekutif di level Pemimpin Cabang.

Managerial development program for Branch Managers/Sub-Branch Heads/Group Heads to enhance competencies and prepare successors for Executive Officer positions at Branch Leader level.

6

General Manager Development Program

Program pengembangan pegawai di level manajerial yang dipersiapkan menduduki L1 (Pemimpin Divisi/CEO Regional).

Managerial development program to prepare employees for Level 1 positions (Division Heads/Regional CEOs).

Pada tahun 2025, bank **bjb** berhasil merekrut sebanyak 422 individu melalui berbagai jalur rekrutmen, yang terdiri atas 28 orang melalui *First Entry Level*, 46 orang melalui *Development Program*, 18 orang melalui *Experience Hire*, dan 28 orang melalui skema PKWT, sementara kontribusi terbesar berasal dari Program Pemagangan Abdi **bjb** dengan 302 peserta, yang mencerminkan komitmen Perseroan dalam menjaring talenta dari berbagai latar belakang sekaligus membangun *pipeline* sumber daya manusia untuk mendukung kebutuhan organisasi secara berkelanjutan.

In 2025, bank **bjb** recruited a total of 422 individuals through various recruitment channels, comprising 28 individuals through the First Entry Level program, 46 individuals through the Development Program, 18 individuals through Experience Hire, and 28 individuals under the PKWT (temporary employee) scheme, while the largest contribution came from the Abdi **bjb** Internship Program with 302 participants, reflecting the Company's commitment to attracting talent from diverse backgrounds while building a sustainable human capital pipeline to support organizational needs.

Jalur Rekrutmen bank bjb berdasarkan Program
bank **bjb** Recruitment Pathways by Program

Jalur Rekrutmen Recruitment Program	**Jumlah (Orang)** Total (Individuals)
First Entry Level	28
Development Program	46
Experience Hire	18
PKWT | Temporary Employee	302
Program Pemagangan Abdi **bjb** | Abdi **bjb** internship Program	28
Total	**422**

Pengelolaan dan Penyaluran Dana CSR

[B.3] [F.25]

CSR Fund Management and Distribution

Komitmen bank **bjb** terhadap tanggung jawab sosial diwujudkan melalui pelaksanaan program *Corporate Social Responsibility* (CSR) yang mencakup lima sektor utama, yaitu pendidikan, kesehatan, lingkungan, ekonomi, dan sosial kemasyarakatan. Melalui berbagai inisiatif pada sektor-sektor tersebut, bank **bjb** berupaya menghadirkan dampak positif yang nyata bagi masyarakat, dengan fokus pada pemberdayaan, peningkatan kualitas hidup, dan keberlanjutan. Komitmen ini juga didukung oleh pengalokasian dana CSR yang mengacu pada Risalah Rapat Umum Pemegang Saham (RUPS) Tahunan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 05 tanggal 4 April 2023 yang dibuat oleh Notaris R. Tendy Suwarman, S.H., yang menetapkan kembali bahwa maksimal 5% (lima persen) dari laba tahun berjalan Perseroan dialokasikan sebagai dana CSR.

bank **bjb**'s commitment to social responsibility is realized through the implementation of Corporate Social Responsibility (CSR) programs across five main sectors: education, health, environment, economy, and social/community development. Through initiatives in these sectors, bank **bjb** strives to deliver tangible positive impacts to communities, with a focus on empowerment, quality of life improvement, and sustainability. This commitment is supported by CSR fund allocations in accordance with the Minutes of the Annual General Meeting of Shareholders (AGMS) of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk No. 05 dated 4 April 2023, notarized by R. Tendy Suwarman, S.H., which reaffirm that up to 5% (five percent) of the Company's current-year profit is allocated to CSR funding.

Komitmen ini sejalan dengan tujuan utama penerapan keuangan berkelanjutan di bank **bjb**, yaitu:

a. Menyediakan dana yang cukup untuk mendukung pencapaian TPB dan pendanaan terkait perubahan iklim;
b. Meningkatkan daya tahan dan daya saing Perseroan dengan pengelolaan risiko sosial dan lingkungan yang lebih baik, melalui pengembangan produk dan/atau layanan keuangan yang menerapkan prinsip keuangan berkelanjutan, sehingga dapat berkontribusi pada stabilitas sistem keuangan; dan
c. Mengurangi kesenjangan sosial, mencegah kerusakan lingkungan, melindungi keanekaragaman hayati, serta mendorong efisiensi dalam pemanfaatan energi dan sumber daya alam.

This commitment is aligned with the primary objectives of sustainable finance implementation at bank **bjb**, namely:

a. Providing adequate funding to support the achievement of the SDGs and climate-related financing;
b. Enhancing the Company's resilience and competitiveness through improved management of social and environmental risks, including the development of financial products and/or services that apply sustainable finance principles, thereby contributing to financial system stability; and
c. Reducing social inequality, preventing environmental degradation, protecting biodiversity, and promoting efficiency in the use of energy and natural resources.

Untuk mewujudkan kinerja yang berkelanjutan, Perseroan memastikan bahwa manfaat yang dihasilkan dapat dirasakan oleh masyarakat

To realize sustainable performance, the Company ensures that the benefits generated are experienced by affected communities and the environment.

dan lingkungan yang terdampak. Atas dasar tersebut, bank **bjb** merumuskan Prinsip Perbankan Berkelanjutan sebagai acuan pengelolaan operasional di berbagai aspek, meliputi nasabah, strategi bisnis, operasional perbankan, penilaian risiko, *human capital*, serta pengembangan masyarakat. Prinsip ini selanjutnya dijabarkan ke dalam tujuh bidang, yaitu:

- Hak asasi manusia;
- Operasi yang adil;
- Lingkungan hidup;
- Ketenagakerjaan, serta keselamatan dan kesehatan kerja (K3);
- Tanggung jawab kepada konsumen (nasabah);
- Pengembangan sosial kemasyarakatan; dan
- Tanggung jawab kepada pemasok.

Pengelolaan dana CSR bank **bjb** diatur melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten No. 701/SK/DIR-CS/2009 tentang Pengelolaan Dana CSR, yang kemudian diperbarui dengan Surat Keputusan Direksi No. 0777/SK/DIR-CSE/2022 pada 30 Desember 2022. Beberapa program CSR yang dilaksanakan pada tahun 2025 telah menciptakan peluang bagi masyarakat untuk mengembangkan potensi SDM lokal, yang pada gilirannya mendorong pertumbuhan ekonomi dan menciptakan lapangan pekerjaan baru. [F.23]

Sepanjang periode pelaporan, Perseroan telah merealisasikan penyaluran dana CSR dengan total nilai Rp103.516.331.158. Pelaksanaan berbagai program tersebut turut berkontribusi terhadap pencapaian TPB. Rincian pelaksanaan CSR selanjutnya disajikan berdasarkan jenis kegiatan, alokasi biaya, serta uraian aktivitas pada tabel berikut:

Accordingly, bank **bjb** has formulated Sustainable Banking Principles as a reference for operational management across multiple aspects, including customers, business strategy, banking operations, risk assessment, human capital, and community development. These principles are further elaborated into seven focus areas:

- Human rights;
- Fair operating practices;
- Environment;
- Employment, occupational safety and health (OHS);
- Consumer (customer) responsibility;
- Social and community development; and
- Supplier responsibility.

CSR fund management at bank **bjb** is governed by the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten No. 701/SK/DIR-CS/2009 on CSR Fund Management, as updated by Board of Directors Decree No. 0777/SK/DIR-CSE/2022 dated 30 December 2022. Several CSR programs implemented in 2025 created opportunities for communities to develop local human capital, thereby driving economic growth and generating new jobs. [F.23]

During the reporting period, the Company realized CSR fund disbursement totaling Rp103,516,331,158. The implementation of these programs contributed to the achievement of the SDGs. Details of CSR implementation by activity sector, funding allocation, and activity descriptions are presented below:

Sektor Kegiatan Activity Sector	Biaya Penyaluran Disbursement	Rincian Kegiatan Activity Details	Keterkaitan dengan TPB SDG Linkage
Sosial Kemasyarakatan Social & Community Development (48,8%)	Rp50.472.705.020	• Perbaikan Rumah Tidak Layak Huni • Pemeliharaan dan peningkatan kesejahteraan masyarakat • Program BePreneur • Program **bjb** YES • Peningkatan dan pemeliharaan fasilitas usaha • Pemberdayaan ekonomi • Program berbagi kurban • Kebencanaan • Pemberian santunan • Rehabilitation of uninhabitable housing • Maintenance and improvement of community welfare • BePreneur Program • **bjb** YES Program • Improvement and maintenance of business facilities • Economic empowerment • Qurban sharing program • Disaster response • Provision of social assistance	
Pendidikan Education (21,4%)	Rp22.111.569.610	• Pembangunan/perbaikan sarana dan prasarana pendidikan • Pengadaan sarana/fasilitas pendidikan • Pembangunan museum • Pelestarian dan kegiatan budaya, seni, dan sejarah • Pemberian beasiswa • Program Literasi Mobile dan kejar Paket A, B, dan C • Construction/rehabilitation of educational facilities and infrastructure • Procurement of educational facilities and equipment • Museum development • Preservation and activities related to culture, arts, and history • Scholarship programs • Mobile Literacy Program and Package A, B, and C equivalency programs	

Sektor Kegiatan Activity Sector	Biaya Penyaluran Disbursement	Rincian Kegiatan Activity Details	Keterkaitan dengan TPB SDG Linkage
Prasarana dan Fasilitas Umum Public Infrastructure and Facilities (8,5%)	Rp8.777.023.770	• Peningkatan dan pemeliharaan fasilitas umum • Pembangunan/rehabilitasi prasarana/ infrastruktur umum • Pembangunan sarana prasarana olahraga • Peningkatan sarana pelayanan publik • Pengadaan sarana/fasilitas umum • Improvement and maintenance of public facilities • Construction/rehabilitation of public infrastructure • Development of sports facilities and infrastructure • Enhancement of public service facilities • Procurement of public facilities and equipment	
Keagamaan Religious Affairs (7,5%)	Rp7.740.320.000	• Peningkatan dan pemeliharaan fasilitas peribadatan • Pengadaan perlengkapan/fasilitas penunjang kegiatan ibadah/ keagamaan • Kegiatan keagamaan • Improvement and maintenance of worship facilities • Procurement of equipment/facilities to support religious activities • Religious activities	

Sektor Kegiatan Activity Sector	Biaya Penyaluran Disbursement	Rincian Kegiatan Activity Details	Keterkaitan dengan TPB SDG Linkage
Lingkungan Hidup Environment (7,3%)	Rp7.562.940.000	• Penanaman pohon/penghijauan lingkungan • Pengadaan sarana prasarana pengelolaan sampah • *Workshop* pengelolaan sampah • Program **bjb** Greenschool • Pengadaan sarana pengangkut sampah • Tree planting/environmental greening • Procurement of waste management facilities and infrastructure • Waste management workshop • **bjb** Greenschool Program • Procurement of waste transportation facilities	
Kesehatan Health (6,6%)	Rp6.851.772.758	• Peningkatan dan pemeliharaan fasilitas kesehatan • Penyediaan layanan kesehatan • Pencegahan dan penanggulangan masalah kesehatan • Kepedulian terhadap pasien/orang sakit • Kegiatan donor darah rutin • Peningkatan peran serta masyarakat dalam bidang kesehatan • Sanitasi • Pengobatan dan pemeriksaan kesehatan gratis • Improvement and maintenance of health facilities • Provision of healthcare services • Prevention and mitigation of health issues • Care for patients/the sick • Routine blood donation activities • Enhancement of community participation in the health sector • Sanitation • Free medical treatment and medical check-ups	
Total	**Rp103.516.331.158**		

Sejak 2023, cakupan program CSR bank **bjb** diperluas menjadi lima bidang kegiatan, dari sebelumnya tiga bidang. Lima bidang tersebut meliputi pendidikan, kesehatan, lingkungan, ekonomi, serta sosial kemasyarakatan. Berbagai pelaksanaan program CSR bank **bjb** pada tahun 2025 adalah sebagai berikut.

Since 2023, the scope of bank **bjb**'s CSR programs has been expanded to five activity sectors from the previous three sectors. These five sectors comprise education, health, environment, economy, and social & community development. Key CSR program implementations by bank **bjb** in 2025 are as follows.

Bidang Ekonomi | Economic Sector



Program Pelatihan Kewirausahaan | Entrepreneurship Training Programs

a. Program Pelatihan Be Preneur

Program pelatihan dan pengembangan keterampilan bagi masyarakat, termasuk calon pelaku UMKM, dilaksanakan untuk mendorong kemandirian usaha serta meningkatkan kompetensi masyarakat. Program ini bertujuan membekali peserta dengan pengetahuan dan keterampilan yang relevan agar mampu menjalankan kewirausahaan secara efektif. Kegiatan yang dilakukan mencakup pendampingan dalam pengelolaan usaha, peningkatan kualitas produk, promosi, dan pemasaran, sekaligus menjadi wadah pembinaan, pelatihan, dan konsultasi bagi peserta. Melalui program ini, peserta diharapkan mampu merintis usaha yang layak dengan memanfaatkan peluang yang tersedia, mengembangkan kapasitas SDM, serta menciptakan kesempatan kerja bagi diri sendiri maupun orang lain sehingga turut berkontribusi pada penurunan angka pengangguran. Pelatihan vokasional yang diberikan meliputi pelatihan barista, tata boga, tata busana, serta pelatihan penguatan UMKM.

a. Be Preneur Training Program

A training and skills development program for communities, including prospective MSME entrepreneurs, aimed at fostering business independence and enhancing community competencies. The program equips participants with relevant knowledge and skills to effectively undertake entrepreneurship. Activities include mentoring in business management, product quality improvement, promotion and marketing, as well as serving as a platform for coaching, training, and consultation. Through this program, participants are expected to establish viable businesses by leveraging available opportunities, enhance human capital capacity, and create employment opportunities for themselves and others, thereby contributing to unemployment reduction. Vocational training provided includes barista training, culinary arts, fashion design, and MSME strengthening programs.



b. Program Kewirausahaan bjb YES (*Young Entrepreneur Skill*)

Program pelatihan keterampilan ini diselenggarakan untuk mendukung pemberdayaan masyarakat melalui pembekalan wawasan, pembinaan, serta pelatihan vokasional guna mencetak wirausahawan, tenaga ahli, dan tenaga kerja muda yang mandiri serta kreatif. Program Kewirausahaan **bjb** YES diharapkan menjadi wadah bagi peserta untuk mengembangkan dan mengoptimalkan potensi serta peluang di masyarakat, sehingga mendorong percepatan kemandirian dan kemapanan ekonomi. Jenis pelatihan yang diberikan disesuaikan dengan perkembangan peluang bagi generasi muda, meliputi pelatihan menjadi *content creator*, pelatihan *digital marketing*, kelas dasar tata boga (*chef*), serta pelatihan barista.

b. bjb YES (Young Entrepreneur Skill) Entrepreneurship Program

This skills training program is implemented to support community empowerment through the provision of insights, mentoring, and vocational training to produce independent and creative entrepreneurs, skilled professionals, and young workers. The **bjb** YES Program is intended to serve as a platform for participants to develop and optimize their potential and opportunities within the community, thereby accelerating economic self-reliance and sustainability. The types of training provided are aligned with evolving opportunities for youth, including content creator training, digital marketing training, basic culinary (chef) classes, and barista training.



Program Pelatihan Pemberdayaan Disabilitas "Rumah Kreatif Luar Biasa"
Disability Empowerment Training Program "Rumah Kreatif Luar Biasa"

Program Pelatihan Pemberdayaan Disabilitas "Rumah Kreatif Luar Biasa" merupakan inisiatif penguatan kemandirian dan pemberdayaan ekonomi kreatif bagi penyandang disabilitas. Program ini menjadi wadah bagi peserta untuk menggali dan mengembangkan potensi diri, menghasilkan karya bernilai ekonomi, serta meningkatkan daya saing di industri kreatif. Melalui program ini, peserta diharapkan dapat mengasah keterampilan, memperluas pengetahuan, dan membangun kepercayaan diri agar mampu hidup berdikari dan mandiri. Pelatihan yang diberikan meliputi pelatihan membatik (cap dan tulis), pelatihan *fashion designer*, serta pelatihan keprofesian berupa *digital marketing* dan desain grafis.

The "Rumah Kreatif Luar Biasa" Disability Empowerment Training Program is an initiative to strengthen independence and creative economic empowerment for persons with disabilities. The program serves as a platform for participants to explore and develop their potential, produce economically valuable outputs, and enhance competitiveness in the creative industry. Through this program, participants are expected to refine skills, expand knowledge, and build self-confidence to live independently. Training provided includes batik (stamped and hand-drawn) training, fashion designer training, as well as professional skills training in digital marketing and graphic design.

Bidang Pendidikan | Education Sector



Program Ruang Literasi | Ruang Literasi Program

Program Ruang Literasi merupakan program terpadu yang mencakup layanan Literasi Mobile, bimbingan belajar (bimbel), edukasi pengelolaan sampah, serta Sekolah Kejar Paket A, B, dan C. Program ini ditujukan bagi anak yatim, dhuafa, anak putus sekolah, serta masyarakat yang memiliki keterbatasan akses terhadap pendidikan. Melalui program ini, Perseroan berupaya menyediakan akses pendidikan yang inklusif, setara, dan berkualitas bagi seluruh lapisan masyarakat, termasuk mereka yang tidak dapat mengikuti pendidikan formal.

The Ruang Literasi Program is an integrated program comprising Mobile Literacy services, tutoring, waste management education, and Package A, B, and C equivalency education. The program targets orphans, underprivileged children, school dropouts, and communities with limited access to education. Through this program, the Company seeks to provide inclusive, equitable, and quality access to education for all segments of society, including those unable to participate in formal education.

Bidang Lingkungan | Environmental Sector

a. Program bjb Green School

Program **bjb** Green School merupakan program CSR bank **bjb** di tingkat sekolah yang berfokus pada kepedulian lingkungan melalui edukasi dan peningkatan kesadaran seluruh elemen sekolah terhadap penataan lingkungan hijau serta pengelolaan sampah secara modern dengan memanfaatkan teknologi energi terbarukan (biodigester). Program ini tidak hanya memberikan materi, tetapi juga mendorong pembelajaran berbasis praktik agar lebih mudah dipahami dan diterapkan secara berkelanjutan. Kegiatan yang dilakukan antara lain penataan taman hijau dan *green house*, budidaya ikan lele serta tanaman obat keluarga, pemanfaatan tenaga surya, serta pengolahan sampah organik dan anorganik secara terpadu dengan biodigester sebagai sarana pengelolaan energi terbarukan.

a. bjb Green School Program

The **bjb** Green School Program is a school-level CSR initiative focusing on environmental stewardship through education and increased awareness among all school stakeholders regarding green space management and modern waste management utilizing renewable energy technology (biodigesters). The program not only delivers educational materials but also promotes practice-based learning to facilitate understanding and sustainable implementation. Activities include the development of green gardens and greenhouses, catfish cultivation and family medicinal plant gardens, utilization of solar energy, and integrated processing of organic and inorganic waste using biodigesters as renewable energy management facilities.



Program Peduli Lingkungan
Environmental Care Programs



b. Program bjb Goes To Green

Program pembibitan dan penanaman pohon dilaksanakan di wilayah lahan kritis, rawan bencana, serta area yang mengalami kerusakan ekosistem melalui kegiatan rehabilitasi dan reboisasi. Jenis tanaman yang ditanam meliputi pohon penguat, pohon produktif, mangrove, serta pohon buah. Keberadaan pohon berperan sebagai "paru-paru kota" yang menyerap emisi karbon, dan juga menjaga siklus hidrologi, mengurangi risiko erosi, dan mencegah degradasi lahan. Implementasi program ini merupakan langkah nyata untuk mendukung terwujudnya lingkungan yang berkelanjutan.

b. bjb Goes To Green Program

Seedling cultivation and tree planting are conducted in degraded lands, disaster-prone areas, and ecosystems experiencing damage through rehabilitation and reforestation initiatives. Tree species planted include reinforcement trees, productive trees, mangroves, and fruit trees. Trees function as the "lungs of the city" by absorbing carbon emissions, while also maintaining hydrological cycles, reducing erosion risks, and preventing land degradation. The implementation of this program represents a tangible step toward supporting environmental sustainability.



c. Program Pengelolaan Sampah

Program pengelolaan sampah dilaksanakan di lingkungan masyarakat mulai dari tingkat RT dan RW, mencakup kegiatan pengumpulan, pengangkutan, pengolahan, hingga daur ulang material sampah. Program ini bertujuan mengurangi dampak sampah

c. Waste Management Program

PCommunity-based waste management programs are implemented at the neighborhood (RT/RW) level, covering collection, transportation, processing, and recycling of waste materials. The program aims to reduce the adverse impacts of

terhadap kesehatan, lingkungan, dan estetika wilayah. Dukungan yang diberikan meliputi penyediaan sarana dan prasarana pengelolaan sampah, mulai dari alat angkut, tempat penampungan, hingga peralatan daur ulang untuk sampah organik maupun anorganik.

waste on health, the environment, and area aesthetics. Support provided includes the provision of waste management facilities and infrastructure, ranging from transportation equipment and temporary storage to recycling equipment for organic and inorganic waste.

Bidang Kesehatan | Health Sector



Program Kesehatan | Health Programs

a. Program Pengobatan Gratis "Tali Cinta untuk Dhuafa"

Program Pengobatan Gratis merupakan kegiatan kemanusiaan sebagai wujud kepedulian sosial Perseroan kepada masyarakat, khususnya bagi penderita bibir sumbing, katarak, dan hernia, melalui penyediaan fasilitas operasi gratis bekerja sama dengan sejumlah rumah sakit.

a. Free Medical Treatment Program "Tali Cinta untuk Dhuafa"

A humanitarian initiative reflecting the Company's social concern for the community, particularly for patients with cleft lip, cataracts, and hernia, through the provision of free surgical services in collaboration with partner hospitals.



b. Program Layanan Kesehatan Gratis

Program Layanan Kesehatan Gratis mencakup kegiatan penyuluhan dan kampanye sadar hidup sehat, serta layanan pemeriksaan kesehatan gratis yang dilaksanakan secara rutin melalui mobil layanan kesehatan keliling. Program ini menjangkau masyarakat di wilayah yang jauh dari fasilitas kesehatan dan kelompok masyarakat menengah ke bawah yang masih memiliki keterbatasan kesadaran terhadap pola hidup sehat. Layanan yang diberikan meliputi deteksi dini melalui pemeriksaan dasar, seperti kolesterol, tekanan darah, gula darah, dan asam urat, disertai edukasi mengenai penerapan pola hidup sehat. Selain pelaksanaan rutin, pemeriksaan kesehatan gratis juga diselenggarakan pada kesempatan tertentu bagi masyarakat.

b. Free Health Services Program

This program includes health education and healthy lifestyle awareness campaigns, as well as routine free medical check-ups delivered through mobile health service units. The program reaches communities in remote areas and lower-income groups with limited awareness of healthy living practices. Services include early detection through basic screenings (cholesterol, blood pressure, blood glucose, and uric acid), accompanied by education on healthy lifestyle practices. In addition to routine implementation, free health check-ups are also conducted on specific occasions for the community.

c. Program Khitanan Massal Gratis

Program Khitanan Massal bank **bjb** merupakan kegiatan rutin CSR yang diselenggarakan dua kali dalam setahun, umumnya pada periode libur sekolah. Program ini ditujukan bagi anak-anak dari keluarga prasejahtera sebagai wujud kepedulian sosial Perseroan.

c. Free Mass Circumcision Program

The bank **bjb** Free Mass Circumcision Program is a routine CSR activity conducted twice annually, typically during school holiday periods. The program targets children from underprivileged families as part of the Company's social responsibility.



d. Program Ketahanan Pangan dan Pencegahan *Stunting*

Program ini dilaksanakan secara rutin di beberapa wilayah di Jawa Barat melalui pemberian bantuan pangan pokok, tambahan gizi, serta asupan protein dan nutrisi bagi keluarga kurang mampu. Inisiatif ini ditujukan untuk menurunkan angka kelaparan dan kasus gizi buruk, serta menyediakan makanan sehat yang layak konsumsi bagi ibu hamil guna membantu meminimalkan risiko *stunting*.

d. Food Security and Stunting Prevention Program

This program is implemented regularly in several regions in West Java through the provision of staple food assistance, supplementary nutrition, and protein and nutrient intake for underprivileged families. The initiative aims to reduce hunger and malnutrition rates, as well as to provide healthy and nutritious food for pregnant women to help minimize the risk of stunting.



e. **Program Donor Darah**

Salah satu kegiatan CSR yang rutin diselenggarakan bank **bjb** adalah program donor darah yang dilaksanakan setiap tiga bulan. Melalui kerja sama dengan Palang Merah Indonesia (PMI), program ini bertujuan membangun kepedulian sosial dan kemanusiaan, sekaligus berkontribusi dalam penyediaan pasokan darah bagi masyarakat.

e. **Blood Donation Program**

One of the routine CSR activities organized by bank **bjb** is the blood donation program, held every three months. Through collaboration with the Indonesian Red Cross (PMI), this program aims to foster social awareness and humanitarianism, while simultaneously contributing to the national blood supply for the community.



Bidang Sosial Kemasyarakatan | Blood Donation Program



Program Pagelaran Seni Budaya | Arts and Cultural Performance Program

Program Pagelaran Seni dan Budaya merupakan kegiatan pertunjukan yang menampilkan berbagai karya seni, seperti tari, musik, wayang, dan bentuk seni lainnya. Program ini bertujuan memperkenalkan dan mengapresiasi nilai tradisi, mendukung pelestarian budaya, serta membangun karakter dan kecintaan masyarakat terhadap seni dan budaya Indonesia. Selain sebagai sarana hiburan, kegiatan ini juga menjadi media edukasi bagi masyarakat dengan melibatkan berbagai seniman.

The Arts and Cultural Performance Program features various art forms such as dance, music, puppetry, and other cultural expressions. The program aims to introduce and appreciate traditional values, support cultural preservation, and foster character building and public appreciation for Indonesian arts and culture. In addition to serving as entertainment, these activities function as educational media for the community by engaging various artists.

bank **bjb** terus berkomitmen untuk memberikan kontribusi dalam pengembangan masyarakat yang menjadi dasar utama dalam meningkatkan efektivitas seluruh program CSR yang dijalankan. Melalui peningkatan kinerja dan aktivitas CSR, diharapkan dapat mempercepat pertumbuhan ekonomi dan memperkuat pemberdayaan masyarakat lokal. Sebagai bagian dari upaya tersebut, bank **bjb** secara rutin melakukan evaluasi tahunan terhadap dampak setiap kegiatan CSR yang telah dilaksanakan. Evaluasi ini berfungsi untuk menyempurnakan dan meningkatkan kinerja program-program CSR di masa mendatang. [F.24]

bank **bjb** remains committed to contributing to community development as the primary foundation for enhancing the effectiveness of all CSR programs implemented. Through improved CSR performance and activities, the Company seeks to accelerate economic growth and strengthen local community empowerment. As part of this effort, bank **bjb** conducts annual evaluations of the impacts of each CSR activity to refine and enhance the performance of CSR programs going forward. [F.24]

Dalam menjalankan program pengembangan sosial kemasyarakatan, bank **bjb** menekankan pentingnya partisipasi masyarakat untuk mendukung tercapainya kesejahteraan dan pertumbuhan ekonomi yang berkelanjutan. Untuk meningkatkan keterlibatan masyarakat, bank **bjb** menyediakan saluran komunikasi yang memungkinkan masyarakat menyampaikan saran, keluhan, atau masukan mengenai program-program yang dijalankan. Semua masukan tersebut diproses dengan serius dan transparan, dengan tujuan untuk meningkatkan kualitas program yang ada. Seluruh penyampaian tersebut dapat dilakukan melalui email ke corsec**bjb**@bank**bjb**.co.id. Pada tahun 2025, tidak terdapat laporan atau insiden yang memberikan dampak negatif kepada masyarakat, yang menunjukkan bahwa pengelolaan program-program ini berjalan dengan baik. [F.24]

In implementing social and community development programs, bank **bjb** emphasizes the importance of community participation to support the achievement of sustainable welfare and economic growth. To enhance community engagement, bank **bjb** provides communication channels that enable the public to submit suggestions, complaints, or feedback regarding implemented programs. All inputs are processed seriously and transparently to improve the quality of existing programs. Submissions can be made via email at corsec**bjb**@bank**bjb**.co.id. In 2025, there were no reports or incidents that resulted in negative impacts on communities, indicating that these programs were managed effectively. [F.24]

Produk dan Layanan bank bjb dengan Keunggulan Sosial [FS7]

bank **bjb** Products and Services with Social Value



Sebagai bagian dari upaya Perseroan untuk memberikan manfaat yang berkelanjutan, bank **bjb** terus mengembangkan produk dan layanan yang tidak hanya memenuhi kebutuhan nasabah dan pemangku kepentingan, tetapi juga memberikan dampak positif bagi masyarakat. Dengan mengusung misi untuk "Memberikan manfaat terbaik dan berkelanjutan kepada pemangku kepentingan", bank **bjb** menghadirkan berbagai produk sosial, termasuk layanan *microfinance*, produk untuk pelajar, dan solusi perumahan terjangkau. Produk-produk ini dirancang untuk memberikan manfaat langsung kepada masyarakat, terutama di daerah-daerah dengan tingkat ekonomi yang lebih rendah. bank **bjb** juga berupaya meningkatkan akses keuangan di wilayah terpencil, mendukung penguatan perekonomian lokal, dan mendorong pertumbuhan ekonomi yang inklusif. [F.23]

As part of the Company's efforts to deliver sustainable value, bank **bjb** continues to develop products and services that not only meet the needs of customers and stakeholders, but also generate positive social impacts. Guided by the mission to "Deliver the best and sustainable value to stakeholders," bank **bjb** offers a range of social products, including microfinance services, student-oriented products, and affordable housing solutions. These products are designed to deliver direct benefits to communities, particularly in regions with lower economic levels. bank **bjb** also seeks to expand financial access in remote areas, strengthen local economic resilience, and promote inclusive economic growth. [F.23]

Kredit bjb Mesra [FN-CB-240a.1]

Kredit **bjb** Mesra adalah fasilitas pinjaman dari bank **bjb** yang ditujukan untuk mendukung pelaku usaha mikro yang belum memenuhi kriteria *bankable*, dengan plafon hingga Rp10.000.000. Kredit ini fokus pada penyaluran kepada segmen UMKM sebagai bagian dari upaya mendukung pemulihan ekonomi masyarakat yang digencarkan pemerintah. Sejak dimulai pada 2018, lebih dari Rp109,4 miliar telah disalurkan kepada lebih dari 21.655 individu. Untuk mempermudah akses, bank **bjb** meluncurkan aplikasi **bjb** Digi Loan, yang memungkinkan calon debitur mengajukan pinjaman secara lebih sederhana dan praktis. Penyaluran Kredit **bjb** Mesra kini juga dilakukan di luar Provinsi Jawa Barat, termasuk Bali, Banten, DKI Jakarta, dan Sumatra Utara.

Kredit **bjb** Mesra menawarkan berbagai keunggulan, seperti bunga 0%, tanpa agunan, dan bebas biaya provisi, yang dirancang untuk membantu masyarakat menghindari pinjaman berbunga tinggi. Dengan mengurangi hambatan finansial, program ini tidak hanya meningkatkan kesejahteraan ekonomi masyarakat, tetapi juga berkontribusi pada pengurangan kemiskinan dan pemberdayaan wirausaha. Kredit **bjb** Mesra juga dilengkapi dengan kegiatan edukasi masyarakat, yang mencakup penyuluhan tentang risiko pinjaman dari nonlembaga keuangan dan pembiayaan daring. Meskipun disalurkan kepada individu, kredit ini diberikan dengan syarat pembentukan kelompok. Sebelum menerima manfaat dari kredit ini, kelompok tersebut akan mengikuti pelatihan kewirausahaan, yang mencakup topik-topik seperti dinamika kelompok usaha, *business model canvas*, serta manajemen keuangan rumah tangga dan usaha.

Produk ini juga mendukung prinsip inklusivitas dengan memberikan peluang setara bagi seluruh kalangan dalam mengajukan pinjaman, baik dari segi usia maupun gender. Pada tahun 2025, dukungan dalam pemberdayaan perempuan, memperlihatkan komitmen Perseroan dalam membantu perempuan

Kredit bjb Mesra [FN-CB-240a.1]

Kredit **bjb** Mesra is a loan facility provided by bank **bjb** to support micro-entrepreneurs who do not yet meet bankability criteria, with a limit of up to Rp10,000,000. The program focuses on MSME segments as part of the government-led economic recovery agenda. Since its launch in 2018, more than Rp109.4 billion has been disbursed to more than 21,655 individuals. To facilitate access, bank **bjb** introduced the **bjb** Digi Loan application, enabling prospective borrowers to apply more simply and conveniently. Kredit **bjb** Mesra disbursement has expanded beyond West Java to include Bali, Banten, DKI Jakarta, and North Sumatra.

Kredit **bjb** Mesra offers key advantages, including 0% interest, no collateral requirements, and no provision fees, designed to help communities avoid high-interest informal lending. By reducing financial barriers, the program enhances community economic welfare, contributes to poverty reduction, and supports the empowerment of entrepreneurs. Kredit **bjb** Mesra is complemented by community education initiatives covering the risks of borrowing from non-financial institutions and online lending. Although disbursed to individuals, the credit is provided under a group-based scheme. Prior to receiving financing, groups participate in entrepreneurship training covering topics such as group dynamics, the business model canvas, and household and business financial management.

This product also supports the principle of inclusivity by providing equal opportunities for all individuals to apply for loans, regardless of age or gender. In 2025, support for women's empowerment demonstrated the Company's commitment to helping women start

untuk memulai usaha dan menghasilkan penghasilan secara mandiri, dimana mayoritas debitur Kredit **bjb** Mesra berasal dari kalangan perempuan, dengan perbandingan 69:31 dibandingkan dengan nasabah laki-laki. [FS14]

businesses and generate independent income. The majority of Kredit **bjb** Mesra borrowers are women, with a ratio of 69:31 compared to male borrowers. [FS14]

Penerima Manfaat Kredit bjb Mesra Berdasarkan Kelompok Usia
Kredit **bjb** Mesra Beneficiaries by Age Group and Gender

Kelompok Usia Age Group	**Jumlah Debitur (Orang)** Total Borrowers (People)
	Jumlah Debitur Female Borrowers
17-25 tahun | years old	1.557
26-35 tahun | year old	4.397
36-45 tahun | year old	6.656
46-55 tahun | year old	5.703
56-65 tahun | year old	3.342
Total Keseluruhan | Grand Total	**21.655**

Secara keseluruhan, berikut adalah penyaluran program Kredit **bjb** Mesra per 31 Desember 2025: [FN-CB-240a.1]

Overall Kredit **bjb** Mesra Disbursement as of 31 December 2025:
[FN-CB-240a.1]

Penyaluran Distribution		***Outstanding***	
NoA	**Plafon (Rp)** Limit (Rp)	**NoA**	**Plafon (Rp)** Limit (Rp)
21.655	109,4 Miliar | Billion	1.307	3,4 Miliar | Billion

Penyaluran Kredit bjb Mesra Berdasarkan Sektor
Disbursement of Kredit **bjb** Mesra by Sector

[FN-CB-240a.1]

Sektor | Sectors	**NoA**	**Plafon (Rp)** | Limit (Rp)
Pertanian dan Kehutanan | Agriculture and Forestry Sector	419	1.937.500.000
Perdagangan Besar dan Eceran | Wholesale and Retail Trade	20.067	103.185.720.000
Jasa Kemasyarakatan, Sosial Budaya, dan lainnya Community Services, Social and Cultural Affairs, and Others	745	2.304.000.000
Sektor Lainnya | Other Sectors	424	2.048.500.000

Total Penyaluran | Total Disbursement

[FN-CB-240a.1]

Penyaluran | Disbursement

109,4 Miliar | Billion
21.655 NoA

5
provinsi
provinces

20
kota
cities

36
kabupaten
districts

487
kecamatan
sub-districts

***) Realisasi Per 31 Desember 2025 *)** | Realization as of December 31, 2025

Outstanding

3,4 Miliar | Billion
1.307 NoA

1.114
kelurahan/desa
village

1.972
rumah ibadah
place of worship

3.284
kelompok
groups

***) Realisasi Per 31 Desember 2025 *)** | Realization as of December 31, 2025

Skema Penyaluran

Program Kredit **bjb** Mesra disalurkan mulai Bulan November 2018 dengan menggunakan "Skema A" hingga November 2019 dan menggunakan "Skema B" dari Bulan Desember 2019 hingga saat ini.

Disbursement Scheme

The **bjb** Mesra Loan Program has been disbursed since November 2018, using "Scheme A" from November 2018 to November 2019, and "Scheme B" from December 2019 to date.

Skema A

Total Dana
Total Funds
4 Miliar

Realisasi
Realization
7,1 Miliar

Debitur
Debtor
2.575

1 Provinsi
Province

6 Kota
Cities

16 Kabupaten
Regencies

99 Kecamatan
Districts

136 Desa / Kelurahan
Villages

162 Rumah Ibadah
Places of worship

364 Kelompok
Groups

Realisasi Per 30 November 2023
Realization as of December 31, 2023

Skema B

Realisasi
Realization
102,3 Miliar

Debitur
Debtor
19.080

Outstanding
3,3 Miliar

Debitur OS
OS Debtor
1.307

5 Provinsi
Province

14 Kota
Cities

20 Kabupaten
Regencies

388 Kecamatan
Districts

978 Desa / Kelurahan
Villages

1.810 Rumah Ibadah
Places of worship

2.884 Kelompok
Groups

Realisasi Per 31 Desember 2025
Realization as of December 31, 2025

bjb KPR Sejahtera FLPP [FS7]

bank **bjb** terus mendukung tercapainya impian masyarakat Indonesia untuk memiliki rumah layak huni melalui penyediaan pembiayaan perumahan. Salah satu inisiatif unggulannya adalah Program **bjb** KPR Sejahtera Fasilitas Likuiditas Pembiayaan Perumahan (FLPP), sebuah program pembiayaan rumah bersubsidi yang dikelola bersama dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat (PUPR). Program ini difokuskan pada kelompok masyarakat berpenghasilan rendah (MBR). FLPP adalah fasilitas likuiditas pembiayaan perumahan yang diberikan bank kepada calon debitur perorangan dengan penghasilan rendah, yang mencakup Kredit Pemilikan Rumah Umum Tapak dan Kredit Pemilikan Satuan Rumah Susun Umum. Melalui program ini, bank **bjb** berkomitmen untuk mempermudah akses masyarakat terhadap hunian yang terjangkau.

Program ini tidak hanya berfokus pada peningkatan kesejahteraan sosial dan mendukung pertumbuhan ekonomi nasional, tetapi juga berkontribusi pada pembangunan kota dan permukiman, serta menciptakan masyarakat yang inklusif dan damai. Inisiatif ini sejalan dengan kontribusi Perseroan dalam mencapai TPB 11, yang bertujuan mewujudkan kota dan permukiman yang inklusif, aman, tangguh, dan berkelanjutan. bank **bjb** juga semakin memperkuat kemitraan strategis dengan berbagai pengembang properti.

Capaian penyaluran **bjb** KPR Sejahtera FLPP tahun 2025 telah mencapai 68%, yaitu 4.250 unit dari total kuota 6.250 unit. Pada Agustus 2025, bank **bjb** juga melaksanakan akad massal **bjb** KPR Sejahtera FLPP sebanyak 1.080 *Number of Account* (NoA) untuk periode 1 Januari–22 Agustus 2025, dengan dukungan Kementerian Pekerjaan Umum dan Perumahan Rakyat. Hingga tahun 2025, penyaluran **bjb** KPR Sejahtera FLPP didukung kerja sama dengan 1.245 *developer* sebagai upaya memperluas akses masyarakat terhadap hunian bersubsidi yang berkualitas.

bjb KPR Sejahtera FLPP [FS7]

bank **bjb** continues to support the aspiration of Indonesians to own decent and affordable housing through the provision of housing finance. One of its flagship initiatives is the **bjb** KPR Sejahtera Houding Finance Liquidity Facility (FLPP) Program, a subsidized housing finance scheme implemented in collaboration with the Ministry of Public Works and Public Housing (PUPR). The program is targeted at low-income communities (MBR). FLPP is a housing finance liquidity facility provided by banks to eligible individual low-income borrowers, covering both landed public housing mortgages and public apartment unit ownership. Through this program, bank **bjb** is committed to expanding public access to affordable housing.

The program not only focuses on improving social welfare and supporting national economic growth, but also contributes to urban and settlement development, and to fostering inclusive and peaceful communities. This initiative aligns with the Company's contribution to achieving SDG 11, which aims to make cities and human settlements inclusive, safe, resilient, and sustainable. bank **bjb** also continues to strengthen strategic partnerships with various property developers.

In 2025, the realization of **bjb** KPR Sejahtera FLPP disbursement reached 68%, equivalent to 4,250 units out of a total quota of 6,250 units. In August 2025, bank **bjb** also conducted mass signing ceremonies for 1,080 Number of Accounts (NoA) under the **bjb** KPR Sejahtera FLPP Program for the period 1 January–22 August 2025, with the support of the Ministry of Public Works and Public Housing. As of 2025, the disbursement of **bjb** KPR Sejahtera FLPP has been supported by partnerships with 1,245 developers as part of efforts to broaden public access to quality subsidized housing.

Secara keseluruhan, jumlah transaksi Kredit FLPP dapat dilihat dalam tabel di bawah ini.

Overall, the volume of FLPP mortgage transactions is presented in the table below.

Tahun Year	NoA	Realisasi Portofolio (Rp Juta) Realized Portfolio (Rp Million)
2023	7.744	1.174.758
2024	4.628	748.357
2025	**4.250**	**689.625**



"Proses pengajuan cepat dan mudah. Penjelasan dari petugas sangat detail dan mudah dipahami."

The application process was fast and easy. The explanations provided by the officers were very detailed and easy to understand.

Muhammad Taofik Abdullah
Karyawan Swasta | Employee

Agen Laku Pandai bjb BiSA

[FS7] [FS13] [FN-CB-240a.3]

Untuk menjangkau nasabah dan masyarakat di daerah terpencil yang belum terakses oleh layanan bank, Agen Laku Pandai **bjb** BiSA diperkenalkan sebagai solusi keuangan tanpa kantor. Layanan ini dikelola oleh mitra individu atau entitas bisnis yang bekerja sama dengan bank **bjb**. Dengan dukungan teknologi, layanan ini memberikan fleksibilitas dan efisiensi, termasuk penggunaan mesin *Electronic Data Capture* (EDC) untuk memfasilitasi transaksi langsung maupun daring. Agen Laku Pandai **bjb** BiSA menjadi alternatif yang efektif bagi nasabah yang kesulitan mengakses kantor cabang bank **bjb** karena faktor jarak.

Dengan adanya Agen Laku Pandai **bjb** BiSA, nasabah kini dapat mengakses berbagai layanan keuangan, seperti setor dan tarik tunai, pemindahbukuan antar rekening bank **bjb**, transfer antarbank, pembelian pulsa, pengisian *e-wallet*, serta pembayaran untuk TV berlangganan, PAM/PDAM, dan PBB. bank **bjb**

Agen Laku Pandai bjb BiSA

[FS7] [FS13] [FN-CB-240a.3]

To reach customers and communities in remote areas that are not yet served by bank branches, Agen Laku Pandai **bjb** BiSA has been introduced as a branchless banking solution. The service is operated by individual partners or business entities in cooperation with bank **bjb**. Supported by technology, the service offers flexibility and efficiency, including the use of Electronic Data Capture (EDC) machines to facilitate both offline and online transactions. Agen Laku Pandai **bjb** BiSA serves as an effective alternative for customers facing distance barriers in accessing bank **bjb** branch offices.

Through Agen Laku Pandai **bjb** BiSA, customers can access a wide range of financial services, including cash deposits and withdrawals, fund transfers between bank **bjb** accounts, interbank transfers, mobile airtime purchases, e-wallet top-ups, and payments for subscription TV, PAM/PDAM (water utilities), and PBB (land and building tax). bank **bjb**

menawarkan dua jenis segmen keagenan Laku Pandai, yakni:

- Agen perseorangan melibatkan kelompok seperti pedagang warung, toko kelontong, pedagang keliling, petani, nelayan, perangkat desa, pensiunan, guru, serta berbagai profesi lainnya yang dapat menjangkau masyarakat secara langsung.
- Agen berbadan hukum mencakup kelompok tani dan nelayan, Badan Usaha Milik Desa (BUMDes), serta perusahaan dan instansi yang berperan dalam perluasan layanan keuangan di komunitas mereka.

Dengan bergabung sebagai Agen **bjb** BiSA, masyarakat berkesempatan memperoleh penghasilan tambahan dari bank **bjb** melalui imbalan layanan. Insentif ini diberikan melalui konsep *sharing fee* atas berbagai layanan perbankan yang disediakan kepada masyarakat. Saat ini, sebanyak 28.380 agen telah tergabung dalam Agen Laku Pandai bank **bjb**, yang tersebar di 14 provinsi, memungkinkan layanan perbankan bank **bjb** dijangkau mulai dari kawasan perkotaan hingga daerah terpencil, memenuhi kebutuhan masyarakat akan layanan keuangan yang semakin dibutuhkan.

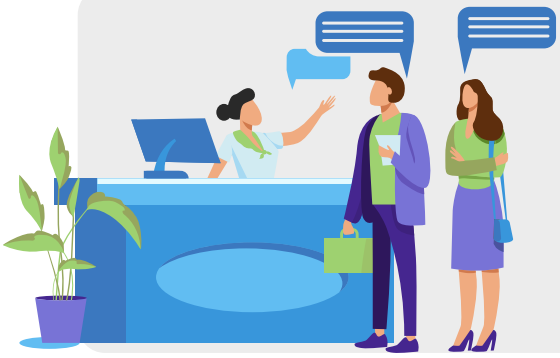
Pengembangan layanan perbankan melalui agen Laku Pandai memberikan dampak yang signifikan, khususnya bagi masyarakat yang belum memiliki akses mudah ke layanan perbankan. Dengan adanya layanan ini, masyarakat dapat dengan lebih mudah mengakses fasilitas perbankan, memperoleh dukungan keuangan untuk berbagai kebutuhan, serta mempermudah proses transaksi keuangan. Hal ini sangat bermanfaat bagi mereka yang tinggal di daerah terpencil dan belum terjangkau oleh kantor cabang bank **bjb**.

offers two Laku Pandai agent segments, namely:

- Individual agents, including small retailers, grocery shop owners, mobile vendors, farmers, fishers, village officials, retirees, teachers, and other professions with direct community reach.
- Legal entities, including farmer and fisher groups, Village-Owned Enterprises (BUMDes), and companies and institutions that play a role in expanding financial services within their communities.

By joining as **bjb** BiSA Agents, community members have the opportunity to earn additional income from bank **bjb** through service-based remuneration. Incentives are provided under a fee-sharing scheme for banking services delivered to communities. Currently, a total of 28,380 agents have joined bank **bjb**'s Laku Pandai program, distributed across 14 provinces, enabling bank **bjb**'s banking services to reach both urban centers and remote areas in response to growing public demand for financial services.

The development of agent-based banking services generates significant impacts, particularly for communities without easy access to formal banking services. Through this service, communities can more easily access banking services, obtain financial support for various needs, and simplify financial transactions. This is especially beneficial for residents in remote areas that are not yet served by bank **bjb** branch offices.



Pada 2025, jumlah nasabah tabungan BiSA mengalami peningkatan sebesar **2%**, dari **81.417** nasabah pada 2024 menjadi **82.891** nasabah, dengan total volume tabungan mencapai **Rp4.800.478.544.**

In 2025, the number of BiSA savings account customers increased by **2%**, from **81,417** customers in 2024 to **82,891** customers, with total savings volume reaching **Rp4,800,478,544.**

Produk ini memberikan manfaat yang signifikan bagi masyarakat di daerah tertinggal, yang sering kali termasuk dalam kelompok yang lebih rentan akibat keterbatasan akses dan pemahaman tentang keuangan. Selain faktor geografis, ketertinggalan ini juga dipengaruhi oleh kurangnya pembangunan infrastruktur yang merata. Peningkatan jumlah nasabah tabungan BiSA di wilayah-wilayah tersebut menunjukkan dampak positif yang dihasilkan oleh program ini, yang dapat dilihat pada tabel berikut: [F.3] [FS13] [FS14]

This product delivers significant benefits to communities in disadvantaged regions, which are often more vulnerable due to limited access and low financial literacy. In addition to geographical constraints, such disadvantages are also influenced by uneven infrastructure development. The increase in the number of BiSA savings customers in these regions demonstrates the positive impact generated by this program, as presented in the table below: [F.3] [FS13] [FS14]

Jumlah Tabungan BiSA Pada Wilayah Tertinggal
Number of BiSA Savings in Disadvantaged Regions

[FN-CB-240a.3, FN-CB-240a.4]

No.	Sektor Sector	2023		2024		2025		Peningkatan/ Penurunan dari 2024 (%) (Jumlah Rekening) Change from 2024 (%) (Number of Accounts)
		Jumlah Rekening Number of Accounts	Volume (Rp) Volume (Rp)	Jumlah Rekening Number of Accounts	Volume (Rp) Volume (Rp)	Jumlah Rekening Number of Accounts	Volume (Rp) Volume (Rp)	
1	Banjar	15	290.091	15	290.532	356	17.098.289	2.273%
2	Cianjur	408	42.029.554	408	41.473.872	409	43.933.068	0%
3	Cirebon	187	10.236.803	185	9.716.389	319	16.010.053	72%
4	Garut	887	37.478.391	985	48.557.902	182	1.837.328	-82%
5	KCK Banten	26.142	992.481.457	27.461	953.371.172	180	8.100.352	-99%
6	Kuningan	370	8.815.813	372	9.798.444	1.491	37.179.134	301%
7	Labuan	14.987	1.314.900.581	14.979	1.320.204.365	352	24.775111	-98%
8	Pandeglang	7.946	863.505.142	8.108	841.907.001	373	8.920.056	-95%
9	Pangandaran	24.280	1.351.030.328	24.841	1.009.384.680	989	44.236.199	-96%
10	Purwakarta	324	11.980.367	322	11.108.128	15	290.973	-95%
11	Sukabumi	360	17.704.452	358	17.068.932	25.439	1.033.508.699	7.006%
12	Sumedang	368	28.050.381	361	25.306.867	8.106	845.139.249	2.145%
13	Tamansari	182	182	182	1.876.318	27.446	900.732.661	14.980%
14	Tasikmalaya	276	5.206.965	1.336	37.405.559	14.976	1.325.615.615	1.021%
15	Tegal	263	61.903.802	1.504	277.201.281	2.258	493.101.757	50%
	TOTAL	**76.995**	**4.747.572.969**	**81.417**	**4.604.671.442**	**82.891**	**4.800.478.544**	**2%**

bjb Tandamata myfirst [FS7] [FS13]

Menabung, meskipun terlihat sederhana, memiliki dampak besar dalam membentuk karakter anak-anak, seperti disiplin, kemampuan mengontrol diri, mengatur prioritas, dan membuat keputusan yang cerdas. Kebiasaan menabung yang dimulai sejak dini akan membawa pengaruh positif dalam berbagai aspek kehidupan mereka, termasuk dalam pengelolaan waktu, proses belajar, dan kegiatan sehari-hari ketika mereka menjadi pelajar. Untuk memperluas kontribusinya dalam literasi keuangan, bank **bjb** menghadirkan tabungan **bjb** Tandamata MyFirst, yang dirancang khusus bagi orang tua yang ingin mengenalkan anak-anak mereka pada dunia menabung. Program ini tersedia bagi orang tua di seluruh Indonesia, termasuk mereka yang berada di daerah terpencil. Pada tahun 2025, jumlah nasabah **bjb** Tandamata MyFirst meningkat sebesar 17% dibandingkan tahun sebelumnya, dengan peningkatan signifikan juga tercatat di wilayah tertinggal antara 2023 hingga 2025, sebagaimana ditunjukkan pada tabel di bawah ini. [FS13] [FS16]

bjb Tandamata myfirst [FS7] [FS13]

Saving, although seemingly simple, has a substantial impact on shaping children's character, including discipline, self-control, prioritization, and sound decision-making. Early saving habits bring positive influences across various aspects of life, including time management, learning processes, and daily activities during their school years. To expand its contribution to financial literacy, bank **bjb** offers **bjb** Tandamata MyFirst, a savings product specifically designed for parents to introduce children to the habit of saving. The program is available to parents across Indonesia, including those in remote areas. In 2025, the number of **bjb** Tandamata MyFirst customers increased by 17% compared to the previous year, with a significant increase also recorded in disadvantaged regions between 2023 and 2025, as shown in the table below. [FS13] [FS16]



Jumlah Rekening bjb Tandamata MyFirst di Wilayah Tertinggal

Number of **bjb** Tandamata MyFirst Accounts in Disadvantaged Regions

[SASB FN-CB-240a.3, FN-CB-240a.4]

No.	Sektor Sector	2023		2024		2025		Peningkatan/ Penurunan dari tahun 2024 (%) Change from 2024 (%)	
		Jumlah Rekening Number of Accounts	Volume (Rp)	Jumlah Rekening Number of Accounts	Volume (Rp)	Jumlah Rekening Number of Accounts	Volume (Rp)	Jumlah Rekening Number of Accounts	Volume (Rp)
1	Banjar	946	3.978.105.626	1.165	4.482.178.773	1.531	6.366.007.412	31%	42%
2	Cianjur	1.700	5.419.713.461	1.963	6.427.711.159	3.750	6.325.152.055	91%	-2%
3	Cirebon	3.794	11.598.067.065	3.923	13.392.652.508	2.694	6.424.327.302	-31%	-52%
4	Garut	3.514	16.197.877.300	3.895	17.192.963.968	1.795	5.050.270.907	-54%	-71%
5	KCK Banten	4.062	18.249.154.708	4.420	21.295.160.878	4.632	13.085.259.376	5%	-39%
6	Kuningan	2.582	8.320.034.013	2.958	9.374.778.902	2.195	6.708.536.828	-26%	-28%
7	Labuan	363	1.088.399.608	483	1.684.800.245	4.246	9.488.671.301	779%	463%
8	Pandeglang	978	3.538.723.607	1.013	4.642.290.065	2.813	9.432.729.394	178%	103%
9	Pangandaran	758	2.584.026.937	809	3.352.247.739	3.915	15.540.261.370	384%	364%
10	Purwakarta	1.844	7.843.256.135	2.110	7.595.674.914	1.218	4.252.978.239	477%	-44%
11	Sukabumi	1.529	7.672.425.458	1.547	8.755.431.081	909	3.232.015.823	-41%	-63%
12	Sumedang	2.734	8.229.659.386	2.413	9.193.686.493	984	5.652.055.851	-59%	-39%
13	Tamansari	1.555	6.449.975.612	1.648	6.848.277.907	4.305	21.078.370.899	161%	208%
14	Tasikmalaya	1.836	6.738.708.314	2.085	6.744.463.404	508	1.625.898.528	-76%	-76%
15	Tegal	465	2.241.684.406	414	2.303.742.500	448	2.177.359.054	8%	-5%
	Total	**28.660**	**110.149.811.636**	**30.846**	**91.124.853.830**	**35.943**	**116.439.894.339**	**17%**	**28%**

bjb DiSentra [GRI 2-25] [GRI 2-26]

bjb DiSentra (Digital Sistem Edukasi dan Interaksi) adalah platform digital yang mengintegrasikan berbagai program pemberdayaan UMKM yang dimiliki oleh bank **bjb**. Platform ini berfungsi sebagai wadah inkubasi bagi UMKM binaan, menyediakan ruang untuk interaksi, konsultasi, dan edukasi bagi pelaku usaha. Dengan tujuan mendukung UMKM dalam mengembangkan usahanya, **bjb** DiSentra menawarkan berbagai layanan yang dapat memperkuat kapabilitas mereka. Kehadirannya mencerminkan komitmen bank **bjb** dalam mendorong inovasi dan kolaborasi di kalangan pelaku UMKM, serta membantu mereka menghadapi tantangan bisnis di era digital. Program pemberdayaan ini mengombinasikan pendekatan tatap muka dengan pelatihan berbasis *e-learning*, untuk mempersiapkan UMKM menjadi lebih adaptif dan siap menghadapi perubahan di pasar yang semakin berkembang.

Saat ini, **bjb** DiSentra dapat diakses melalui situs web, dan aplikasinya yang berbasis Android dan iOS telah dikembangkan dan digunakan untuk memudahkan pelaku UMKM mengakses platform ini. **bjb** DiSentra menawarkan berbagai layanan, termasuk ruang pertemuan untuk pengembangan kapasitas usaha, konsultasi dan konseling bisnis, klinik bisnis, serta buku digital edukasi kewirausahaan. Selain itu, platform ini juga menyelenggarakan seminar daring, pertemuan bisnis, dan menyediakan layanan Pasar UMKM, yang memungkinkan debitur UMKM untuk melakukan promosi secara daring. Setiap hasil konsultasi yang dilakukan melalui aplikasi ini akan ditindaklanjuti untuk memberikan solusi terbaik bagi pelaku UMKM.

bjb DiSentra [GRI 2-25] [GRI 2-26]

bjb DiSentra (Digital System for Education and Interaction) is a digital platform that integrates various MSME empowerment programs of bank **bjb**. The platform functions as an incubation hub for assisted MSMEs, providing a space for interaction, consultation, and education for entrepreneurs. To support MSMEs in business development, **bjb** DiSentra offers a range of services to strengthen their capabilities. Its presence reflects bank **bjb**'s commitment to fostering innovation and collaboration among MSME actors, and to supporting them in addressing business challenges in the digital era. The empowerment program combines face-to-face engagement with e-learning to prepare MSMEs to be more adaptive and resilient in an increasingly dynamic market.

Currently, **bjb** DiSentra is accessible via the website, and Android- and iOS-based applications have been developed and deployed to facilitate MSME access to the platform. **bjb** DiSentra provides various services, including meeting spaces for business capacity development, business consultation and counseling, business clinics, and digital entrepreneurship learning materials. In addition, the platform hosts online seminars and business meetings and provides an MSME Marketplace service that enables MSME borrowers to promote their products online. Each consultation outcome conducted through the application is followed up to deliver optimal solutions for MSME participants.

bjb Simpanan Pelajar (SimPel)

[FS16] [F.23] [FN-CB-240a.3, FN-CB-240a.4]

bank **bjb** menyadari bahwa rendahnya tingkat literasi keuangan dapat mengakibatkan pengelolaan keuangan yang tidak efisien, terutama di kalangan masyarakat di daerah terpencil dengan kondisi ekonomi terbatas dan akses informasi yang sulit. Untuk mengatasi hal ini, bank **bjb** mengadakan berbagai kegiatan untuk meningkatkan literasi keuangan, termasuk memberikan informasi tentang produk dan layanan keuangan yang lebih canggih. Upaya ini merupakan serangkaian kegiatan yang dirancang untuk meningkatkan pengetahuan, keterampilan, dan rasa percaya diri masyarakat dalam mengelola keuangan pribadi dengan lebih efisien. Dalam mendukung tujuan ini, bank **bjb** aktif memperluas pemahaman masyarakat mengenai produk dan layanan keuangan serta mendorong peningkatan jumlah rekening untuk pelajar.

Salah satunya adalah dengan mendukung berbagai regulasi penting dalam rangka mendorong inklusi keuangan, seperti Peraturan Presiden No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI), Peraturan Menteri Koordinator Bidang Perekonomian No. 4 Tahun 2021, serta Surat Edaran Menteri Pendidikan, Kebudayaan, Riset, dan Teknologi No. 8 Tahun 2022 terkait percepatan pelaksanaan Program Satu Rekening Satu Pelajar (KEJAR). Sebagai bagian dari komitmen ini, bank **bjb** aktif mendukung Program KEJAR yang bertujuan untuk meningkatkan literasi keuangan di kalangan pelajar dan mendorong mereka untuk mulai menabung sejak dini. Program ini diimplementasikan melalui produk **bjb** Simpanan Pelajar (SimPel) dan **bjb** Tandamata MyFirst, yang dirancang khusus untuk pelajar. Untuk memastikan keberhasilan program, Divisi Dana dan Jasa Konsumer bank **bjb** secara rutin berkolaborasi dengan kantor cabang guna menyelenggarakan kegiatan peningkatan literasi keuangan melalui Program KEJAR.

bjb Simpanan Pelajar (SimPel)

[FS16] [F.23] [FN-CB-240a.3, FN-CB-240a.4]

bank **bjb** recognizes that low levels of financial literacy can lead to inefficient financial management, particularly among communities in remote areas with limited economic capacity and restricted access to information. To address this issue, bank **bjb** undertakes various initiatives to enhance financial literacy, including disseminating information on more advanced financial products and services. These efforts comprise a series of activities designed to strengthen community knowledge, skills, and confidence in managing personal finances more effectively. In support of this objective, bank **bjb** actively expands public understanding of financial products and services and promotes an increase in the number of student accounts.

One such effort is the support for key regulations aimed at promoting financial inclusion, including Presidential Regulation No. 114 of 2020 on the National Strategy for Financial Inclusion (SNKI), Coordinating Minister for Economic Affairs Regulation No. 4 of 2021, and the Circular Letter of the Minister of Education, Culture, Research, and Technology No. 8 of 2022 concerning the acceleration of the One Student One Account (KEJAR) Program. As part of this commitment, bank **bjb** actively supports the KEJAR Program to enhance financial literacy among students and to encourage early saving habits. The program is implemented through **bjb** Simpanan Pelajar (SimPel) and **bjb** Tandamata MyFirst, which are specifically designed for students. To ensure effective implementation, the Consumer Funding and Services Division of bank **bjb** regularly collaborates with branch offices in conducting financial literacy activities under the KEJAR Program.

Program Literasi dan Inklusi Keuangan

[FS16]

Financial Literacy and Inclusion Programs

Literasi keuangan merupakan investasi jangka panjang yang menentukan kualitas keputusan seseorang dalam mengelola keuangannya. bank **bjb** memahami bahwa rendahnya literasi keuangan kerap berujung pada pengelolaan keuangan yang tidak efektif, baik pada tingkat individu maupun organisasi. Kondisi ini dapat mendorong pemanfaatan produk dan layanan keuangan yang kurang tepat, terutama pada kelompok masyarakat di wilayah terpencil dan tertinggal yang memiliki keterbatasan ekonomi serta akses informasi. Berangkat dari hal tersebut, bank **bjb** menyelenggarakan berbagai kegiatan untuk meningkatkan literasi keuangan nasabah pada segmen tersebut, antara lain melalui pemberian edukasi dan penguatan kemampuan dalam menggunakan produk dan layanan keuangan yang lebih lanjut. Upaya ini turut mendukung peningkatan pemanfaatan produk dan layanan bank **bjb**.

Financial literacy is a long-term investment that determines the quality of individuals' financial decision-making. bank **bjb** recognizes that low financial literacy often results in ineffective financial management at both individual and organizational levels. This condition may lead to the inappropriate use of financial products and services, particularly among communities in remote and disadvantaged regions with limited economic capacity and access to information. Accordingly, bank **bjb** implements various initiatives to improve financial literacy for customers in these segments, including education and capacity building in the utilization of more advanced financial products and services. These efforts also support increased utilization of bank **bjb**'s products and services.



Program KEJAR

Program literasi keuangan merupakan rangkaian kegiatan yang dirancang untuk memperkuat pengetahuan, keterampilan, dan keyakinan masyarakat dalam mengelola keuangan pribadi secara lebih terencana dan efektif. Dalam pelaksanaannya, bank **bjb** berperan aktif memperluas pemahaman masyarakat terhadap produk dan layanan keuangan, serta mendorong peningkatan kepemilikan rekening pelajar. Inisiatif tersebut dijalankan selaras dengan dukungan bank **bjb** terhadap berbagai regulasi, antara lain Peraturan Presiden No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI), Peraturan Menteri Koordinator Bidang Perekonomian No. 4 Tahun 2021 terkait pelaksanaan SNKI, serta Surat Edaran Menteri Pendidikan, Kebudayaan, Riset, dan Teknologi No. 8 Tahun 2022 mengenai percepatan Program Satu Rekening Satu Pelajar (KEJAR) yang ditujukan kepada Dinas Pendidikan tingkat provinsi dan kabupaten/kota di seluruh Indonesia.

bank **bjb** mendukung Program KEJAR yang diinisiasi oleh OJK bersama lembaga terkait untuk memperkuat literasi keuangan pelajar dan menumbuhkan kebiasaan menabung sejak dini. Dukungan tersebut diwujudkan melalui penyediaan produk **bjb** Simpanan Pelajar (SimPel) dan **bjb** Tandamata MyFirst yang dirancang khusus sesuai kebutuhan pelajar. Untuk memastikan implementasinya berjalan konsisten, Divisi Dana dan Jasa Konsumer bank **bjb** secara berkala berkoordinasi dengan kantor cabang dalam pelaksanaan kegiatan literasi keuangan melalui Program KEJAR.

KEJAR Program

The financial literacy program comprises a series of activities designed to strengthen public knowledge, skills, and confidence in managing personal finances more effectively and with greater planning. In its implementation, bank **bjb** actively expands public understanding of financial products and services and promotes increased ownership of student accounts. These initiatives are carried out in alignment with bank **bjb**'s support for relevant regulations, including Presidential Regulation No. 114 of 2020 on the National Strategy for Financial Inclusion (SNKI), Coordinating Minister for Economic Affairs Regulation No. 4 of 2021 on SNKI implementation, and the Circular Letter of the Minister of Education, Culture, Research, and Technology No. 8 of 2022 on accelerating the One Student One Account (KEJAR) Program addressed to provincial and regency/municipal education offices across Indonesia.

bank **bjb** supports the KEJAR Program initiated by OJK in collaboration with relevant institutions to strengthen students' financial literacy and cultivate early saving habits. This support is realized through the provision of **bjb** Simpanan Pelajar (SimPel) and **bjb** Tandamata MyFirst, which are tailored to students' needs. To ensure consistent implementation, the Consumer Funding and Services Division of bank **bjb** regularly coordinates with branch offices in conducting financial literacy activities under the KEJAR Program.

bank bjb Raih KEJAR Award 2025 sebagai Bank Teraktif Program Bank Goes to School (BGTS)

bank **bjb** Wins the KEJAR Award 2025 as the Most Active Bank in the Bank Goes to School (BGTS) Program



bank **bjb** meraih KEJAR Award 2025 kategori Bank Teraktif Program Bank Goes to School (BGTS) pada puncak Hari Indonesia Menabung 2025 di Auditorium Dhanapala, sebagai apresiasi dari OJK atas konsistensinya mendukung program KEJAR dan penguatan budaya menabung sejak dini. Melalui BGTS, bank **bjb** aktif memberikan edukasi keuangan di sekolah dan perguruan tinggi, membuka akses layanan perbankan, serta memfasilitasi pembukaan rekening pelajar, dengan penilaian mencakup frekuensi kegiatan, jumlah sekolah sasaran, jumlah rekening yang dibuka, dan ketepatan pelaporan. Capaian ini menegaskan peran bank **bjb** sebagai mitra strategis dalam memperluas literasi dan inklusi keuangan, mendorong kemandirian finansial pelajar, serta memperkuat ekosistem keuangan yang inklusif dan berkelanjutan melalui sinergi dengan OJK, pemerintah daerah, dan institusi pendidikan.

bank **bjb** received the KEJAR Award 2025 in the category of Most Active Bank in the Bank Goes to School (BGTS) Program at the peak event of National Saving Day 2025 held at the Dhanapala Auditorium. The award, conferred by OJK, recognizes bank **bjb**'s consistent support for the KEJAR Program and the strengthening of early saving culture. Through BGTS, bank **bjb** actively delivers financial education in schools and universities, expands access to banking services, and facilitates the opening of student accounts. Assessment criteria include the frequency of activities, number of target schools, number of accounts opened, and reporting timeliness. This achievement underscores bank **bjb**'s role as a strategic partner in expanding financial literacy and inclusion, fostering students' financial independence, and strengthening an inclusive and sustainable financial ecosystem through synergies with OJK, local governments, and educational institutions.

Program *Quality Education*

Divisi DPLK juga menyelenggarakan program *Quality Education* untuk mendorong pendidikan yang inklusif dan berkualitas, khususnya dalam peningkatan literasi keuangan bagi mahasiswa. Melalui program **bjb** SIAP, Divisi DPLK melaksanakan kegiatan literasi keuangan dengan pendekatan *"goes to campus"* yang membekali mahasiswa dengan pemahaman dasar pengelolaan keuangan sejak dini. Pada tahun 2025, kegiatan ini dilaksanakan bagi mahasiswa UIN Sunan Gunung Djati Bandung pada 18 Januari 2025 dan Fakultas Ekonomi dan Bisnis Universitas Padjadjaran pada 18 Februari 2025. Program ini diharapkan dapat membantu mahasiswa mempersiapkan diri dalam mengelola keuangan secara bijak dan bertanggung jawab ketika memasuki dunia kerja dan mulai memperoleh penghasilan.

Quality Education Program

The DPLK Division also implements the Quality Education Program to promote inclusive and quality education, particularly in strengthening financial literacy among university students. Through the **bjb** SIAP program, the DPLK Division conducts financial literacy activities using a "goes to campus" approach to equip students with fundamental financial management knowledge from an early stage. In 2025, these activities were conducted for students of UIN Sunan Gunung Djati Bandung on 18 January and for the Faculty of Economics and Business, Universitas Padjadjaran, on 18 February. The program is expected to help students prepare to manage their finances prudently and responsibly as they enter the workforce and begin earning income.

Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

bank **bjb** mempertegas komitmennya melalui program literasi keuangan yang diarahkan pada pemberdayaan UMKM. Program PESAT merupakan program pemberdayaan bank **bjb** yang diposisikan sebagai *unique value proposition* bisnis, berperan sebagai *service advantage* bagi sasaran internal dan *soft marketing* bagi sasaran eksternal, serta menegaskan kontribusi bank **bjb** dalam mendorong pertumbuhan ekonomi daerah.

Program ini dikelola oleh Divisi Kredit UMKM sejak 2015 melalui Grup SENTRA UMKM/PESAT, didukung jaringan KFNO dan 6 Sentra UMKM wilayah. Rangkaian kegiatannya meliputi pendampingan dan penguatan usaha, antara lain *e-buletin* kewirausahaan bulanan, materi pembelajaran serta grup WhatsApp debitur, pelatihan manajemen usaha, *customer loyalty program*, penyusunan katalog produk, kurasi produk dan *business matching*, dukungan pemasaran melalui pameran, kunjungan *maintain*/penawaran *top up* hingga kunjungan penagihan (Kol 2A+), serta pelatihan **bjb** Exportpreneur.

PESAT Program (Integrated Community Economic Empowerment)

bank **bjb** reinforces its commitment through financial literacy programs directed at MSME empowerment. The PESAT Program is positioned as bank **bjb**'s unique value proposition, serving as a service advantage for internal targets and soft marketing for external targets, while underscoring bank **bjb**'s contribution to driving regional economic growth.

The program has been managed by MSME Credit Division since 2015 through SENTRA UMKM/PESAT Group, supported by KFNO network and 6 regional MSME Centers. Program activities include monitoring and business strengthening, such as monthly entrepreneurship e-bulletins, learning materials and debtor WhatsApp groups, business management training, customer loyalty programs, product catalog development, product curation and business matching, marketing support through exhibitions, maintenance visits/top-up offers to collection visits (Kol 2A+), as well as **bjb** Exportpreneur training.

Program ini juga didukung aplikasi DiSentra (edukasi dan informasi) serta AKTUAL (akuntansi UMKM). Sasarannya mencakup debitur (Kol 1) dan nondebitur melalui edukasi perbankan dan literasi keuangan/usaha, bincang bisnis, seminar dan *talkshow*, pelatihan kewirausahaan, *prospecting*, kompetisi **bjb** Preneur, dan siaran radio, dengan cakupan pemangku kepentingan yang luas mulai dari unit bisnis internal, pelaku usaha perorangan/badan usaha, agregator institusi pemerintah, komunitas/LPK/perguruan tinggi/ormas/NGO, kelompok inklusif, hingga nasabah bank **bjb.**

The program is also supported by the DiSentra (education and information) and AKTUAL (MSME accounting) applications. Target beneficiaries include performing debtors (Kol 1) and non-debtors through banking education and financial/business literacy, business talks, seminars and talk shows, entrepreneurship training, prospecting, **bjb** Preneur competitions, and radio broadcasts, with broad stakeholder coverage ranging from internal business units, individual and corporate entrepreneurs, government institution aggregators, communities/training institutions/universities/mass organizations/NGOs, inclusive groups, to bank **bjb** customers.

Bincang Jumat Bisnis
Bincang Jumat Bisnis



Bincang Jumat Bisnis merupakan program pemberdayaan UMKM untuk meningkatkan pengetahuan, keterampilan, dan kompetensi pengelolaan usaha, serta memperkuat *brand awareness* bank **bjb** sebagai mitra *scale up* UMKM. Program ini memberikan edukasi manajemen dan pengembangan usaha, membangun jejaring kolaborasi, serta menjaring UMKM potensial sebagai *pipeline* pembiayaan. Dampaknya, UMKM diharapkan lebih kompetitif dan adaptif di era digital, portofolio kredit UMKM bank **bjb** meningkat, dan pertumbuhan ekonomi daerah terdorong lebih berkelanjutan.

Bincang Jumat Bisnis is an MSME empowerment program aimed at enhancing knowledge, skills, and competencies in business management, while strengthening bank **bjb**'s brand awareness as an MSME scale-up partner. The program delivers business management and development education, builds collaborative networks, and identifies potential MSMEs as a financing pipeline. As a result, MSMEs are expected to become more competitive and adaptive in the digital era, bank **bjb**'s MSME credit portfolio is strengthened, and regional economic growth is supported in a more sustainable manner.

bjb Exportpreneur



bjb Exportpreneur merupakan bagian dari Program Go Global bank **bjb**, yaitu program pemberdayaan debitur dan UMKM yang dikelola Divisi Kredit UMKM dan telah berjalan sejak 2021. Program ini mencakup kurasi ekspor, *business matching*, serta fasilitasi keikutsertaan debitur dalam berbagai expo produk di dalam maupun luar negeri. Inisiatif ini berangkat dari potensi UMKM yang telah mampu menembus pasar internasional, sehingga dapat menjadi rujukan untuk memperluas pemahaman ekspor bagi UMKM lain yang siap *scale up*. Tujuannya adalah memperkuat *brand awareness* bank **bjb** sebagai bank dengan layanan lengkap untuk mendukung pengembangan pemasaran UMKM, dan turut meningkatkan inklusi dan pemanfaatan *product holding* bagi masyarakat dan debitur UMKM yang memiliki peluang memperkuat usaha serta memperluas pasar.

bjb Exportpreneur is part of bank **bjb**'s Go Global Program, an MSME and debtor empowerment initiative managed by the MSME Credit Division and implemented since 2021. The program includes export curation, business matching, and facilitation of debtor participation in various product expos domestically and internationally. The initiative leverages the potential of MSMEs that have penetrated international markets to serve as benchmarks for expanding export readiness among other MSMEs prepared to scale up. The program aims to strengthen bank **bjb**'s brand awareness as a full-service bank supporting MSME marketing development, while also enhancing financial inclusion and utilization of product holdings among communities and MSME debtors seeking to expand businesses and markets.

Komposisi Pinjaman Program Inklusi Keuangan Berdasarkan Kualitas Kredit

Composition of Loans under Financial Inclusion Programs by Credit Quality

[FN-CB-240a.2]

Perseroan terus memperkuat komitmen terhadap inklusi keuangan melalui penyaluran pembiayaan kepada segmen UMKM dan masyarakat. Sejalan dengan prinsip kehati-hatian, Perseroan juga melakukan pemantauan kualitas kredit, termasuk pinjaman yang tergolong jatuh tempo (*past due*) dan non-akrual. Pengelolaan ini dilakukan untuk memastikan keberlanjutan portofolio pembiayaan sekaligus menjaga akses pembiayaan yang inklusif dan bertanggung jawab.

The Company continues to strengthen its commitment to financial inclusion through the provision of financing to MSMEs and the broader community. In line with the prudential principle, the Company also monitors credit quality, including loans classified as past due and non-accrual. This management approach is undertaken to ensure the sustainability of the financing portfolio while maintaining inclusive and responsible access to financing

Kategori Program Program Category	**Jumlah Debitur (rekening)** Number of Debtors (accounts)	***Outstanding*** (**Rp juta** | million)	**Jatuh Tempo** | Past Due (**Rp juta** | million)	**Non-Akrual** Non-Accrual (**Rp juta** | million)
Kredit **bjb** Mesra	1.307	3.341	173	1.362



2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Penguatan Kinerja dan Tata Kelola Keberlanjutan

Strengthening Sustainability Performance and Governance

Struktur Tata Kelola Perusahaan [GRI 2-9]

Corporate Governance Structure

Struktur tata kelola bank **bjb** dirancang untuk memastikan setiap fungsi pengawasan dan pengambilan keputusan berjalan efektif, akuntabel, dan sejalan dengan prinsip-prinsip tata kelola yang baik. Mekanisme ini mencakup hubungan kerja yang jelas antara Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi, sehingga arah kebijakan strategis dapat dijalankan dengan disiplin pengendalian yang memadai. Struktur tata kelola bank **bjb** ini memastikan setiap keputusan strategis dan operasional memperoleh pengawasan yang memadai, selaras dengan ketentuan regulator, serta memperkuat integritas dan tata kelola perusahaan. [GRI 2-9]

The corporate governance structure of bank **bjb** is designed to ensure that all supervisory and decision-making functions operate effectively, accountably, and in accordance with the principles of good corporate governance. This mechanism establishes clear working relationships among the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors, thereby enabling the implementation of strategic direction with adequate internal control discipline. This bank **bjb** governance framework ensures that all strategic and operational decisions are subject to appropriate oversight, comply with regulatory requirements, and reinforce corporate integrity and governance practices. [GRI 2-9]



Independensi dan Pencegahan Benturan Kepentingan [GRI 2-15]

Guna menjaga integritas Perseroan dan mencegah potensi benturan kepentingan, bank **bjb** menegakkan prinsip profesionalisme dan independensi dalam seluruh aktivitas operasional. Sebagai langkah pencegahan, Dewan Komisaris menetapkan Surat Keputusan Dewan Komisaris No. 02/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris (Persyaratan Independensi angka 12), yang mewajibkan pengungkapan benturan kepentingan dalam setiap risalah rapat. Informasi tersebut setidaknya memuat nama anggota Dewan Komisaris yang memiliki benturan kepentingan, isu yang menjadi pokok benturan, serta pertimbangan dalam pengambilan keputusan. Ketentuan ini diterapkan untuk memastikan tidak munculnya potensi benturan kepentingan. [GRI 2-15]

Seluruh anggota Dewan Komisaris bank **bjb** juga tidak memiliki hubungan keuangan maupun hubungan keluarga dengan sesama anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Pengendali. Mereka juga tidak memiliki hubungan bisnis maupun bentuk hubungan lain yang berpotensi memengaruhi independensinya. Ketentuan ini tercantum dalam Surat Keputusan Direksi No. 0380/SK/DIR-CSE/2024 tanggal 23 Agustus 2024 tentang Kebijakan Tata Tertib Kerja Direksi, khususnya pada Bab III mengenai Standar Etika Kerja. Dalam struktur tata kelola Perseroan, RUPS merupakan pemegang otoritas tertinggi, diikuti oleh Dewan Komisaris sebagai badan tata kelola tertinggi yang menjalankan fungsi pengawasan. Dewan Komisaris tidak merangkap sebagai eksekutif senior dan tidak terlibat dalam pengelolaan operasional Perseroan, sehingga tidak terdapat rangkap peran antara fungsi pengawasan dan eksekutif. [GRI 2-11]

Sebagai wujud penerapan prinsip tata kelola perusahaan yang baik, bank **bjb** berkomitmen memberikan perlakuan yang adil kepada seluruh pemegang saham tanpa membedakan besaran

Independence and Prevention of Conflicts of Interest [GRI 2-15]

To uphold corporate integrity and prevent potential conflicts of interest, bank **bjb** enforces the principles of professionalism and independence across all operational activities. As a preventive measure, the Board of Commissioners issued Board of Commissioners Decree No. 02/SK/DKO/2022 dated 4 January 2022 concerning the Guidelines and Rules of Procedure of the Board of Commissioners (Independence Requirements, item 12), which mandates the disclosure of any conflict of interest in every meeting minute. Such disclosure must, at a minimum, include the name of the Board of Commissioners member concerned, the issue constituting the conflict, and the considerations underlying the decision-making process. This provision is implemented to ensure that potential conflicts of interest are effectively prevented. [GRI 2-15]

All members of the Board of Commissioners of bank **bjb** have no financial or family relationships with fellow Board of Commissioners members, members of the Board of Directors, or the Controlling Shareholder. They also have no business relationships or other affiliations that could compromise their independence. These provisions are stipulated in the Board of Directors Decree No. 0380/SK/DIR-CSE/2024 dated 23 August 2024 regarding the Rules of Procedure of the Board of Directors, particularly in Chapter III on Work Ethics Standards. Within the Company's governance structure, the General Meeting of Shareholders (GMS) represents the highest authority, followed by the Board of Commissioners as the highest governance body responsible for oversight. Members of the Board of Commissioners do not serve as senior executives and are not involved in the Company's day-to-day operations; therefore, there is no overlap between supervisory and executive functions. [GRI 2-11]

As part of its commitment to good corporate governance, bank **bjb** ensures fair treatment for all shareholders regardless of the size of their shareholding. This commitment is demonstrated

kepemilikan. Komitmen tersebut diwujudkan melalui penyediaan informasi yang transparan, relevan, dan tepat waktu, serta penerapan kebijakan yang melarang Dewan Komisaris, Direksi, dan pegawai memanfaatkan informasi atau pengetahuan material yang belum tersedia bagi publik untuk memperoleh keuntungan pribadi ataupun pihak tertentu. Perseroan juga memastikan akses pemegang saham terhadap informasi dan hak-hak korporasi dipenuhi secara setara melalui mekanisme komunikasi korporasi dan penyelenggaraan RUPS sesuai ketentuan yang berlaku.

through the provision of transparent, relevant, and timely information, as well as the implementation of policies prohibiting the Board of Commissioners, the Board of Directors, and employees from using material non-public information for personal gain or for the benefit of specific parties. The Company also ensures equal access for shareholders to corporate information and rights through effective corporate communication mechanisms and the proper conduct of the General Meeting of Shareholders in accordance with prevailing regulations.

Sejalan dengan komitmen tersebut, bank **bjb** menjalankan praktik bisnis yang adil dengan mematuhi Undang-Undang Larangan Praktik Monopoli dan Persaingan Usaha Tidak Sehat. Dalam mendukung upaya pencegahan monopoli dan persaingan usaha tidak sehat, bank **bjb** berpedoman pada ketentuan dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 018/SK/DIR-KAP/2021 tanggal 8 Januari 2021 tentang Kebijakan Tata Kelola Bank, khususnya Bagian IV: Penerapan Tata Kelola yang Baik, dengan tujuan untuk: [FS15]

In line with this commitment, bank **bjb** conducts its business practices fairly by complying with the Law on the Prohibition of Monopolistic Practices and Unfair Business Competition. In supporting the prevention of monopolistic practices and unfair competition, bank **bjb** refers to the provisions of the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 018/SK/DIR-KAP/2021 dated 8 January 2021 concerning the Bank's Corporate Governance Policy, particularly Section IV: Implementation of Good Corporate Governance, which aims to: [FS15]

1. Menyelenggarakan iklim usaha yang kondusif melalui persaingan usaha yang sehat agar setiap pelaku usaha, baik besar, menengah, maupun kecil, memiliki peluang yang setara;
2. Mencegah praktik monopoli dan/atau persaingan usaha tidak sehat yang dapat ditimbulkan oleh pelaku usaha; dan
3. Menjaga kepentingan umum serta meningkatkan efisiensi ekonomi nasional sebagai kontribusi dalam peningkatan kesejahteraan masyarakat, termasuk melalui pencegahan praktik monopoli dan/atau persaingan usaha tidak sehat.

1. Create a conducive business climate through healthy competition so that all business actors—large, medium, and small—have equal opportunities;
2. Prevent monopolistic practices and/or unfair business competition that may arise from business actors; and
3. Safeguard the public interest and enhance national economic efficiency as a contribution to improving societal welfare, including through the prevention of monopolistic practices and/or unfair business competition.

bank **bjb** menjunjung tinggi prinsip transparansi dengan memastikan penerapan tata kelola yang baik pada setiap bentuk pendanaan kepada pihak ketiga guna meminimalkan risiko yang dapat menimbulkan dampak signifikan. Dalam kerangka tersebut, Perseroan menerapkan pengelolaan benturan kepentingan secara tegas dengan mewajibkan pengungkapan potensi konflik kepentingan dalam

bank **bjb** upholds the principle of transparency by ensuring the implementation of good governance in all forms of third-party financing to minimize risks that could result in significant impacts. Within this framework, the Company strictly manages conflicts of interest by requiring the disclosure of potential conflicts in decision-making processes, stipulating abstention for parties with conflicts of interest,

proses pengambilan keputusan, menetapkan ketentuan abstain bagi pihak yang memiliki konflik, serta mendokumentasikan pengungkapan tersebut dalam risalah rapat. Ketentuan ini mencakup potensi benturan kepentingan yang terkait antara lain dengan keanggotaan lintas dewan, kepemilikan saham atau hubungan dengan pemasok maupun pemangku kepentingan lainnya, pemegang saham pengendali, serta transaksi dengan pihak terkait. [GRI 2-15]

and documenting such disclosures in meeting minutes. These provisions cover potential conflicts of interest arising from, among others, cross-board memberships, share ownership or relationships with suppliers and other stakeholders, controlling shareholders, and related party transactions. [GRI 2-15]

Untuk meningkatkan kualitas keputusan Direksi dan efektivitas pengawasan Dewan Komisaris, bank **bjb** memastikan ketersediaan serta kelengkapan pelaporan internal yang didukung sistem informasi manajemen yang memadai. Apabila terjadi benturan kepentingan, Anggota Direksi, Dewan Komisaris, dan Pejabat Eksekutif dilarang melakukan tindakan yang berpotensi merugikan Perseroan atau mengurangi manfaat bagi Perseroan, dan wajib mengungkapkan konflik kepentingan pada setiap keputusan yang diambil. Pengungkapan tersebut dicatat dalam risalah rapat, sekurang-kurangnya memuat nama pihak yang memiliki benturan kepentingan, pokok permasalahan, serta dasar pertimbangan keputusan. Perseroan juga memiliki pengaturan yang mengikat seluruh organ dan pegawai, termasuk tata cara pengambilan keputusan serta sistem administrasi untuk pencatatan, dokumentasi, dan pengungkapan benturan kepentingan. Seluruh kebijakan dan ketentuan ini telah disosialisasikan kepada insan bank **bjb** melalui surat edaran serta sesi pengarahan pagi (*morning briefing*) di setiap divisi.

To enhance the quality of decisions made by the Board of Directors and the effectiveness of oversight by the Board of Commissioners, bank **bjb** ensures the availability and completeness of internal reporting supported by an adequate management information system. In the event of a conflict of interest, members of the Board of Directors, Board of Commissioners, and Executive Officers are prohibited from taking actions that may harm the Company or reduce benefits to the Company, and are required to disclose such conflicts in every decision-making process. These disclosures are recorded in meeting minutes and must at least include the name of the party with the conflict of interest, the subject matter of the conflict, and the basis for the decision. The Company also maintains binding regulations applicable to all corporate organs and employees, including procedures for decision-making and administrative systems for the recording, documentation, and disclosure of conflicts of interest. All policies and provisions have been disseminated to all bank **bjb** personnel through circular letters and morning briefing sessions in each division.



Tata Kelola terkait Pengelolaan *Climate Risk* dan ESG [GRI 2-9]

Governance Related to Climate Risk and ESG Management [GRI 2-9]



Sebagai bagian dari penguatan komitmen terhadap prinsip keberlanjutan, bank **bjb** membentuk Grup ESG berdasarkan Kebijakan Keberlanjutan Nomor 376/SK/DIR-KAP/2024 tanggal 26 Agustus 2024. Pembentukan grup ini bertujuan mengintegrasikan nilai dan praktik keberlanjutan ke dalam seluruh proses bisnis, dengan penekanan pada pengelolaan risiko lingkungan, sosial, dan tata kelola yang terukur serta memberikan dampak positif bagi Perseroan.

Grup ESG berada di bawah koordinasi SEVP Enterprise Risk, yang bertanggung jawab memastikan penerapan prinsip ESG selaras dengan kebijakan perusahaan dan ketentuan regulator. Struktur ini didukung oleh Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi, serta Divisi Manajemen Risiko Operasional, yang bersama-sama berperan dalam mengidentifikasi, mengelola, dan memitigasi risiko terkait keberlanjutan. [GRI 2-12] [GRI 2-13]

As part of strengthening its commitment to sustainability principles, bank **bjb** established the ESG Group pursuant to Sustainability Policy No. 376/SK/DIR-KAP/2024 dated 26 August 2024. The establishment of this group aims to integrate sustainability values and practices into all business processes, with an emphasis on measurable management of environmental, social, and governance risks and the creation of positive impact for the Company.

The ESG Group operates under the coordination of the SEVP Enterprise Risk, who is responsible for ensuring that ESG implementation aligns with corporate policies and regulatory requirements. This structure is supported by the Credit, Market & Integrated Risk Management Division and the Operational Risk Management Division, which jointly play a role in identifying, managing, and mitigating sustainability-related risks. [GRI 2-12] [GRI 2-13]

Dengan sinergi yang terbangun antara fungsi-fungsi terkait, Grup ESG memegang peran strategis dalam mendorong implementasi berbagai inisiatif keberlanjutan, termasuk pengelolaan risiko iklim (*climate risk management*). Grup ini juga berkontribusi dalam pencapaian target keberlanjutan yang lebih luas, seperti pengurangan emisi karbon dan peningkatan keterlibatan dalam proyek-proyek berwawasan lingkungan.

Through strong synergy among relevant functions, the ESG Group plays a strategic role in driving the implementation of various sustainability initiatives, including climate risk management. The Group also contributes to the achievement of broader sustainability targets, such as carbon emission reduction and increased engagement in environmentally responsible projects.

Menominasikan Badan Tata Kelola Tertinggi [GRI 2-10] [GRI 2-15]

Nomination of the Highest Governance Body

Dalam proses pencalonan organ tata kelola, Pemegang Saham merupakan salah satu pemangku kepentingan yang turut berperan. Dalam pelaksanaannya, bank **bjb** mempertimbangkan berbagai aspek, antara lain keberagaman, kompetensi, serta pengalaman yang relevan, termasuk pada isu ekonomi, lingkungan, dan sosial. Kebijakan Perseroan terkait komposisi Dewan Komisaris dan Direksi juga menegaskan pentingnya keberagaman, sejalan dengan rekomendasi Otoritas Jasa Keuangan (OJK) sebagaimana diatur dalam Lampiran Surat Edaran OJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. [GRI 2-10]

In the nomination process for governance bodies, shareholders are among the key stakeholders who play an active role. In its implementation, bank **bjb** considers various aspects, including diversity, competence, and relevant experience, including expertise related to economic, environmental, and social issues. The Company's policy regarding the composition of the Board of Commissioners and the Board of Directors also emphasizes the importance of diversity, in line with the recommendations of the Financial Services Authority (OJK) as stipulated in the Appendix to OJK Circular Letter No. 32/SEOJK.04/2015 concerning Corporate Governance Guidelines for Public Companies. [GRI 2-10]

Independensi menjadi prinsip utama dalam proses nominasi dan pemilihan anggota Dewan Komisaris dan Direksi. Setiap kandidat wajib tidak memiliki hubungan khusus maupun afiliasi dengan Pemegang Saham agar seluruh keputusan strategis dan kebijakan perusahaan dapat diambil secara objektif dan untuk kepentingan terbaik Perseroan. Untuk memastikan keadilan dan integritas proses, tahapan nominasi dan pemilihan dipimpin oleh Komisaris Independen yang bertugas mengawasi agar seluruh prosedur dijalankan secara transparan dan bebas dari konflik kepentingan. [GRI 2-10] [GRI 2-15]

Independence constitutes a fundamental principle in the nomination and selection process for members of the Board of Commissioners and the Board of Directors. Each candidate must not have any special relationship or affiliation with shareholders to ensure that all strategic decisions and corporate policies are made objectively and in the best interests of the Company. To safeguard fairness and integrity throughout the process, the nomination and selection stages are led by an Independent Commissioner, who is responsible for ensuring that all procedures are conducted transparently and free from conflicts of interest. [GRI 2-10] [GRI 2-15]

Proses Nominasi dan Pemilihan Dewan Komisaris [GRI 2-10]

Proses nominasi dan pemilihan Dewan Komisaris dimulai dengan seleksi calon anggota yang memenuhi persyaratan sebagaimana diatur dalam Anggaran Dasar dan ketentuan yang ditetapkan oleh Komite Nominasi dan Remunerasi. Calon anggota Dewan Komisaris yang akan diajukan dalam RUPS harus mendapat usulan dari Pemegang Saham Seri A. Pengangkatan Dewan Komisaris oleh RUPS akan efektif setelah calon dinyatakan lulus uji kemampuan dan kepatutan oleh OJK sesuai peraturan yang berlaku. Selain itu, RUPS memiliki wewenang untuk mengangkat maupun memberhentikan anggota Dewan Komisaris.

Selain itu, calon anggota Dewan Komisaris yang telah ditetapkan oleh RUPS namun belum dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) oleh OJK, tidak diperbolehkan menjalankan fungsi maupun tanggung jawab sebagai anggota Dewan Komisaris. Ketentuan ini menegaskan pentingnya memastikan integritas dan kelayakan setiap anggota Dewan Komisaris sebagai bagian dari pemenuhan standar dan regulasi yang berlaku.

Nomination and Selection Process for the Board of Commissioners [GRI 2-10]

The nomination and selection process for members of the Board of Commissioners begins with the identification of candidates who meet the requirements as stipulated in the Articles of Association and the criteria established by the Nomination and Remuneration Committee. Candidates for the Board of Commissioners to be proposed at the GMS must be nominated by Series A Shareholders. The appointment of members of the Board of Commissioners by the GMS becomes effective only after the candidates have passed the fit and proper test conducted by OJK in accordance with prevailing regulations. The GMS also holds the authority to appoint and dismiss members of the Board of Commissioners.

Furthermore, candidates who have been approved by the GMS but have not yet passed the OJK fit and proper test are not permitted to perform any duties or responsibilities as members of the Board of Commissioners. This provision underscores the importance of ensuring the integrity and suitability of each Board of Commissioners member in compliance with applicable standards and regulations.

Kriteria Dewan Komisaris
Criteria for the Board of Commissioners

Merupakan pihak yang independen terhadap pemilik bank atau Pemegang Saham Pengendali (PSP).
Is independent from the bank's owners or Controlling Shareholders (PSP).

Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/ atau hubungan keluarga dengan anggota bisnis; atau hubungan lainnya yang dapat mempengaruhi kemampuannya untuk bertindak independen. [GRI 2-15]
Does not have financial relationships, management relationships, share ownership, and/or family relationships with business members; or other relationships that may affect their ability to act independently. [GRI 2-15]

Proses Nominasi dan Pemilihan Direksi [GRI 2-10]

Dalam proses nominasi dan pemilihan Direksi, Calon Direksi wajib memenuhi persyaratan sesuai ketentuan perundang-undangan dan Peraturan Bank Indonesia, termasuk lulus uji kemampuan dan kepatutan serta berdomisili di Indonesia. Pengangkatan anggota Direksi dilakukan berdasarkan Akta Risalah RUPST Tahun Buku 2023 No. 11 tanggal 2 April 2024, Akta Risalah RUPST Tahun Buku 2024 No. 42 tanggal 16 April 2025, serta Akta Risalah RUPSLB Tahun 2025 No. 73 tanggal 9 Desember 2025. Proses tersebut juga merujuk pada Surat OJK No. SR-65/KR.02/2021 tanggal 21 Juli 2021 serta Peraturan OJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

Seluruh anggota Direksi bank **bjb** telah lulus penilaian kemampuan dan kepatutan tanpa catatan dan memperoleh persetujuan dari Bank Indonesia serta OJK. Hasil tersebut menegaskan bahwa setiap anggota Direksi memiliki integritas, kompetensi, dan reputasi keuangan yang kuat. Dengan demikian, bank **bjb** memastikan bahwa Direksi memiliki kapasitas yang memadai untuk menjalankan tugas dan tanggung jawab secara profesional serta sesuai dengan prinsip etika perbankan.

Perseroan secara tegas membedakan kepentingan pribadi dari kepentingan perusahaan dan berkomitmen menghindari segala situasi yang dapat menimbulkan, atau berpotensi dianggap sebagai, benturan kepentingan. Ketentuan ini tercantum dalam Kode Etik Perseroan dan berlaku bagi seluruh anggota Direksi serta Dewan Komisaris. Selain itu, pengaturan mengenai hubungan afiliasi antara Direksi, Dewan Komisaris, dan Pemegang Saham Pengendali juga mengikuti ketentuan POJK Nomor 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan. Sepanjang periode pelaporan, Perseroan tidak menemukan adanya kasus konflik kepentingan. [GRI 2-15]

Nomination and Selection Process for the Board of Directors [GRI 2-10]

In the nomination and selection process for members of the Board of Directors, candidates are required to comply with applicable laws and regulations, including Bank Indonesia regulations, to pass the fit and proper test, and to be domiciled in Indonesia. The appointment of members of the Board of Directors was formalized based on the Deed of Minutes of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2023 No. 11 dated 2 April 2024, the Deed of Minutes of the AGMS for Fiscal Year 2024 No. 42 dated 16 April 2025, and the Deed of Minutes of the Extraordinary General Meeting of Shareholders (EGMS) 2025 No. 73 dated 9 December 2025. This process also refers to OJK Letter No. SR-65/KR.02/2021 dated 21 July 2021 and OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Assessment for Key Persons of Financial Services Institutions.

All members of the Board of Directors of bank **bjb** have passed the fit and proper assessment without any adverse findings and have obtained approval from Bank Indonesia and the Financial Services Authority (OJK). These results confirm that each member of the Board of Directors possesses strong integrity, competence, and financial reputation. Accordingly, bank **bjb** ensures that the Board of Directors has the adequate capacity to perform its duties and responsibilities professionally and in compliance with banking ethical principles.

The Company strictly distinguishes personal interests from corporate interests and is committed to avoiding any situation that may give rise to, or be perceived as, a conflict of interest. These provisions are set out in the Company's Code of Ethics and apply to all members of the Board of Directors and the Board of Commissioners. In addition, regulations concerning affiliated relationships among the Board of Directors, the Board of Commissioners, and the Controlling Shareholders comply with OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions. Throughout the reporting period, the Company identified no cases of conflict of interest. [GRI 2-15]

Komposisi Badan Tata Kelola Tertinggi dan Komitenya [GRI 2-9] [GRI 2-10]

Composition of the Highest Governance Body and Its Committees

Pedoman mengenai komposisi Dewan Komisaris dan Direksi bank **bjb** telah mengatur prinsip keterwakilan dan keberagaman pada tingkat manajemen puncak. Ketentuan ini disusun dengan mengacu pada rekomendasi Otoritas Jasa Keuangan sebagaimana tercantum dalam Lampiran Surat Edaran OJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Dokumen tersebut menegaskan pentingnya mempertimbangkan keberagaman latar belakang, keahlian, serta gender dalam menetapkan susunan Dewan Komisaris dan Direksi. [GRI 2-10]

The guidelines governing the composition of the Board of Commissioners and the Board of Directors of bank **bjb** establish principles of representation and diversity at the senior management level. These provisions are developed with reference to the recommendations of the Financial Services Authority, as stipulated in the Appendix to OJK Circular Letter No. 32/SEOJK.04/2015 concerning Corporate Governance Guidelines for Public Companies. The document emphasizes the importance of considering diversity of background, expertise, and gender in determining the composition of the Board of Commissioners and the Board of Directors. [GRI 2-10]

Dengan penerapan prinsip tersebut, bank **bjb** mendorong terciptanya lingkungan manajemen yang inklusif, seimbang, dan mencerminkan keberagaman dalam proses pengambilan keputusan strategis. Upaya menjaga keterwakilan yang proporsional di tingkat manajemen puncak ini sejalan dengan prinsip tata kelola perusahaan yang baik, khususnya dalam memenuhi tanggung jawab untuk mendukung kesetaraan dan keberagaman dalam operasional bisnis.

Through the implementation of these principles, bank **bjb** promotes the creation of an inclusive and balanced leadership environment that reflects diversity in strategic decision-making processes. Efforts to maintain proportional representation at the senior management level are aligned with the principles of good corporate governance, particularly in fulfilling the responsibility to support equality and diversity in business operations.

Dalam penerapannya, komposisi Dewan Komisaris dan Direksi saat ini telah memenuhi ketentuan OJK terkait tata kelola perusahaan terbuka. Masa jabatan masing-masing anggota Dewan Komisaris dan Direksi bank **bjb** ditetapkan selama 5 (lima) tahun, terhitung sejak penetapan oleh RUPS hingga penutupan RUPS Tahunan kelima setelah tanggal pengangkatan. Pengangkatan, pemberhentian, maupun pengangkatan kembali anggota Dewan Komisaris dan Direksi dilakukan melalui keputusan RUPS. [GRI 2-9] [GRI 2-10]

In practice, the current composition of the Board of Commissioners and the Board of Directors complies with OJK provisions on the governance of public companies. The term of office for each member of bank **bjb**'s Board of Commissioners and Board of Directorsis 5 (five) years, commencing from their appointment by the GMS until the closing of fifth Annual GMS following the date of appointment. The appointment, dismissal, and reappointment of members of the Board of Commissioners and the Board of Directors are carried out through resolutions of the GMS. [GRI 2-9] [GRI 2-10]

Setiap anggota Dewan Komisaris dan Direksi memiliki kompetensi yang relevan di bidang lingkungan, sosial, dan ekonomi sesuai kebutuhan pengambilan keputusan pada perannya masing-masing. Namun, tanggung jawab atas dampak sosial, lingkungan, dan ekonomi belum dipisahkan secara khusus, mengingat seluruh posisi saling berkaitan dan secara kolektif memikul tanggung jawab terhadap ketiga aspek tersebut. Berdasarkan evaluasi internal terhadap aspek keberagaman yang relevan, seperti gender, rentang usia, kewarganegaraan, serta latar belakang keahlian dan pengalaman, Perseroan menilai tidak terdapat kelompok sosial yang kurang terwakili dalam komposisi Dewan Komisaris dan Direksi. [GRI 2-9]

Each member of the Board of Commissioners and the Board of Directors possesses competencies relevant to environmental, social, and economic matters, in accordance with the decision-making needs of their respective roles. However, responsibility for social, environmental, and economic impacts is not allocated to specific positions, as all roles are interconnected and collectively bear accountability for these three aspects. Based on the Company's internal evaluation of relevant diversity aspects, such as gender, age range, nationality, and background of expertise and experience, the Company considers that no social group is underrepresented in the composition of the Board of Commissioners and the Board of Directors. [GRI 2-9]

Perseroan menerapkan pemisahan yang tegas antara fungsi pengawasan dan fungsi pengelolaan. Fungsi pengawasan dijalankan oleh Dewan Komisaris yang dipimpin oleh Komisaris Utama, sementara fungsi pengurusan dan pengambilan keputusan operasional sehari-hari dijalankan oleh Direksi yang dipimpin oleh Direktur Utama. Dengan struktur ini, Komisaris Utama tidak merangkap sebagai Direktur Utama, sehingga terdapat *check and balance* yang memadai dalam penetapan arah strategis, pengawasan manajemen risiko, serta evaluasi kinerja manajemen.

The Company applies a clear separation between supervisory and management functions. The supervisory function is carried out by the Board of Commissioners, led by the President Commissioner, while management and day-to-day operational decision-making are carried out by the Board of Directors, led by the President Director. Under this structure, the President Commissioner does not concurrently serve as President Director, thereby ensuring adequate checks and balances in setting strategic direction, overseeing risk management, and evaluating management performance.

Sehubungan dengan terjadinya kekosongan jabatan Komisaris Utama, guna menjaga kesinambungan pelaksanaan tugas, fungsi, dan kewenangan Dewan Komisaris serta memastikan efektivitas pelaksanaan fungsi pengawasan terhadap pengurusan Perseroan, Dewan Komisaris memandang perlu untuk menunjuk seorang Koordinator Dewan Komisaris. Berdasarkan kesepakatan Dewan Komisaris dalam Rapat Dewan Komisaris yang diselenggarakan pada tanggal 12 Agustus 2025, Dewan Komisaris telah menyepakati untuk menunjuk Sdr. Rudie Kusmayadi sebagai Koordinator Dewan Komisaris. Penunjukkan Koordinator Dewan Komisaris tersebut dimaksudkan untuk mengoordinasikan pelaksanaan tugas Dewan Komisaris, memfasilitasi komunikasi dan pengambilan keputusan secara kolektif, serta menjalankan fungsi koordinatif lainnya selama jabatan Komisaris Utama belum terisi secara definitif.

In light of the vacancy in the position of President Commissioner, and in order to maintain the continuity of the duties, functions, and authorities of the Board of Commissioners as well as to ensure the effective oversight of the Company's management, the Board of Commissioners deemed it necessary to appoint a Coordinating Commissioner. Based on the resolution of the Board of Commissioners Meeting held on 12 August 2025, the Board agreed to appoint Mr. Rudie Kusmayadi as Coordinating Commissioner. The appointment is intended to coordinate the implementation of the Board's duties, facilitate communication and collective decision-making, and carry out other coordinating functions during the period in which the position of President Commissioner remains vacant on a definitive basis.

Hingga akhir periode pelaporan, komposisi Dewan Komisaris dan Direksi bank **bjb** disusun dengan memperhatikan prinsip keberagaman, independensi, dan kesempatan yang setara. Jumlah anggota Dewan Komisaris tercatat sebanyak 4 (empat) orang, dengan 1 (satu) di antaranya merupakan Komisaris Independen atau setara dengan 25% dari total anggota. Seluruh anggota Dewan Komisaris berdomisili di wilayah kerja kantor bank **bjb**. Rincian komposisi serta dasar pengangkatan Dewan Komisaris disajikan pada tabel berikut:
[GRI 2-9] [GRI 405-1

As of the end of the reporting period, the composition of the Board of Commissioners and the Board of Directors of bank **bjb** reflects the principles of diversity, independence, and equal opportunity. The Board of Commissioners consists of 4 (four) members, 1 (one) of whom is an Independent Commissioner, representing 25% of the total members. All members of the Board of Commissioners are domiciled within the operational area of bank **bjb**'s offices. Details of the composition and the basis of appointment of the Board of Commissioners are presented in the following table:
[GRI 2-9] [GRI 405-1]

Komposisi Dewan Komisaris [GRI 2-9]
Composition of the Board of Commissioners

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Education	**Pengalaman Kerja** Work Experience	**Kompetensi** Competency	**Tahun Efektif** Effective Year
Rudie Kusmayadi	Komisaris Commissioner	67 tahun years old	Laki-laki Male	• D3 Teknik Lingkungan • S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Diploma (D3) in Environmental Engineering • Bachelor's Degree in Regional Development Management • Master's Degree in Regional Development Management	Memiliki pengalaman sebagai Direktur Utama BUMD Experience as President Director of a Regional-Owned Enterprise (BUMD)	Managerial	9 Agustus | August 2023

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Education	**Pengalaman Kerja** Work Experience	**Kompetensi** Competency	**Tahun Efektif** Effective Year
Herman Suryatman	Komisaris Commissioner	55 tahun years old	Laki-laki Male	• Sarjana di bidang Politik Pemerintahan • Magister di bidang Manajemen Keuangan • Doktoral di bidang Ilmu Pemerintahan • Bachelor's Degree in Political Governance • Master's Degree in Financial Management • Doctorate in Government Studies	Memiliki pengalaman kerja di bidang pemerintahan Experience in the government sector	Managerial	11 Agustus | August 2025
Tomsi Tohir	Komisaris Commissioner	56 tahun years old	Laki-laki Male	• Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Indonesian Police Academy • Master's Degree in Police Studies	Memiliki pengalaman di Kepolisian Republik Indonesia Experience in the Indonesian National Police	Managerial	9 Agustus | August 2023
Novian Herodwijanto	Komisaris Independen Independent President Commissioner	58 tahun years old	Laki-laki Male	• Sarjana di bidang Ekonomi Akuntansi • Magister di bidang Manajemen • Bachelor's Degree in Accounting (Economics) • Master's Degree in Management	Memiliki pengalaman kerja di bidang perbankan Experience in the banking sector	Managerial	11 Agustus | August 2025

*Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan rapat Dewan Komisaris.
**Coordinator of the Board of Commissioners who performs coordinating functions during the period in which the position of President Commissioner has not yet been definitively filled, based on a resolution of the Board of Commissioners.

HIngga akhir 31 Desember 2025, susunan Direksi bank **bjb** berjumlah 4 (empat) orang, terdiri dari 3 (tiga) laki-laki dan 1 (satu) perempuan. Dengan demikian, keterwakilan perempuan dalam Direksi mencapai 25% dari total anggota Direksi. Seluruh anggota berdomisili di area operasional Kantor Pusat bank **bjb**. Rincian komposisi dan dasar pengangkatan Direksi disajikan pada tabel berikut: [GRI 2-9] [GRI 405-1]

Until the end of December 31, 2025, the Board of Directors of bank **bjb** comprised 4 (four) members, consisting of 3 (three) men and 1 (one) woman. Accordingly, female representation on the Board of Directors reached 20% of the total members. All board members are domiciled within the operational area of the bank **bjb** Head Office. Details of the composition and the basis of appointment of the Board of Directors are presented in the following table: [GRI 2-9] [GRI 405-1]

Komposisi Dewan Direksi [GRI 2-9]
Composition of the Board of Directors

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Education	**Pengalaman Kerja** Work Experience	**Kompetensi** Competency	**Tahun Efektif** Effective Year
Ayi Subarna*	Direktur Operasional & Teknologi Informasi Director of Operations & Information Technology	50 tahun years old	Laki-laki Male	Sarjana di bidang Manajemen Bachelor's Degree in Management	Memiliki pengalaman kerja di bidang perbankan Experience in the banking sector	Manajemen Management	8 September | September 2025
Mulyana	Direktur Korporasi & UMKM Director of Corporate & MSME Banking	54 tahun years old	Laki-laki Male	Sarjana di bidang Manajemen Bachelor's Degree in Management	Memiliki pengalaman kerja di bidang perbankan Bachelor's Degree in Management	Manajemen Mangement	8 September | September 2025

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Education	**Pengalaman Kerja** Work Experience	**Kompetensi** Competency	**Tahun Efektif** Effective Year
Nunung Suhartini	Direktur Konsumer & Ritel Director of Consumer & Retail Banking	54 tahun years old	Perempuan Female	• Sarjana di bidang Manajemen • Magister di bidang Manajemen Pemasaran • Bachelor's Degree in Management • Master's Degree in Marketing Management	Memiliki pengalaman kerja di bidang perbankan Experience in the banking sector	Manajemen Pemasaran Marketing Management	8 September | September 2025
Hana Dartiwan**	Direktur Keuangan Director of Finance	55 tahun years old	Laki-laki Male	• Sarjana di bidang Teknik Industri • Magister di bidang Manajemen Keuangan • Bachelor's Degree in Industrial Engineering • Master's Degree in Financial Management	Memiliki pengalaman kerja di bidang perbankan Experience in the banking sector	Teknik Sipil dan Manajemen Keuangan Industrial Engineering and Financial Management	23 Juli | July 2024

*Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0656/SK/DIR-CSE/2025 tanggal 15 November 2025 tentang Pembagian Tugas dan Wewenang DIreksi Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

**Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0123/SK-DIR-CSE/2025 tanggal 21 April 2025 tentang Pembagian Tugas dan Wewenang Direksi dan Surat Nomor 0360/DIR-CSE/2025 tangal 19 Juni 2025 perihal Penetapan Pembagian Bidang Sementara atas Direktur yang membawahkan Divisi Kepatuhan & APU PPT.

*Acting as Substitute for the President Director pursuant to the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0656/SK/DIR-CSE/2025 dated 15 November 2025 concerning the Allocation of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

**Appointed as the Director overseeing the Compliance and AML–CFT Division pursuant to the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0123/SK-DIR-CSE/2025 dated 21 April 2025 concerning the Allocation of Duties and Authorities of the Board of Directors, and Letter No. 0360/DIR-CSE/2025 dated 19 June 2025 regarding the Temporary Assignment of Responsibilities for the Director overseeing the Compliance and AML–CFT Division.

Kehadiran Komisaris dan Direksi dalam Rapat Dewan

bank **bjb** berkomitmen menjaga kualitas tata kelola melalui partisipasi aktif Dewan Komisaris dan Direksi dalam setiap rapat dewan. Tabel berikut menyajikan jumlah rapat yang diselenggarakan serta rata-rata tingkat kehadiran Direksi dan Komisaris sepanjang periode pelaporan:

Attendance of the Board of Commissioners and the Board of Directors at Board Meetings

bank **bjb** is committed to maintaining the quality of corporate governance through the active participation of the Board of Commissioners and the Board of Directors in all board meetings. The following table presents the number of meetings held and the average attendance rate of Directors and Commissioners throughout the reporting period:

Deskripsi Description	**Jumlah Rapat Dewan** Number of Board Meetings	**Rata-rata Persentase Kehadiran Direksi/Komisaris dalam Rapat Dewan** Average Percentage of Attendance of Directors/ Commissioners in Board Meetings
Jumlah kehadiran Direksi ke rapat Dewan Attendance of the Board of Directors at Board Meetings	45	100%
Jumlah kehadiran Komisaris ke rapat Dewan Attendance of the Board of Commissioners at Board Meetings	45	100%



Evaluasi Kinerja Badan Tata Kelola Tertinggi [GRI 2-18]

Performance Evaluation of the Highest Governance Body

Dewan Komisaris menerapkan kebijakan *self-assessment* untuk menilai kinerjanya melalui Komite Nominasi dan Remunerasi, sebagaimana diatur dalam Surat Keputusan Dewan Komisaris No. 03/SK/DKO/2024 tentang Pedoman Nominasi/Pengisian Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Sejalan dengan itu, Direksi juga memiliki kebijakan *self-assessment* yang menjadi acuan dalam melakukan evaluasi kinerja secara kolegial sebagai bentuk akuntabilitas.

The Board of Commissioners implements a self-assessment policy to evaluate its performance through the Nomination and Remuneration Committee, as stipulated in Board of Commissioners Decree No. 03/SK/DKO/2024 concerning the Guidelines on the Nomination/Appointment of Members of the Board of Commissioners and the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. In parallel, the Board of Directors also applies a self-assessment policy as a reference for conducting collegial performance evaluations as a form of accountability.

Evaluasi kinerja badan tata kelola tertinggi dalam aspek ekonomi, lingkungan, dan sosial dilakukan melalui pelaksanaan *self-assessment* GCG. Hasil evaluasi tersebut disampaikan kepada OJK sesuai ketentuan Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. *Self-assessment* GCG dilakukan setiap semester, mencerminkan komitmen Perseroan dalam menjaga kualitas tata kelola dan memastikan keberlanjutan operasional.

The performance evaluation of the highest governance body across economic, environmental, and social aspects is conducted through the implementation of the Good Corporate Governance (GCG) self-assessment. The results of this evaluation are submitted to the OJK in accordance with OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks. The GCG self-assessment is conducted on a semi-annual basis, reflecting the Company's commitment to maintaining the quality of governance and ensuring sustainable operations.

Evaluasi kinerja Dewan Komisaris dan Direksi memerlukan persetujuan serta pengawasan dari OJK karena kedua organ tersebut juga menjadi pelaksana *self-assessment* GCG. Melibatkan OJK dalam proses ini memastikan bahwa penilaian kinerja dilakukan secara lebih independen dan objektif. Langkah tersebut sekaligus memperkuat akuntabilitas dan transparansi yang diperlukan untuk menjaga integritas tata kelola Perseroan. [GRI 2-18]

The performance evaluation of the Board of Commissioners and the Board of Directors is subject to approval and oversight by the OJK, as both governing bodies are also responsible for implementing the GCG self-assessment. The involvement of OJK in this process ensures that the performance assessment is conducted in a more independent and objective manner. This approach further strengthens the accountability and transparency required to safeguard the integrity of the Company's governance. [GRI 2-18]

Penilaian kinerja Direksi dilakukan oleh Pemegang Saham melalui keputusan RUPS berdasarkan kontrak manajemen yang telah disepakati antara Pemegang Saham, Dewan Komisaris, dan Direksi. Evaluasi kinerja dapat dilaksanakan melalui Rapat Dewan Komisaris atau mekanisme lain yang ditetapkan oleh Pemegang Saham. Proses penilaian disusun oleh Komite Nominasi dan Remunerasi dan kemudian disahkan oleh Dewan Komisaris setelah dilakukan pembahasan dengan Direksi. Setelah penilaian selesai, RUPS berwenang mengangkat anggota Dewan Komisaris dan Direksi, dengan pengangkatan yang berlaku efektif setelah calon dinyatakan lulus uji kemampuan dan kepatutan dari OJK sesuai ketentuan yang berlaku. [GRI 2-18]

The performance evaluation of the Board of Directors is conducted by the Shareholders through resolutions of the GMS, based on the management contract agreed among the Shareholders, the Board of Commissioners, and the Board of Directors. Performance evaluations may be conducted through meetings of the Board of Commissioners or through other mechanisms determined by the Shareholders. The evaluation framework is developed by the Nomination and Remuneration Committee and then approved by the Board of Commissioners following discussion with the Board of Directors. Upon completion of the evaluation process, the GMS has the authority to appoint members of the Board of Commissioners and Directors, with such appointments effectively only after the candidates have passed the fit and proper test conducted by the OJK in accordance with prevailing regulations. [GRI 2-18]

Calon anggota Dewan Komisaris dan Direksi yang telah ditetapkan oleh RUPS namun belum dinyatakan lulus uji kemampuan dan kepatutan oleh OJK belum dapat menjalankan fungsi maupun tanggung jawabnya. Selain itu, hasil evaluasi dari RUPS dan OJK dapat mempengaruhi perubahan pada komposisi organ tata kelola tertinggi. Penilaian kinerja tidak hanya berfokus pada pencapaian Rencana Aksi Keuangan Berkelanjutan (RAKB), tetapi juga mempertimbangkan kriteria lain yang setidaknya mencakup hal-hal berikut: [GRI 2-18]

1. Kinerja kolegial Direksi dalam mencapai target Perseroan sesuai rencana korporasi dan rencana bisnis; dan
2. Penerapan prinsip-prinsip GCG, baik secara individual maupun bersama-sama.

Candidates for the Board of Commissioners and the Board of Directors who have been approved by the GMS but have not yet passed the OJK fit and proper test are not permitted to perform any duties or responsibilities. In addition, the outcomes of evaluations by the GMS and OJK may result in changes to the composition of the highest governance body. Performance assessment does not focus solely on the achievement of the Sustainable Finance Action Plan (RAKB), but also considers other criteria, which at a minimum include the following: [GRI 2-18]

1. The collegial performance of the Board of Directors in achieving the Company's targets in accordance with the corporate plan and business plan; and
2. The implementation of GCG principles, both individually and collectively.

Selain perubahan komposisi, hasil evaluasi juga digunakan sebagai dasar penyempurnaan praktik tata kelola, termasuk perbaikan kebijakan, proses pengawasan, dan penguatan peran komite pendukung sesuai kebutuhan Perseroan.

Beyond changes in composition, the results of the evaluation also serve as a basis for enhancing governance practices, including improvements to policies, supervisory processes, and the strengthening of the roles of supporting committees in line with the Company's needs.

Kebijakan Remunerasi Dewan Komisaris dan Direksi [GRI 2-19] [GRI 2-20]

Remuneration Policy for the Board of Commissioners and the Board of Directors

Guna mendukung pencapaian tujuan Perseroan, remunerasi diberikan kepada Dewan Komisaris dan Direksi sebagai bentuk penghargaan atas dedikasi dan kinerja jangka panjang mereka. Penetapan remunerasi dilakukan sesuai ketentuan yang berlaku, termasuk POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta SEOJK No. 40/SEOJK.03/2016. Ketentuan tersebut kemudian diadopsi ke dalam kebijakan internal bank **bjb** melalui Surat Keputusan Direksi No. 1500/SK/DIR-CS/2018 tanggal 14 Desember 2018 mengenai pedoman penghasilan, tunjangan, dan fasilitas bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. [GRI 2-19] [GRI 2-20]

Komite Nominasi dan Remunerasi (KNR) bertanggung jawab merumuskan kebijakan remunerasi serta mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris terkait remunerasi bagi Dewan Komisaris dan Direksi. Dalam proses penyusunannya, KNR melibatkan konsultan independen yang tidak memiliki hubungan dengan Perseroan untuk memastikan objektivitas dan keadilan rekomendasi. Rekomendasi tersebut kemudian dievaluasi oleh Dewan Komisaris dan ditetapkan melalui RUPS bersama para pemegang saham.

To support the achievement of the Company's objectives, remuneration is provided to the Board of Commissioners and the Board of Directors as recognition of their dedication and long-term performance. The determination of remuneration is carried out in accordance with applicable regulations, including OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Granting of Remuneration for Commercial Banks and OJK Circular Letter No. 40/SEOJK.03/2016. These provisions have been adopted into bank **bjb**'s internal policies through Board of Directors Decree No. 1500/SK/DIR-CS/2018 dated 14 December 2018 concerning the Guidelines on Income, Allowances, and Facilities for the Board of Commissioners and the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. [GRI 2-19] [GRI 2-20]

The Nomination and Remuneration Committee (KNR) is responsible for formulating the remuneration policy and for evaluating and providing recommendations to the Board of Commissioners regarding remuneration for the Board of Commissioners and the Board of Directors. In developing its recommendations, the KNR engages independent consultants with no relationship to the Company in order to ensure objectivity and fairness. These recommendations are reviewed by the Board of Commissioners and subsequently determined through the GMS together with the shareholders.

Selain itu, KNR juga berwenang merumuskan kebijakan remunerasi bagi pejabat eksekutif dan seluruh pegawai, yang selanjutnya disampaikan kepada Direksi. Kebijakan dan besaran remunerasi Dewan Komisaris dan Direksi dimintakan persetujuan kepada Pemegang Saham melalui mekanisme RUPS. Informasi lebih lengkap mengenai remunerasi Dewan Komisaris dan Direksi tersedia pada halaman 257-260 laporan ini. [GRI 2-19] [GRI 2-20]

In addition, the KNR is authorized to formulate remuneration policies for executive officers and all employees, which are then submitted to the Board of Directors. The remuneration policy and levels applicable to the Board of Commissioners and the Board of Directors are subject to shareholder approval through the GMS mechanism. More detailed information regarding remuneration for the Board of Commissioners and the Board of Directors is available on page 257-260 of this report. [GRI 2-19] [GRI 2-20]

Komite Nominasi dan Remunerasi | Nomination and Remuneration Committee

- Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi
- Meminta pihak independen untuk menyusun rancangan remunerasi
- Evaluate and provide recommendations to the Board of Commissioners regarding remuneration policies for the Board of Commissioners and Directors
- Request independent parties to prepare a remuneration draf

Dewan Komisaris | Board of Commissioners

- Mengevaluasi rekomendasi dari Komite Remunerasi dan Nominasi
- Mengusulkan remunerasi kepada RUPS
- Evaluate recommendations from the Nomination and Remuneration Committee.
- Propose remuneration to the GMS

RUPS | GMS

Menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi

Determining remuneration for members of the Board of Commissioners and Directors

Struktur Remunerasi Anggota Dewan Komisaris dan Direksi

[GRI 2-19]

Remunerasi bagi Dewan Komisaris dan Direksi diatur melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0380/SK/DIR-CSE/2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Dewan Komisaris dan Direksi. Untuk

Remuneration Structure for the Board of Commissioners and the Board of Directors

[GRI 2-19]

The remuneration for the Board of Commissioners and the Board of Directors is governed by the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0380/SK/DIR-CSE/2022 concerning the Standard Operating Procedures for the Management of

memastikan insentif keuangan sejalan dengan pencapaian strategi serta memberikan dampak positif bagi masyarakat dan lingkungan, penetapan remunerasi didasarkan pada kinerja organ tata kelola tertinggi, termasuk Direksi, dalam mencapai tujuan ekonomi, lingkungan, dan sosial. Selain itu, ketentuan remunerasi bagi organ tata kelola tertinggi juga telah memenuhi persyaratan yang diatur dalam:

1. OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum;
2. POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan
3. SEOJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Struktur remunerasi bagi anggota Dewan Komisaris dan Direksi terdiri atas beberapa komponen, termasuk namun tidak terbatas pada pembayaran tetap dan tidak tetap, fasilitas, serta tunjangan. Rincian remunerasi disajikan pada tabel berikut:

Income, Allowances, and Facilities for the Board of Commissioners and the Board of Directors. To ensure that financial incentives are aligned with the achievement of corporate strategy and generate positive impacts for society and the environment, remuneration is determined based on the performance of the highest governance body, including the Board of Directors, in achieving economic, environmental, and social objectives. The remuneration arrangements for the highest governance body also comply with the requirements stipulated in:

1. OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Granting of Remuneration for Commercial Banks;
2. OJK Regulation No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks; and
3. OJK Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in the Granting of Remuneration for Commercial Banks.

The remuneration structure for members of the Board of Commissioners and the Board of Directors comprises several components, including but not limited to fixed and variable remuneration, benefits, and allowances. Details are outlined below:

Honorarium/Gaji dan Tantiem Honorarium/Salary and Commission	
Honorarium/Gaji Honorarium/Salary	• Komisaris Utama Independen: 60% dari Direktur Utama • Komisaris: 50% dari Direktur Utama • Direktur Utama: 100% • Direktur: 80% dari Direktur Utama • Independent President Commissioner: 60% of President Director • Commissioner: 50% of President Director • President Director: 100% • Director: 80% of the President's Director

Honorarium/Gaji dan Tantiem Honorarium/Salary and Commission	
Tantiem Commission	1. Tantiem ditentukan dalam Rapat Umum Pemegang Saham 2. Tantiem Direksi diberikan sebagai berikut: Tantiem merupakan remunerasi yang bersifat variabel dapat diberikan dalam bentuk tunai dan/atau saham. Material Risk-Takers atas penerima tantiem yang ditetapkan oleh Perseroan adalah Direksi. Tantiem untuk Material Risk-Takers diberikan dengan proporsi sebagai berikut: a. 90% tunai dan diberikan secara langsung sesuai ketentuan; b. 10% ditangguhkan sebagai long-term incentive yang terdiri dari 5% tunai dan 5% saham. Pemberian insentif jangka panjang diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun. Malus terjadi apabila Material Risk-Takers terindikasi melakukan kecurangan (fraud). 3. Tantiem Dewan Komisaris diberikan sebagai berikut: a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai; dan b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung. 1. Tantiem is determined in the General Meeting of Shareholders. 2. Director's Tantiem is given as follows Tantiem is a variable remuneration that can be given in cash and/or shares. Material Risk-Takers for tantiem recipients determined by the Company are Directors. Tantiem for Material Risk-Takers is given in the following proportions: a. 90% in cash and given directly according to regulations; b. 10% is deferred as a long-term incentive consisting of 5% cash and 5% shares. Long-term incentive payments are deferred for 3 (three) years. Malus occurs if Material Risk-Takers are indicated to commit fraud. 3. Commissioner's tantiem is given as follows: a. Independent President Commissioner and Independent Commissioner are given entirely in cash directly, and b. The commissioner is given 3% shares and the rest directly in cash.
Fasilitas dan Tunjangan Facilities and Allowance	
Fasilitas Kendaraan Vehicle Facilities	Disediakan oleh Perseroan dan dapat dimiliki. Provided by the company and can be owned.
Tunjangan Hari Raya Holiday Allowance	2 (dua) kali honorarium/gaji. twice the salary/wage.
Jamuan Makan Meal Hospitality	Diberikan jamuan makan. Meal allowance is given.
Cuti dan Bekal Cuti Leave and Leave Provisions	Bagi Direksi diberikan 1 (satu) kali gaji. For the Board of Directors, 1 (one) salary is given.
Tunjangan Hari Tua Retirement Benefit	Perseroan mengikutsertakan Dewan Komisaris dan Direksi dalam program Tunjangan Hari Tua. The company includes the Board of Commissioners and the Board of Directors in the Pension Program.
Tunjangan Pakaian Dinas Uniform Allowance	Diberikan 1 (satu) tahun sekali. Given once a year.
Uang Penghargaan Award Money	Diberikan sesuai masa jabatan. Given according to/ the tenure.

Honorarium/Gaji dan Tantiem Honorarium/Salary and Commission	
Perjalanan Dinas Business Travel	• Bagi Dewan Komisaris diberikan sebesar 75% dari dinas Direksi. • Bagi Direksi diberikan uang saku perjalanan dinas, akomodasi, dan transportasi sesuai ketentuan. • The Board of Commissioners is given 75% from the Director's office. • The Board of Directors is given a travel allowance, accommodation, and transportation according to regulations.
Manfaat Pensiun Pension Benefits	Direktur diikutsertakan program pensiun iuran pasti. The Director is included in the mandatory contribution pension program.
Asuransi Jabatan Occupational Insurance	Direktur Utama sebesar USD 70.000 dan bagi Dewan Komisaris sesuai formula gaji. The President Director is worth USD 70,000 and the Board of Commissioners is according to the salary formula.
Fasilitas Kesehatan dan Medical Check-Up Health Facilities and Medical Check-Up	Fasilitas kesehatan termasuk suami/istri dan anak dalam tanggungan maksimum 3 (tiga), anak baik dalam negeri maupun luar negeri. Health facilities include a husband/wife and up to 3 children both domestically and abroad.
Fasilitas Rumah Dinas dan Penginapan Official Residence and Accommodation Facilities	• Bagi Dewan Komisaris disediakan penginapan. • Bagi Direktur Utama sebesar Rp20.000.000 dan Direktur sebesar Rp15.000.000. • The Board of Commissioners is provided with lodging. • The President Director is worth Rp20,000,000 and the Director is worth Rp15,000,000.
Fasilitas Komunikasi Communication Facilities	• Bagi Dewan Komisaris 2 (dua) perangkat. • Bagi Direksi 3 (tiga) perangkat. • The Board of Commissioners is given 2 (two) devices. • The Board of Director is given 3 (three) devices.
Insentif Prestasi Kerja Performance Incentives	Diberikan sesuai ketentuan Perseroan. Given according to the Company's regulations.
Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai plafon. Given according to the maximum limit.

Kebijakan remunerasi Perseroan menerapkan *merit system* dan berbasis kinerja pegawai, baik dalam penyesuaian gaji tahunan maupun pemberian bonus. Perseroan memastikan bahwa sistem remunerasi tersebut sesuai dengan seluruh ketentuan yang berlaku. Meskipun laporan ini belum menyertakan kebijakan remunerasi terkait kriteria kinerja di luar Dewan Komisaris dan Direksi, strategi remunerasi tetap disusun dengan mempertimbangkan praktik terbaik di industri perbankan serta perbandingan standar pasar. [GRI 2-19] [GRI 2-20]

The Company's remuneration policy applies a merit-based and performance-based system, both for annual salary adjustments and for bonus determination. The Company ensures that the remuneration system complies with all applicable regulations. Although this report does not yet disclose remuneration policies linked to performance criteria beyond the Board of Commissioners and the Board of Directors, the overall remuneration strategy is developed by considering best practices in the banking industry and benchmarking against market standards. [GRI 2-19] [GRI 2-20]

Sebagai acuan dalam penyesuaian remunerasi, bank **bjb** secara rutin mengikuti *Total Reward Survey* sektor perbankan setiap tahun melalui konsultan independen yang kompeten, yang juga digunakan oleh sebagian besar institusi perbankan di Indonesia. [GRI 2-19] [GRI 2-20]

As a reference for remuneration adjustments, bank **bjb** regularly participates in the annual banking sector Total Reward Survey conducted by a competent independent consultant, which is also used by the majority of banking institutions in Indonesia. [GRI 2-19] [GRI 2-20]

Rasio Kompensasi Tahunan
[GRI 2-21]

Perseroan belum dapat menyajikan rasio kompensasi total tahunan individu dengan remunerasi tertinggi terhadap kompensasi tahunan seluruh pegawai, termasuk persentase kenaikannya, karena mempertimbangkan aspek kerahasiaan internal. Dalam praktik remunerasi, Perseroan secara konsisten berupaya meminimalkan kesenjangan kompensasi yang berlebihan. Kebijakan remunerasi diterapkan berdasarkan *merit system* yang menekankan kualifikasi, kompetensi, dan kinerja pegawai secara adil dan tanpa diskriminasi, serta memastikan kepatuhan terhadap seluruh ketentuan yang berlaku terkait sistem remunerasi.

Annual Compensation Ratio
[GRI 2-21]

The Company is currently unable to disclose the ratio of the total annual compensation of the highest-paid individual to the median annual compensation of all employees, including the percentage increase, due to internal confidentiality considerations. Nevertheless, in its remuneration practices, the Company consistently seeks to minimize excessive compensation gaps. The remuneration policy is implemented based on a merit system that emphasizes qualifications, competencies, and employee performance in a fair and non-discriminatory manner, while ensuring full compliance with applicable regulations governing remuneration systems.

Rasio gaji tertinggi dan terendah sepanjang tahun 2025 disajikan pada tabel berikut:

The ratio between the highest and lowest salaries for 2025 is presented in the following table:

Uraian Description	**Rasio** Ratio
Gaji pegawai tertinggi dan terendah Highest and lowest employee salaries	1:14,7
Gaji Direksi tertinggi dan terendah Highest and lowest Board of Directors' salaries	1:1
Gaji Komisaris tertinggi dan terendah Highest and lowest Board of Commissioners' salaries	1:1
Gaji Direksi tertinggi dan pegawai tertinggi Highest Board of Directors' salary compared to highest employee salary	1:2,2

Catatan: Keseluruhan data kompensasi tahunan dikompilasi berdasarkan pencatatan pada Divisi Human Capital.
Note: All annual compensation data are compiled based on records maintained by the Human Capital Division.

Pengembangan Kompetensi Badan Tata Kelola Tertinggi [GRI 2-17] [E.2]

Competency Development of the Highest Governance Body

Sebagai pengarah utama tata kelola perusahaan, Dewan Komisaris dan Direksi memastikan keberlanjutan bisnis Perseroan tetap terjaga. Mereka bertanggung jawab untuk adaptif dan responsif terhadap perubahan serta kebutuhan operasional, termasuk dalam pemenuhan tujuan dan komitmen keberlanjutan yang menjadi landasan strategi bisnis bank **bjb**.

Untuk mendukung peran strategis tersebut, bank **bjb** secara konsisten menyediakan program pembelajaran dan pengembangan kompetensi bagi Dewan Komisaris dan Direksi. Program ini dirancang untuk memperluas wawasan, meningkatkan keahlian, dan memperkaya pengalaman para pemimpin perusahaan dalam aspek ekonomi, sosial, dan lingkungan. Melalui pelatihan, lokakarya, konferensi, dan seminar yang diselenggarakan setiap tahun, bank **bjb** memastikan bahwa para pemimpin terus berkembang sehingga mampu merespons dinamika bisnis, mengintegrasikan nilai keberlanjutan, dan membangun fondasi perusahaan yang kuat, berkelanjutan, dan kompetitif. [GRI 2-17]

Guna meningkatkan pemahaman dan kesadaran pegawai, bank **bjb** memprioritaskan penguatan kapasitas internal yang dimulai dari badan tata kelola tertinggi melalui keterlibatan aktif dalam berbagai pelatihan dan program pengembangan kompetensi yang berfokus pada Keuangan Berkelanjutan. Inisiatif ini dilakukan untuk menjawab tantangan penerapan Keuangan Berkelanjutan, khususnya kebutuhan mengintegrasikan aspek ESG secara konsisten ke dalam proses bisnis dan pembiayaan di tengah keterbatasan ketersediaan serta kualitas data ESG dari debitur dan kesiapan sebagian nasabah, terutama segmen UMKM, dalam memenuhi persyaratan praktik dan pelaporan berkelanjutan. [GRI 2-17] [E.5]

As the principal stewards of corporate governance, the Board of Commissioners and the Board of Directors ensure the continuity of the Company's business. They are responsible for remaining adaptive and responsive to changes and operational needs, including in fulfilling the Company's sustainability objectives and commitments, which form the foundation of bank **bjb**'s business strategy.

To support this strategic role, bank **bjb** consistently provides learning and competency development programs for the Board of Commissioners and the Board of Directors. These programs are designed to broaden perspectives, enhance expertise, and enrich leadership experience across economic, social, and environmental aspects. Through annual participation in training programs, workshops, conferences, and seminars, bank **bjb** ensures that its leaders continue to develop their capabilities, enabling them to respond to business dynamics, integrate sustainability values, and build a strong, sustainable, and competitive corporate foundation. [GRI 2-17]

To strengthen employee awareness and understanding, bank **bjb** prioritizes internal capacity building beginning with the highest governance body through active participation in various training and competency development programs focused on Sustainable Finance. This initiative addresses the challenges associated with implementing Sustainable Finance, particularly the need to consistently integrate ESG aspects into business processes and financing activities amid limitations in the availability and quality of ESG data from borrowers and the readiness of certain customer, especially those in the MSME segment, to comply with sustainable practice and reporting requirements. [GRI 2-17] [E.5]

Ketentuan mengenai pengembangan kompetensi diatur dalam Surat Keputusan Direksi No. 0190/SK/DIR-BUN/205 tanggal 26 Juni 2025 tentang Standar Operasional Prosedur Penyelenggaraan Pembelajaran. Selama periode pelaporan, anggota Dewan Komisaris dan Direksi bank **bjb** mengikuti berbagai program pengembangan kompetensi, termasuk pelatihan, lokakarya, konferensi, dan seminar yang berfokus pada aspek ekonomi, sosial, dan lingkungan. Rincian partisipasi tersebut disajikan pada tabel berikut. [GRI 2-17]

Provisions regarding competency development are regulated under Board of Directors Decree No. 0190/SK/DIR-BUN/205 dated 26 June 2025 concerning the Standard Operating Procedures for the Implementation of Learning Programs. During the reporting period, bank **bjb** members of the Board of Commissioners and the Board of Directors participated in various competency development activities, including training, workshops, conferences, and seminars focusing on economic, social, and environmental aspects. Details of such participation are presented in the following tables. [GRI 2-17]

Pengembangan Kompetensi Komisaris Terkait ESG/*Sustainability* [GRI 2-17]
Competency Development of the Board of Commissioners Related to ESG/Sustainability

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Competency Development	**Waktu dan Tempat Pelaksanaan** Time and Place	**Penyelenggara** Organizer
Rudie Kusmayadi	Komisaris Commissioner	*Refreshment*/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6 Pejabat Eksekutif & Pegawai bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 6 for Executive Officers and bank **bjb** Employees	Online, Mei | May 2025	Banker Association for Risk Management (BARA)
		Executive Program for Board of Commissioners BPD (Refreshment Manajemen Risiko Kualifikasi 6) Executive Program for Board of Commissioners of Regional Development Banks (BPD) (Risk Management Refreshment, Qualification Level 6)	Bali, Oktober | October 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
		Seminar the 9th Indonesia Risk Management Outlook Tahun 2026 *Navigating Banking Business Amid Economic Landscape Turmoil* Seminar: 9th Indonesia Risk Management Outlook 2026 – Navigating Banking Business Amid Economic Landscape Turmoil	Jakarta, November 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)



Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Competency Development	**Waktu dan Tempat Pelaksanaan** Time and Place	**Penyelenggara** Organizer
Herman Suryatman	Komisaris Commissioner	*Executive Program for Board of Commissioners* BPD	Bali, Oktober | October 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
		Seminar the 9th Indonesia Risk Management Outlook Tahun 2026 *Navigating Banking Business Amid Economic Landscape Turmoil* Seminar: 9th Indonesia Risk Management Outlook 2026 – Navigating Banking Business Amid Economic Landscape Turmoil	Jakarta, November 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
Tomsi Tohir	Komisaris Commissioner	*Refreshment*/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6 Pejabat Eksekutif & Pegawai bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 6 for Executive Officers and bank **bjb** Employees	Online, Mei | May 2025	Banker Association for Risk Management (BARA)
		Executive Program for Board of Commissioners BPD	Bali, Oktober | October 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
Novian Herodwijanto	Komisaris Independen Independent Commissioner	*Executive Program for Board of Commissioners* BPD	Bali, Oktober | October 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
		Seminar the 9th Indonesia Risk Management Outlook Tahun 2026 *Navigating Banking Business Amid Economic Landscape Turmoilw* Seminar the 9th Indonesia Risk Management Outlook Tahun 2026 Navigating Banking Business Amid Economic Landscape Turmoilw	Jakarta, November 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)

Pengembangan Kompetensi Direksi Terkait ESG/*Sustainability* [GRI 2-17]

Competency Development of the Board of Commissioners Related to ESG/Sustainability

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Competency Development	**Waktu dan Tempat Pelaksanaan** Time and Place	**Penyelenggara** Organizer
Ayi Surbana	Direktur Operasional & Teknologi Informasi Director of Operations & Information Technology	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Bandung, Oktober/October 2025	Komisi Pemberantasan Korupsi Republik Indonesia Corruption Eradication Commission of the Republic of Indonesia (KPK)
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Semarang, Desember/ December 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
Hana Dartiwan	Direktur Keuangan Director of Finance	*Refreshment*/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 7 Pengurus bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 7 for bank **bjb** Management	Online, 25 Mei/ May 2025	Banker Association For Risk Management (BARA)
		Progress dan Tantangan *Roadmap* Penguatan BPD 2024-2027 bagi BPD Se-Indonesia dan Penjelasan Panduan Tata Kelola Kecerdasan Artifisial Perbankan Indonesia Progress and Challenges of the 2024–2027 Regional Development Bank (BPD) Strengthening Roadmap for BPDs Nationwide, and Briefing on the Indonesian Banking Artificial Intelligence Governance Guidelines	Yogyakarta, Agustus/August 2025	Asosiasi Bank Pembangunan Daerah (ASBANDA) Regional Development Banks Association (ASBANDA)
		Pembekalan dan Uji Sertifikasi Kompetensi Kepatuhan Jenjang 7 Briefing and Competency Certification Examination – Compliance Level 7	Online, September 2025	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Forum for Communication of Banking Compliance Directors (FKDKP)
		Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Bandung, Oktober/October 2025	Komisi Pemberantasan Korupsi Republik Indonesia Corruption Eradication Commission of the Republic of Indonesia (KPK)
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Semarang, Desember/ December 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Competency Development	**Waktu dan Tempat Pelaksanaan** Time and Place	**Penyelenggara** Organizer
Mulyana	Direktur Korporasi & UMKM Director of Corporate & MSME Banking	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Bandung, Oktober/October 2025	Komisi Pemberantasan Korupsi Republik Indonesia Corruption Eradication Commission of the Republic of Indonesia (KPK)
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Semarang, Desember/ December 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
Nunung Huhartini	Direktur Konsumer & Ritel Director of Consumer & Retail Banking	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Bandung, Oktober/October 2025	Komisi Pemberantasan Korupsi Republik Indonesia Corruption Eradication Commission of the Republic of Indonesia (KPK)
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Semarang, Desember/ December 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)



Penguatan Manajemen Risiko

Strengthening Risk Management [GRI 2-12] [GRI 2-16] [E.3] [FN-CB-410a.2]

Penerapan manajemen risiko yang komprehensif memungkinkan bank **bjb** mengidentifikasi, mengukur, dan mengelola berbagai risiko secara lebih efektif. Dalam konteks keberlanjutan, fungsi ini berperan penting dalam memitigasi potensi dampak negatif yang terkait dengan aspek ekonomi, lingkungan, sosial, maupun tata kelola. Dengan demikian, manajemen risiko tidak hanya berfungsi sebagai alat pengendalian risiko finansial, tetapi juga menjadi instrumen strategis yang mendukung pencapaian visi keberlanjutan bank **bjb** secara menyeluruh.

The implementation of comprehensive risk management enables bank **bjb** to identify, measure, and manage various risks more effectively. In the context of sustainability, this function plays a critical role in mitigating potential adverse impacts related to economic, environmental, social, and governance aspects. Accordingly, risk management serves not only as a financial risk control mechanism but also as a strategic instrument supporting the achievement of bank **bjb**'s overall sustainability vision.

Dalam menilai efektivitas proses manajemen risiko yang mencakup aspek ekonomi, lingkungan, dan sosial, badan tata kelola tertinggi bank **bjb** diwakili oleh Komite Manajemen Risiko yang berada di bawah koordinasi Direksi. Proses evaluasi serta frekuensi pelaksanaan manajemen risiko diatur secara khusus dalam Pedoman Komite Manajemen Risiko, sebagaimana ditetapkan melalui Surat Keputusan Direksi bank **bjb** No. 0166/SK/DIR-MRI/2022 tanggal 14 April 2022 tentang Pedoman Komite Manajemen Risiko. [GRI 2-12] [GRI 2-16] [E.3]

In assessing the effectiveness of risk management processes covering economic, environmental, and social aspects, the highest governance body of bank **bjb** is represented by the Risk Management Committee under the coordination of the Board of Directors. The evaluation process and frequency of risk management implementation are specifically regulated in the Risk Management Committee Guidelines, as stipulated in bank **bjb**'s Board of Directors Decree No. 0166/SK/DIR-MRI/2022 dated 14 April 2022 concerning the Risk Management Committee Guidelines. [GRI 2-12] [GRI 2-16] [E.3]

bank **bjb** telah menerapkan sistem pengukuran risiko yang berfungsi menilai eksposur risiko yang dihadapi bank. Sistem ini tidak hanya digunakan untuk mengukur risiko, tetapi juga menjadi acuan dalam pengendalian risiko yang dilakukan secara berkala. Dalam implementasinya, bank **bjb** memastikan bahwa sistem tersebut mampu menilai berbagai potensi risiko yang mungkin timbul. Setidaknya, sistem pengukuran risiko harus dapat menilai hal-hal berikut: [GRI 2-12] [GRI 2-16] [E.3]

bank **bjb** has implemented a risk measurement system designed to assess the risk exposure faced by the Bank. This system is used not only to measure risk but also as a reference for periodic risk control. In its implementation, bank **bjb** ensures that the system is capable of assessing various potential risks that may arise. At a minimum, the risk measurement system is able to evaluate the following: [GRI 2-12] [GRI 2-16] [E.3]

1. Tingkat sensitivitas produk atau aktivitas terhadap perubahan faktor-faktor yang memengaruhinya, baik dalam kondisi normal maupun abnormal;
2. Pola perubahan faktor-faktor tersebut berdasarkan fluktuasi historis dan korelasinya;

1. The sensitivity level of products or activities to changes in influencing factors under both normal and abnormal conditions;
2. Patterns of changes in such factors based on historical fluctuations and correlations;

3. Faktor risiko (*risk factor*) secara individual;
4. Eksposur risiko secara keseluruhan (*aggregate*) maupun per jenis risiko, dengan mempertimbangkan keterkaitan antar-risiko; dan
5. Seluruh risiko yang melekat pada setiap transaksi dan produk perbankan, termasuk produk atau aktivitas baru, yang dapat diintegrasikan ke dalam sistem informasi manajemen bank.

Metode pengukuran risiko dapat dilakukan melalui pendekatan kuantitatif dan/atau kualitatif, mencakup metode penilaian risiko dan perhitungan modal yang ditetapkan oleh Bank Indonesia, baik menggunakan metode standar maupun model internal yang dikembangkan Perseroan. Untuk meminimalkan potensi kelemahan dari model pengukuran risiko tertentu, Perseroan menerapkan proses validasi atas model tersebut. Sistem pengukuran risiko dievaluasi secara berkala atau kapan pun diperlukan untuk memastikan keandalan, akurasi, kewajaran, serta integritas data dan prosedur yang digunakan dalam proses pengukuran risiko. [E.3]

Dalam menilai efektivitas sistem manajemen risiko, badan tata kelola tertinggi, yang diwakili oleh Satuan Kerja Manajemen Risiko bertanggung jawab melaksanakan program pemantauan. Program ini dirancang untuk memastikan bahwa sistem manajemen risiko berjalan secara optimal, mencakup antara lain: [GRI 2-12] [GRI 2-13] [FN-CB-550a.2]

1. Perseroan memiliki sistem dan prosedur pemantauan yang mencakup pengawasan atas besaran eksposur risiko, kepatuhan terhadap limit internal, hasil *stress testing*, serta konsistensinya dengan kebijakan dan prosedur yang berlaku;
2. Pemantauan dilaksanakan oleh unit pelaksana (*risk taking unit*) dan Satuan Kerja Manajemen Risiko. Hasil pemantauan disusun dalam laporan berkala yang disampaikan kepada manajemen sebagai dasar mitigasi risiko dan langkah tindak lanjut; dan [GRI 2-16]

3. Individual risk factors;
4. Overall (aggregate) risk exposure and exposure by risk type, considering inter-risk correlations; and
5. All inherent risks in each banking transaction and product, including new products or activities, which can be integrated into the Bank's management information system.

Risk measurement methods may apply quantitative and/or qualitative approaches, including risk assessment methodologies and capital calculation methods prescribed by Bank Indonesia, using either standardized methods or internal models developed by the Company. To minimize potential weaknesses in specific risk measurement models, the Company applies validation processes to such models. The risk measurement system is evaluated periodically or whenever necessary to ensure the reliability, accuracy, fairness, and integrity of data and procedures used in the risk measurement process. [E.3]

In assessing the effectiveness of the risk management system, the highest governance body—represented by the Risk Management Work Unit—is responsible for implementing monitoring programs. These programs are designed to ensure optimal functioning of the risk management system, including, among others: [GRI 2-12] [GRI 2-13] [FN-CB-550a.2]

1. The Company maintains monitoring systems and procedures covering oversight of risk exposure levels, compliance with internal limits, stress testing results, and consistency with applicable policies and procedures;
2. Monitoring is conducted by both the risk-taking units and the Risk Management Work Unit, with results compiled in periodic reports submitted to management as a basis for risk mitigation and follow-up actions; and [GRI 2-16]

3. Perseroan menyiapkan sistem dan prosedur *back-up* yang efektif untuk mencegah terjadinya gangguan dalam proses pemantauan risiko, serta melakukan pengecekan dan evaluasi berkala atas sistem tersebut.

Sistem *Risk-Based Bank Rating* (RBBR)

Guna meningkatkan kapasitas pengelolaan risiko, Komite Manajemen Risiko bersama Satuan Kerja Manajemen Risiko telah mengembangkan sistem *Risk-Based Bank Rating* (RBBR). Sistem ini menjadi solusi terpadu dalam penyusunan Laporan Tingkat Kesehatan Bank. Penerapan RBBR bertujuan memastikan penilaian tingkat kesehatan bank (TKB) memiliki akurasi data yang optimal, mendukung manajemen dan Satuan Kerja Manajemen Risiko dalam pengelolaan risiko yang lebih efektif, mempercepat koordinasi antarunit, serta meminimalkan penggunaan kertas. [GRI 2-12]

Satuan Kerja Manajemen Risiko turut bertugas memastikan bahwa Perseroan memiliki kualitas pelaporan yang memadai. Upaya ini dilakukan untuk mengantisipasi berbagai potensi perkembangan atau tantangan yang dapat muncul, baik dari faktor eksternal maupun internal bank **bjb**. Selain itu, Satuan Kerja Manajemen Risiko juga difokuskan untuk mempercepat proses pelaporan serta memastikan kemudahan akses terhadap hasil laporan tersebut. Langkah ini merupakan bagian dari strategi proaktif untuk mengantisipasi perubahan dan memastikan manajemen menerima informasi yang akurat sehingga dapat mengambil keputusan terkait risiko secara cepat dan responsif.

Penilaian tingkat kesehatan bank berbasis risiko dilakukan melalui analisis komprehensif atas kinerja, profil risiko, permasalahan yang dihadapi, serta prospek pengembangan bank. Setiap bank wajib melakukan penilaian sendiri *(self-assessment)* terhadap tingkat kesehatannya menggunakan pendekatan RBBR, baik secara individual maupun konsolidasi, dengan cakupan penilaian yang mencakup:

3. The Company establishes effective backup systems and procedures to prevent disruptions in risk monitoring processes and conducts regular reviews and evaluations of such systems.

Risk-Based Bank Rating (RBBR) System

To enhance risk management capacity, the Risk Management Committee, together with the Risk Management Work Unit, has developed a Risk-Based Bank Rating (RBBR) system. This system serves as an integrated solution for preparing the Bank Soundness Level Report. The implementation of RBBR aims to ensure optimal data accuracy in assessing the Bank's soundness level, support management and the Risk Management Work Unit in more effective risk management, accelerate inter-unit coordination, and minimize paper usage. [GRI 2-12]

The Risk Management Work Unit is also responsible for ensuring that the Company maintains adequate reporting quality. This effort is undertaken to anticipate potential developments or challenges arising from both bank **bjb**'s external and internal factors. In addition, the unit focuses on accelerating reporting processes and ensuring ease of access to report outcomes. This initiative forms part of a proactive strategy to anticipate change and ensure that management receives accurate information to support timely and responsive risk-related decision-making.

Risk-based bank soundness assessment is conducted through a comprehensive analysis of performance, risk profile, existing issues, and development prospects. Each bank is required to perform a self-assessment of its soundness level using the RBBR approach, both on an individual and consolidated basis, with assessment scope covering:

1. Profil Risiko;
2. *Good Corporate Governance*(GCG);
3. Rentabilitas (*earnings*); dan
4. Permodalan (*capital*).

Sebagai bagian dari pemenuhan ketentuan Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah melalui Undang-Undang Nomor 10 Tahun 1998, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk wajib menjaga tingkat kesehatannya. Selain itu, mengacu pada Surat Edaran OJK Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum serta POJK Nomor 18/POJK.03/2016 mengenai Penerapan Manajemen Risiko bagi Bank Umum, setiap bank diwajibkan menerapkan manajemen risiko secara efektif, baik pada tingkat individual maupun secara terintegrasi dengan perusahaan anak.

Kesehatan bank menggambarkan kondisi dan kinerja sebuah bank serta menjadi dasar bagi otoritas pengawas dalam menentukan strategi dan prioritas pengawasan. Oleh karena itu, aspek ini memiliki peran yang sangat penting dan menjadi perhatian berbagai pihak, termasuk pemilik, manajemen, dan masyarakat pengguna layanan perbankan. Penerapan metode RBBR tidak hanya memperkuat efektivitas pengawasan oleh otoritas, tetapi juga meningkatkan transparansi dan efektivitas pengelolaan risiko, sehingga memberikan nilai tambah bagi seluruh pemangku kepentingan bank.

1. Risk Profile;
2. Good Corporate Governance (GCG);
3. Earnings; and
4. Capital.

In compliance with Law No. 7 of 1992 concerning Banking as amended by Law No. 10 of 1998, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk is required to maintain its soundness level. Furthermore, with reference to OJK Circular Letter No. 14/SEOJK.03/2017 dated 17 March 2017 concerning the Assessment of Commercial Bank Soundness Levels and OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, each bank is required to implement effective risk management, both individually and on an integrated basis with its subsidiaries.

Bank soundness reflects a bank's condition and performance and serves as a key basis for supervisory authorities in determining supervision strategies and priorities. Accordingly, this aspect is critically important and of concern to various stakeholders, including shareholders, management, and banking service users. The application of the RBBR methodology not only strengthens supervisory effectiveness but also enhances transparency and the effectiveness of risk management, thereby creating added value for all stakeholders.

Risk Dashboard

[GRI 2-16] [E.3] [FN-CB-410a.2]

Selain mengembangkan sistem RBBR, Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi bank **bjb** juga membangun aplikasi Risk Dashboard. Risk Dashboard merupakan sistem informasi manajemen risiko berbasis digital yang dirancang untuk menyederhanakan alur informasi bagi Direksi sehingga mendukung proses pengambilan keputusan yang lebih efektif. Aplikasi ini menyajikan gambaran risiko bank secara jelas dan terstruktur, dengan data yang ditampilkan secara *real-time*

Risk Dashboard

[GRI 2-16] [E.3] [FN-CB-410a.2]

In addition to developing the RBBR system, the Credit, Market & Integrated Risk Management Division of bank **bjb** has developed a Risk Dashboard application. The Risk Dashboard is a digital risk management information system designed to streamline information flows for the Board of Directors, thereby supporting more effective decision-making. The application presents a clear and structured overview of the Bank's risk profile, with real-time and integrated data. Through this

dan terintegrasi. Melalui sistem ini, Satuan Kerja Manajemen Risiko dapat memantau posisi atau eksposur risiko, baik secara agregat maupun per jenis risiko, serta memastikan kepatuhan terhadap toleransi dan limit risiko yang telah ditetapkan. Adapun laporan yang tersedia dalam *Risk Dashboard* meliputi: [GRI 2-12]

1. ***Credit Risk Dashboard***
   Menyajikan data portofolio dan kualitas kredit, baik pada tingkat bank secara keseluruhan maupun per segmen kredit, dilengkapi dengan alat pemantauan limit risiko *(portfolio guideline*).
2. ***Market & Liquidity Risk***
   Menyediakan informasi pemantauan terhadap risiko pasar dan risiko likuiditas.
3. **Profil Risiko dan Tingkat Kesehatan Bank**
   Menampilkan profil risiko bank secara individual serta tingkat kesehatan bank, disertai data historis peringkat.
4. **Profil Risiko Kantor Wilayah dan Kantor Cabang**
   Menjadi alat untuk menilai *inherent risk* dan kualitas penerapan manajemen risiko (KPMR) pada setiap kantor cabang secara komprehensif dan terstruktur menggunakan parameter yang ditetapkan Perseroan.
5. **Pemantauan *Risk Appetite* dan *Risk Tolerance***
   Menyajikan informasi terkait penetapan dan realisasi limit risiko, sebagai bagian dari pengelolaan risk appetite dan risk tolerance yang mempertimbangkan pengalaman bank dalam mengelola risiko.
6. **Pemantauan Rasio Keuangan**
   Menyediakan data berbagai rasio keuangan yang dipantau secara rutin oleh Divisi Manajemen Risiko, termasuk rasio ATMR, CAR, NPL, LAR, dan NSFR.

system, the Risk Management Work Unit can monitor risk positions or exposures, both on an aggregate basis and by risk type, and ensure compliance with established risk appetite and risk limits. Reports available in the Risk Dashboard include: [GRI 2-12]

1. **Credit Risk Dashboard**
   Presents data on portfolio and credit quality, both at the Bank-wide level and by credit segment, complemented by portfolio guideline-based risk limit monitoring tools.
2. **Market & Liquidity Risk**
   Provides monitoring information on market risk and liquidity risk.
3. **Risk Profile and Bank Soundness Level**
   Displays the Bank's individual risk profile and soundness level, accompanied by historical rating data.
4. **Regional Office and Branch Office Risk Profile**
   Serves as a tool to assess inherent risk and the quality of risk management implementation at each branch office in a comprehensive and structured manner, using parameters established by the Company.
5. **Risk Appetite and Risk Tolerance Monitoring**
   Presents information on the establishment and realization of risk limits as part of managing risk appetite and risk tolerance based on the Bank's experience in risk management.
6. **Financial Ratio Monitoring**
   Provides data on key financial ratios routinely monitored by the Risk Management Division, including RWA, CAR, NPL, LAR, and NSFR.

Climate Risk Stress Testing (CRST) [E.3]

Sebagai langkah awal dalam memitigasi dampak risiko iklim, Perseroan perlu melaksanakan *climate risk stress testing* untuk menilai ketahanan bank terhadap potensi guncangan iklim. Dalam penerapannya, Perseroan mengacu pada standar Basel Committee on Banking Supervision (BCBS), yang mendefinisikan risiko tersebut sebagai *Climate-Related Financial Risk* yang terdiri atas dua kategori utama, yaitu risiko fisik (*physical risk*) dan risiko transisi (*transition risk*). Sebagai lembaga intermediasi yang menghimpun dana masyarakat dan menyalurkannya dalam bentuk kredit, Perseroan dihadapkan pada berbagai risiko keuangan terkait iklim. Baik risiko fisik maupun transisi berpotensi memengaruhi eksposur keuangan bank, termasuk risiko kredit, risiko pasar, dan risiko operasional.

Risiko kredit merupakan risiko yang muncul ketika debitur gagal memenuhi kewajibannya, yang berdampak pada meningkatnya kebutuhan modal untuk menutup risiko tersebut. Sementara itu, risiko pasar adalah risiko yang timbul pada posisi neraca maupun rekening administratif termasuk transaksi derivatif, akibat perubahan kondisi pasar secara keseluruhan, termasuk fluktuasi harga opsi. Adapun risiko operasional adalah risiko yang disebabkan oleh ketidakcukupan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, maupun kejadian eksternal yang memengaruhi operasional bank. Untuk memitigasi seluruh risiko tersebut, bank perlu memiliki sistem atau model pengukuran risiko yang mampu menilai risiko dalam kondisi normal maupun kondisi stres.

Berdasarkan Surat OJK Nomor S-31/PB.01/2023 tentang Penyampaian Panduan CRST dan Pelaksanaan *Initial Phase Bottom-up* CRST tertanggal 15 Mei 2023, serta dalam rangka menguji ketahanan bank terhadap gejolak ekonomi akibat perubahan iklim, bank perlu melakukan *climate risk stress testing* atas eksposur risiko kredit, risiko pasar, dan risiko operasional melalui berbagai skenario krisis. Pengujian ini digunakan untuk mengevaluasi dampaknya terhadap kinerja keuangan bank. Penerapan *stress testing* memberikan sejumlah

Climate Risk Stress Testing (CRST) [E.3]

As an initial step in mitigating climate risk impacts, the Company conducts climate risk stress testing (CRST) to assess the Bank's resilience to potential climate-related shocks. In its implementation, the Company refers to standards issued by the Basel Committee on Banking Supervision (BCBS), which define climate-related financial risks as comprising two main categories: physical risk and transition risk. As a financial intermediary that collects public funds and channels them into lending activities, the Company is exposed to various climate-related financial risks. Both physical and transition risks have the potential to affect the Bank's financial exposures, including credit risk, market risk, and operational risk.

Credit risk arises when borrowers fail to meet their obligations, resulting in increased capital requirements to cover such risk. Market risk refers to risks arising from positions in the balance sheet and off-balance sheet accounts, including derivative transactions, due to changes in overall market conditions, including fluctuations in option prices. Operational risk refers to risks resulting from inadequate or failed internal processes, human error, system failures, or external events affecting the Bank's operations. To mitigate these risks, the Bank must maintain risk measurement systems or models capable of assessing risks under both normal and stressed conditions.

Pursuant to OJK Letter No. S-31/PB.01/2023 dated 15 May 2023 concerning the Submission of CRST Guidelines and the Implementation of the Initial Phase of Bottom-up CRST, and in order to assess the Bank's resilience to economic volatility arising from climate change, banks are required to conduct climate risk stress testing on credit, market, and operational risk exposures using various crisis scenarios. This testing is used to evaluate its impact on the Bank's financial performance. Stress testing provides several benefits, including identifying

manfaat, antara lain mengidentifikasi kelemahan karakteristik bisnis, menilai dampaknya terhadap kinerja keuangan, serta merumuskan skenario mitigasi yang layak diterapkan baik secara *ex-ante* maupun *ex-post*.

Sejalan dengan ketentuan tersebut, Satuan Kerja Manajemen Risiko melaksanakan perhitungan CRST untuk menilai potensi penurunan rasio keuangan Perseroan akibat perubahan iklim, dengan menggunakan skenario terburuk yang masih memiliki kemungkinan terjadi. Adapun tujuan pelaksanaan CRST mencakup hal-hal berikut:

a. Menyediakan informasi mengenai potensi penurunan rasio keuangan Perseroan akibat perubahan iklim;
b. Menilai ketahanan permodalan Perseroan dalam menghadapi kondisi stres;
c. Mendefinisikan kondisi stres berdasarkan data historis untuk memperoleh skenario kejadian yang masih mungkin terjadi (*exceptional but plausible event*); dan
d. Berfungsi sebagai indikator peringatan dini serta dasar penyusunan rencana tindakan guna mencegah kondisi stres yang dapat menyebabkan penurunan *Capital Adequacy Ratio* (CAR) secara signifikan.

vulnerabilities in business characteristics, assessing impacts on financial performance, and formulating appropriate mitigation scenarios for both ex-ante and ex-post application.

In line with these provisions, the Risk Management Work Unit conducts CRST calculations to assess the potential decline in the Company's financial ratios resulting from climate change, using worst-case scenarios that remain plausible. The objectives of CRST implementation include:

a. Providing information on potential declines in the Company's financial ratios due to climate change;
b. Assessing the adequacy of the Company's capital resilience under stressed conditions;
c. Defining stress conditions based on historical data to generate exceptional but plausible event scenarios; and
d. Serving as an early warning indicator and a basis for developing action plans to prevent stress conditions that could result in a significant decline in the Capital Adequacy Ratio (CAR).



Komunikasi Hal-hal Kritis [GRI 2-16]

Communication of Critical Matters

Sebagai bagian dari penerapan manajemen risiko yang terintegrasi, bank **bjb** secara rutin melaksanakan penilaian mandiri dan menyampaikan hasilnya kepada manajemen sebagai dasar pengambilan keputusan, agar isu-isu material dapat diidentifikasi sejak dini dan ditindaklanjuti melalui langkah mitigasi yang terukur.

Peringkat komposit risiko bank **bjb** untuk posisi 31 Desember 2025 berada pada peringkat *Low to Moderate* dan memiliki tren stabil dibanding posisi sebelumnya. Hal tersebut mencerminkan kemungkinan kerugian yang dihadapi dari risiko inheren tergolong rendah selama periode waktu tertentu di masa datang dan terkait kualitas penerapan manajemen risiko Perseroan secara komposit memadai, meskipun terdapat kelemahan minor tetapi kelemahan tersebut telah menjadi perhatian manajemen Perseroan.

Sepanjang tahun 2025, ringkasan profil risiko untuk 8 (delapan) jenis risiko yang dikelola bank **bjb**, berdasarkan hasil penilaian risiko setiap triwulan, adalah sebagai berikut:

As part of the implementation of integrated risk management, bank **bjb** regularly conducts self-assessments and communicates the results to management as a basis for decision-making. This process enables the early identification of material issues and ensures that they are addressed through appropriate and measurable mitigation actions.

As of 31 December 2025, bank **bjb**'s composite risk rating was assessed at Low to Moderate, with a stable trend compared to the previous period. This rating indicates that the potential losses arising from inherent risks are relatively low over a defined future period. It also reflects that the overall quality of the Company's risk management implementation is considered adequate on a composite basis. While minor weaknesses were identified, these have been recognized and addressed as areas of management attention.

Throughout 2025, the summary of the risk profile for the eight (8) risk types managed by bank **bjb**, based on quarterly risk assessment results, is as follows:

No	Jenis Risiko Risk Type	Profil Risiko bank bjb 2025 bank **bjb** Risk Profile 2025			
		Triwulan I Quarter I	**Triwulan II** Quarter II	**Triwulan III** Quarter III	**Triwulan IV** Quarter IV
1	Risiko Kredit | Credit Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
2	Risiko Pasar | Market Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
3	Risiko Likuiditas | Liquidity Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
4	Risiko Operasional | Operational Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
5	Risiko Hukum | Legal Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
6	Risiko Reputasi | Reputation Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
7	Risiko Kepatuhan | Compliance Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
8	Risiko Stratejik | Strategic Risk	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*	*Low to Moderate*
	Predikat Risiko | Risk Rating	***Low to Moderate***	***Low to Moderate***	***Low to Moderate***	***Low to Moderate***

Unit Manajemen Risiko bank **bjb** telah menyampaikan hasil penilaian risiko kepada Direksi melalui mekanisme komunikasi yang efektif. Namun demikian, informasi mengenai jumlah maupun karakteristik kekhawatiran yang muncul bersifat sensitif. Dengan mempertimbangkan aspek keamanan dan kerahasiaan Perseroan, informasi tersebut tidak dicantumkan dalam laporan ini. Sebagai bagian dari komitmen untuk memperkuat integrasi dan komunikasi dalam pengelolaan risiko, bank **bjb** telah menetapkan Kebijakan Manajemen Risiko melalui Surat Keputusan Direksi Nomor 0403/SK/DIR-MRI/2020 tanggal 24 Juni 2020.

Sebagai langkah implementatif, bank **bjb** membentuk Komite Manajemen Risiko Terintegrasi yang terdiri atas Direktur atau Pejabat Eksekutif yang memimpin fungsi manajemen risiko di bank dan anak perusahaan. Komite ini bertanggung jawab mengawasi penerapan manajemen risiko serta berperan sebagai forum komunikasi untuk memberikan masukan dan rekomendasi terkait pelaksanaan manajemen risiko dalam Konglomerasi Keuangan. Dengan demikian, Komite Manajemen Risiko Terintegrasi menjadi ruang koordinasi yang menyatukan berbagai perspektif guna memastikan bahwa strategi manajemen risiko bank **bjb** selaras dengan tujuan yang telah ditetapkan. [GRI 2-12] [GRI 2-13] [GRI 2-16]

The Risk Management Unit of bank **bjb** has communicated the results of risk assessments to the Board of Directors through effective communication mechanisms. However, information regarding the number and specific characteristics of identified concerns is considered sensitive. Accordingly, taking into account security and confidentiality considerations, such information is not disclosed in this report. As part of its commitment to strengthening integration and communication in risk management, bank **bjb** has established a Risk Management Policy through Board of Directors Decree No. 0403/SK/DIR-MRI/2020 dated 24 June 2020.

As an implementation measure, bank **bjb** has established an Integrated Risk Management Committee comprising Directors or Executive Officers responsible for risk management functions within the Bank and its subsidiaries. This Committee is responsible for overseeing the implementation of risk management and serves as a communication forum to provide input and recommendations regarding risk management implementation across the Financial Conglomerate. Accordingly, the Integrated Risk Management Committee functions as a coordination platform that integrates multiple perspectives to ensure that bank **bjb**'s risk management strategy remains aligned with the Company's established objectives. [GRI 2-12] [GRI 2-13] [GRI 2-16]

Pendelegasian Wewenang [GRI 2-9] [GRI 2-12] [GRI 2-13] [FS1]

Delegation of Authority

Dalam mendukung pertumbuhan ekonomi nasional yang stabil, inklusif, dan berkelanjutan, bank **bjb** menegaskan komitmennya untuk memperkuat peran sebagai lembaga keuangan yang bertanggung jawab. Sebagai wujud kontribusi nyata, bank **bjb** menjadi salah satu *first mover* sekaligus anggota Inisiatif Keuangan Berkelanjutan Indonesia (IKBI). Partisipasi ini tidak hanya mencerminkan perhatian bank **bjb** terhadap dampak ekonomi dan sosial dari kegiatan usaha, tetapi juga menegaskan langkah konkret Perseroan dalam mendorong terbentuknya sistem keuangan yang lebih berkelanjutan.

In supporting stable, inclusive, and sustainable national economic growth, bank **bjb** reaffirms its commitment to strengthening its role as a responsible financial institution. As a tangible contribution, bank **bjb** is one of the first movers and an active member of the Indonesian Sustainable Finance Initiative (IKBI). This participation reflects bank **bjb**'s attention to the economic and social impacts of its business activities and demonstrates the Company's concrete steps toward promoting a more sustainable financial system.

bank **bjb** menerapkan keuangan berkelanjutan dengan berpedoman pada Rencana Aksi Keuangan Berkelanjutan (RAKB). Dokumen ini memuat struktur khusus, komitmen, strategi, serta pendelegasian tanggung jawab kepada badan tata kelola tertinggi yang berfokus pada tiga aspek utama keberlanjutan, yaitu ekonomi, sosial, dan lingkungan. Penyusunan RAKB melibatkan seluruh unit kerja untuk merumuskan rencana kegiatan usaha serta program kerja lembaga jasa keuangan, baik jangka pendek (1 tahun) maupun jangka panjang (5 tahun), sesuai prinsip penerapan keuangan berkelanjutan.
[GRI 2-13]

bank **bjb** implements sustainable finance based on the Sustainable Finance Action Plan (RAKB). This document contains the governance structure, commitments, strategies, and delegation of responsibilities to the highest governance body, focusing on three key sustainability aspects of economic, social, and environmental. The formulation of the RAKB involves all work units in developing both short-term (one-year) and long-term (five-year) business and program plans, in accordance with sustainable finance principles. [GRI 2-13]

RAKB berfungsi sebagai pedoman strategis untuk meningkatkan portofolio pembiayaan yang mendukung kegiatan usaha berkelanjutan, serta mendorong penyesuaian proses bisnis dan manajemen risiko bank **bjb**. Upaya ini bertujuan mengelola risiko lingkungan, sosial, dan tata kelola dalam seluruh aktivitas usaha Perseroan. Adapun tujuan RAKB bank **bjb** meliputi:

a. Menyediakan pendanaan yang memadai untuk pencapaian Tujuan Pembangunan Berkelanjutan (TPB) serta pembiayaan terkait perubahan iklim;
b. Meningkatkan ketahanan dan daya saing lembaga jasa keuangan, emiten, dan perusahaan publik melalui pengelolaan risiko sosial dan lingkungan yang lebih baik,

The RAKB serves as a strategic guideline to enhance the financing portfolio that supports sustainable business activities and to drive adjustments in bank **bjb**'s business processes and risk management. These efforts aim to manage environmental, social, and governance (ESG) risks across all Company activities. The objectives of bank **bjb**'s RAKB include:

a. Providing adequate financing to support the achievement of the Sustainable Development Goals (SDGs) and climate-related financing;
b. Enhancing the resilience and competitiveness of financial institutions, issuers, and public companies through improved management of social and environmental risks, including

termasuk pengembangan produk dan/atau layanan keuangan berbasis prinsip keuangan berkelanjutan guna berkontribusi terhadap stabilitas sistem keuangan; dan

c. Mengurangi kesenjangan sosial, mencegah serta meminimalkan kerusakan lingkungan, menjaga keanekaragaman hayati, dan mendorong efisiensi penggunaan energi dan sumber daya alam. Perseroan juga menyadari adanya risiko terkait keanekaragaman hayati dan deforestasi pada aktivitas debitur.

Dalam penerapannya, bank **bjb** telah menetapkan kebijakan formal yang mengatur penanggung jawab dan jenjang kewenangan implementasi keuangan berkelanjutan melalui Surat Keputusan Direksi No. 0416/SK/DIR-PSP/2019 tanggal 22 April 2019 tentang Kebijakan Keuangan Berkelanjutan. Kebijakan ini disusun berdasarkan Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Informasi lebih lanjut mengenai kebijakan keuangan berkelanjutan disampaikan dalam Laporan Keberlanjutan bank **bjb** yang diterbitkan setiap tahun dan dapat diakses melalui situs resmi Perseroan (www.bankbjb.co.id). [GRI 2-12] [GRI 2-13]

Untuk memenuhi kebutuhan utama pelanggan dalam hal pembiayaan serta menghasilkan pendapatan, bank **bjb** tetap memperhatikan keberlanjutan lingkungan. Selain memperhatikan aspek *profit, planet,* dan *people* (3P), kualitas produk dan layanan juga menjadi prioritas. Setiap produk dan layanan yang ditawarkan diharapkan memberikan kontribusi positif bagi perkembangan sosial dan lingkungan, termasuk bagi komunitas lokal, melalui analisis dampak lingkungan yang komprehensif. Upaya ini dilakukan untuk melindungi dan mengelola lingkungan secara bijaksana serta mendukung pembangunan ekonomi yang seimbang antara aspek ekonomi, sosial, dan lingkungan. Dengan demikian, diharapkan tercipta kesejahteraan ekonomi dan sosial yang stabil, inklusif, dan berkelanjutan bagi masyarakat.

the development of sustainable finance-based products and/or services to contribute to financial system stability; and

c. Reducing social inequality, preventing and minimizing environmental degradation, protecting biodiversity, and promoting the efficient use of energy and natural resources. The Company also recognizes the potential risks related to biodiversity loss and deforestation arising from borrower activities.

In its implementation, bank **bjb** has established formal policies governing accountability and authority levels for sustainable finance implementation through Board of Directors Decree No. 0416/SK/DIR-PSP/2019 dated 22 April 2019 concerning the Sustainable Finance Policy. This policy is formulated in reference to OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. Further information on the sustainable finance policy is disclosed in bank **bjb** Sustainability Report, published annually and available on the Company's official website (www.bankbjb.co.id). [GRI 2-12] [GRI 2-13]

In meeting customers' core financing needs and generating income, bank **bjb** continues to prioritize environmental sustainability. Beyond the principles of profit, planet, and people (3P), product and service quality remains a key priority. Each product and service is expected to contribute positively to social and environmental development, including local communities, through comprehensive environmental impact analysis. These efforts aim to promote responsible environmental management and support balanced economic development across economic, social, and environmental dimensions, thereby fostering stable, inclusive, and sustainable socio-economic welfare.

Struktur Tata Kelola RAKB

[GRI 2-12] [GRI 2-13] [E.1] [E.4]

RAKB disusun dan disampaikan setiap tahun bersamaan dengan rencana bisnis Perseroan yang dirumuskan oleh Direksi dan memperoleh persetujuan Dewan Komisaris, serta wajib diinformasikan kepada pemegang saham dan disosialisasikan di seluruh jenjang organisasi. Implementasi RAKB menjadi tanggung jawab Direksi sebagai pejabat eksekutif, dengan pengawasan dari Dewan Komisaris. Selanjutnya, capaian RAKB dilaporkan dan dikomunikasikan kepada Dewan Komisaris, termasuk melalui laporan keberlanjutan yang diterbitkan setiap tahun. [GRI 2-12] [GRI 2-13] [E.1] [E.4]

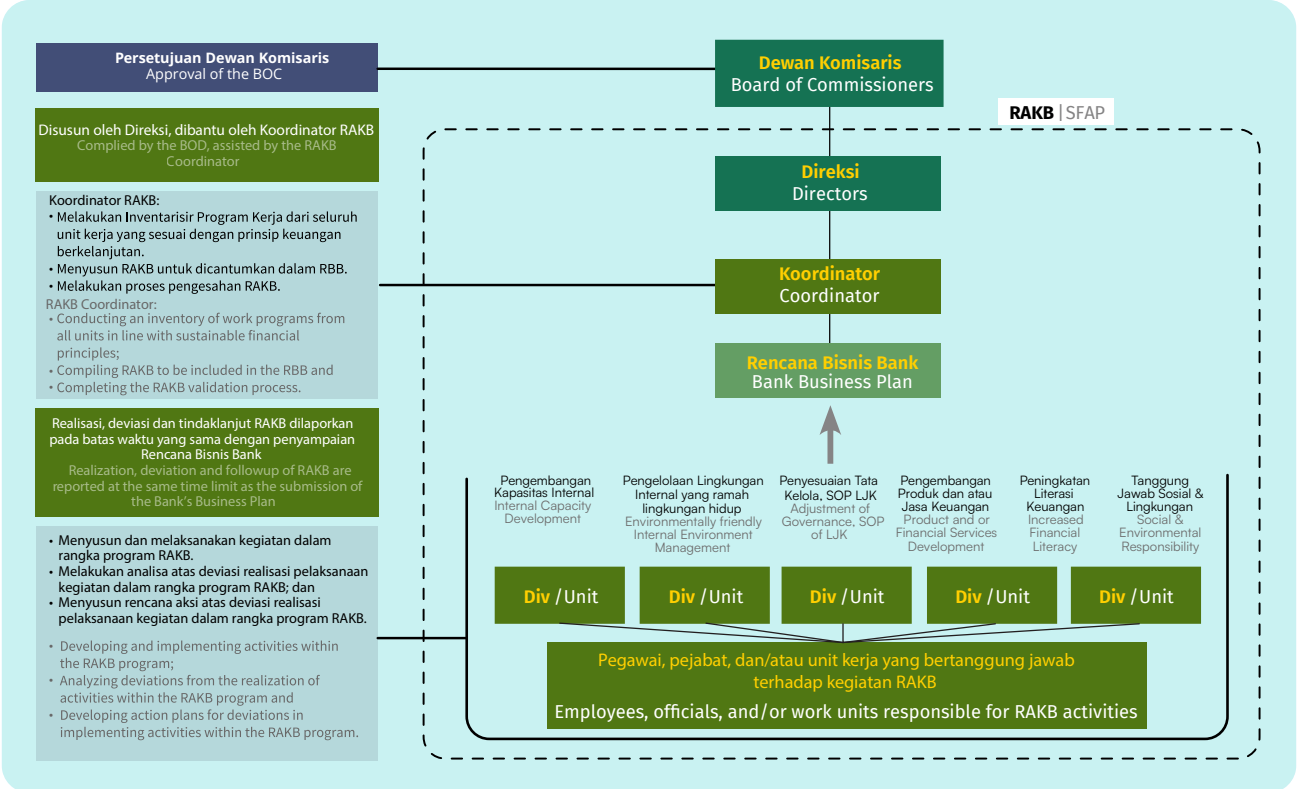
Kewenangan pada struktur tata kelola tertinggi serta penanggung jawab pelaksanaan program keuangan berkelanjutan didelegasikan oleh Direksi kepada unit kerja terkait sesuai kebijakan formal perusahaan melalui Surat Keputusan Direksi No. 0376/SK/DIR-KAP/2024 tanggal 26 Agustus 2024 tentang Kebijakan Keuangan Berkelanjutan. Adapun alur kewenangan dalam struktur tata kelola tertinggi adalah sebagai berikut: [GRI 2-13] [E.1]

Governance Structure of the SFAP

[GRI 2-12] [GRI 2-13] [E.1] [E.4]

The SFAP is prepared and submitted annually alongside the Company's business plan, formulated by the Board of Directors and approved by the Board of Commissioners, and must be communicated to shareholders and disseminated across all organizational levels. Implementation of the RAKB is the responsibility of the Board of Directors as executive management, with oversight exercised by the Board of Commissioners. SFAP achievements are reported and communicated to the Board of Commissioners, including through the annual Sustainability Report. [GRI 2-12] [GRI 2-13] [E.1] [E.4]

Authority within the highest governance structure and responsibility for implementing sustainable finance programs are delegated by the Board of Directors to relevant work units in accordance with formal Company policy under Board of Directors Decree No. 0376/SK/DIR-KAP/2024 dated 26 August 2024 concerning the Sustainable Finance Policy. The authority flow within the highest governance structure is as follows: [GRI 2-13] [E.1]



Dewan Komisaris

Tanggung jawab dan wewenang Dewan Komisaris dalam pengawasan penerapan Keuangan Berkelanjutan mengacu pada anggaran dasar Bank dan ketentuan perundang-undangan yang berlaku, meliputi:

a. Memberikan persetujuan atas rancangan Kebijakan Keuangan Berkelanjutan.
b. Memberikan persetujuan terhadap RAKB yang diusulkan oleh Direksi.
c. Memberikan persetujuan terhadap Laporan Keberlanjutan. [GRI 2-14]
d. Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan Keuangan Berkelanjutan.

Direksi

Tanggung jawab dan wewenang Direksi dalam penerapan program Keuangan Berkelanjutan mengacu pada anggaran dasar Bank serta ketentuan peraturan perundang-undangan yang berlaku, dan mencakup antara lain:

a. Memberikan persetujuan atas rancangan Kebijakan Keuangan Berkelanjutan.
b. Mengusulkan rancangan kebijakan Keuangan Berkelanjutan berikut perubahannya kepada Dewan Komisaris.
c. Mengusulkan RAKB kepada Dewan Komisaris.
d. Memonitoring pelaksanaan pengkomunikasian RAKB kepada pemegang saham dan seluruh jenjang organisasi Bank.
e. Menyampaikan Laporan Keberlanjutan kepada Dewan Komisaris. [GRI 2-14]
f. Memantau penerapan Keuangan Berkelanjutan di Bank yang meliputi pembentukan satuan kerja khusus, pengembangan produk, jasa dan teknologi, serta pengembangan kapasitas internal yang sesuai dengan prinsip Keuangan Berkelanjutan.
g. Menandatangani Laporan Keberlanjutan. [GRI 2-14]

Board of Commissioners

The responsibilities and authorities of the Board of Commissioners in overseeing the implementation of Sustainable Finance refer to the Bank's Articles of Association and applicable laws and regulations, including:

a. Approving the draft Sustainable Finance Policy.
b. Approving the SFAP proposed by the Board of Directors.
c. Approving the Sustainability Report. [GRI 2-14]
d. Supervising the Board of Directors' implementation of Sustainable Finance responsibilities.

Board of Directors

The responsibilities and authorities of the Board of Directors in implementing Sustainable Finance programs, in accordance with the Bank's Articles of Association and applicable laws and regulations, include:

a. Approving the draft Sustainable Finance Policy.
b. Proposing the Sustainable Finance Policy and any amendments thereto to the Board of Commissioners.
c. Proposing the SFAP to the Board of Commissioners.
d. Monitoring the communication of the SFAP to shareholders and all organizational levels.
e. Submitting the Sustainability Report to the Board of Commissioners. [GRI 2-14]
f. Monitoring the implementation of Sustainable Finance across the Bank, including the establishment of dedicated units, product, service, and technology development, and internal capacity building in line with Sustainable Finance principles.
g. Signing the Sustainability Report. [GRI 2-14]

Unit Kerja Terkait

Unit kerja terkait dalam penerapan program Keuangan Berkelanjutan terdiri atas:

1. **SEVP Enterprise Risk**
   Mengkoordinasikan pelaksanaan tata kelola Risiko Iklim yang berjalan di Perseroan.
2. **Divisi Manajemen Risiko Kredit Pasar Terintegrasi**
   Memantau dan mengkoordinasikan pelaksanaan manajemen risiko dalam penerapan Keuangan Berkelanjutan di Perseroan sesuai dengan bidangnya.
3. **Divisi Manajemen Risiko Operasional**
   Memantau dan mengkoordinasikan pelaksanaan manajemen risiko dalam penerapan Keuangan Berkelanjutan di Perseroan sesuai dengan bidangnya.
4. **Satuan Kerja Audit Internal**
   Melakukan audit terhadap semua proses bisnis, kegiatan, dan unit kerja terkait dengan penilaian risiko lingkungan dan sosial yang diterapkan Perseroan.
5. **bjb University**
   Mengembangkan kapasitas internal dalam mendukung dan menyediakan kegiatan pendidikan dan pelatihan terkait penerapan Keuangan Berkelanjutan.
6. **Divisi Perencanaan Strategis**
   Merumuskan pengembangan organisasi Perseroan dalam mendukung penerapan Keuangan Berkelanjutan.
7. **Divisi Kepatuhan & APU PPT**
   a. Melakukan kaji ulang secara berkala terhadap ketentuan keuangan berkelanjutan beserta perubahannya;
   b. Menyusun kebijakan keuangan berkelanjutan beserta perubahannya;
   c. Mengkoordinasikan pelaksanaan atas penyusunan RAKB Perseroan beserta penyampaian RAKB kepada OJK;
   d. Memastikan ketentuan internal serta kegiatan usaha Perseroan telah sesuai dengan ketentuan regulator dan ketentuan perundang-undangan terkait dengan Keuangan Berkelanjutan;
   e. Melakukan monitoring terhadap penerapan Keuangan Berkelanjutan

Relevant Work Units

Relevant work units involved in the implementation of Sustainable Finance programs include:

1. **SEVP Enterprise Risk**
   Coordinates the implementation of climate risk governance within the Company.
2. **Credit, Market & Integrated Risk Management Division**
   Monitors and coordinates the implementation of risk management in Sustainable Finance according to its scope.
3. **Operational Risk Management Division**
   Monitors and coordinates the implementation of risk management in Sustainable Finance according to its scope.
4. **Internal Audit Unit**
   Conducts audits of all business processes, activities, and work units related to environmental and social risk assessments implemented by the Company.
5. **bjb University**
   Develops internal capacity by providing education and training related to the implementation of Sustainable Finance.
6. **Strategic Planning Division**
   Formulates organizational development to support the implementation of Sustainable Finance.
7. **Compliance & AML/CFT Division**
   a. Periodically reviews sustainable finance regulations and amendments;
   b. Develops sustainable finance policies and amendments;
   c. Coordinates the preparation and submission of the SFAP to OJK;
   d. Ensures that internal regulations and business activities comply with regulatory and legal provisions related to Sustainable Finance;
   e. Monitors the implementation of Sustainable Finance have done well

telah berjalan dengan baik di setiap unit kerja baik Unit Bisnis maupun Unit Kerja Operasional;

f. Mengoordinasikan pengelolaan risiko iklim terkait dengan ESG pada seluruh kegiatan usaha Perseroan;
g. Mengomunikasikan RAKB kepada seluruh jenjang organisasi Perseroan; dan
h. Melakukan monitoring atas transaksi keuangan terkait aktivitas pencucian uang dari kejahatan lingkungan (*green financial crime*).

8. Divisi Corporate Secretary

a. Mengomunikasikan RAKB kepada pemegang saham dan *stakeholder* lainnya;
b. Mengelola program beserta anggaran TJSL yang selaras dengan penerapan Keuangan Berkelanjutan di Perseroan; dan
c. Mengkoordinasikan pelaksanaan penyusunan Laporan Keberlanjutan beserta publikasi laporan keberlanjutan kepada pemangku kepentingan.

9. Unit Bisnis dan Unit Kerja Operasional

a. Menerapkan prinsip Keuangan Berkelanjutan pada seluruh aktivitasnya, termasuk namun tidak terbatas dalam hal penjualan, pelayanan, pembuatan, serta pengembangan produk dan kegiatan Perseroan;
b. Menjaga tata kelola Keuangan Berkelanjutan dalam setiap proses kerja yang dijalankan;
c. Mengusulkan program kerja yang dapat mendukung pelaksanaan Keuangan Berkelanjutan untuk kemudian dituangkan dalam RAKB;
d. Mengusulkan pengaturan dalam ketentuan internal terkait produk dan/atau kegiatan Perseroan yang dapat sejalan dengan penerapan Keuangan Berkelanjutan; dan
e. Melakukan identifikasi portofolio yang masuk dalam kategori keuangan berkelanjutan.

across all work units, both business units and operational units;

f. Coordinates climate risk management related to ESG across all Company activities;
g. Communicates the SFAP across all Company's organizational levels; and
h. Monitors financial transactions related to environmental crime (green financial crime).

8. Corporate Secretary Division

a. Communicates the SFAP to shareholders and other stakeholders;
b. Manages TJSL (Corporate Social and Environmental Responsibility) programs and budgets aligned with Sustainable Finance implementation; and
c. Coordinate the implementation of the preparation of the Sustainability Report and its publication to stakeholders.

9. Business Units and Operational Units

a. Implement Sustainable Finance principles in all activities, including but not limited to sales, services, creation, and product development, and the Company's operations;
b. Maintain Sustainable Finance governance in all work processes;
c. Propose programs to support Sustainable Finance implementation for inclusion in the SFAP;
d. Propose internal regulations related to products and/or activities aligned with Sustainable Finance; and
e. Identify portfolios classified as sustainable finance.

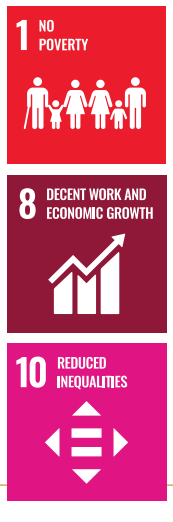
Pelaksanaan RAKB bank **bjb** sepanjang 2025 telah mencapai target sesuai indikator keberhasilan yang ditetapkan manajemen. Indikator keberhasilan RAKB ini juga menjadi bagian dari penilaian *Key Performance Indicators* (KPI) terkait isu keberlanjutan di seluruh level manajemen Perseroan. Realisasi kegiatan RAKB tersebut dirangkum dalam tabel berikut:

The implementation of bank **bjb**'s SFAP throughout 2025 has achieved the targets set in accordance with management-defined success indicators. These indicators are also incorporated into sustainability-related Key Performance Indicators (KPIs) across all management levels. A summary of SFAP implementation is presented below (translated faithfully for reporting consistency).

Program Prioritas Priority Program	**Target Kegiatan Prioritas** Priority Activity Target	**Uraian Kegiatan** Description of Activities	**Indikator Keberhasilan** Success Indicator	**Keterkaitan SDGs** SDGs Alignment
Pengembangan kapasitas internal Internal Capacity Development	Peningkatan pengetahuan mengenai keuangan dan pelayanan berkelanjutan Increased knowledge of sustainable finance and services	Pelatihan analisa dampak lingkungan Environmental impact analysis training	Dilaksanakan kegiatan pelatihan analisa dampak lingkungan, 4 (empat) kali setiap tahun Environmental impact analysis training conducted 4 (four) times per year	
		Pelatihan berkelanjutan terkait 12 kegiatan usaha berwawasan lingkungan Sustainable finance training covering 12 environmentally responsible business activities	Dilaksanakan 4 (empat) kali setiap tahun Training conducted 4 (four) times per year	
		Pelatihan terkait perkembangan keuangan berkelanjutan Training on developments in sustainable finance	Dilaksanakan setiap triwulanan Conducted on a quarterly basis	
		Sosialisasi dan pelatihan untuk layanan nasabah difabel Awareness sessions and training for services for persons with disabilities	Dilaksanakan sosialisasi terhadap Kantor Cabang Socialization conducted across Branch Offices	

Program Prioritas Priority Program	**Target Kegiatan Prioritas** Priority Activity Target	**Uraian Kegiatan** Description of Activities	**Indikator Keberhasilan** Success Indicator	**Keterkaitan SDGs** SDGs Alignment
Pengelolaan lingkungan internal yang ramah lingkungan hidup Environmentally Friendly Internal Operations	Menciptakan lingkungan kerja yang ramah lingkungan hidup [F.21] Creation of an environmentally friendly workplace[F.21]	Penerapan perilaku *eco-friendly* (implementasi pola hidup ramah lingkungan) Promotion of eco-friendly behavior (implementation of sustainable lifestyle practices)	Dilaksanakan sosialisasi, *sharing session* Socialization activities and knowledge-sharing sessions conducted	
		Menggunakan *pitcher/ tumbler* untuk konsumsi air minum Use of pitchers/tumblers for drinking water consumption	Tidak menggunakan Air Minum Dalam Kemasan (AMDK) No use of bottled drinking water (AMDK)	
		Mematikan lampu di ruangan yang tidak dipergunakan Turning off lights in unused rooms	Penggunaan sensor lampu otomatis / kesadaran mematikan lampu Use of automatic light sensors / increased awareness of switching off lights	
		Menghemat penggunaan listrik dan mengatur suhu AC sesuai kebutuhan Energy efficiency and appropriate air-conditioning temperature settings	Pengaturan AC secara sentralisasi sesuai kebutuhan Centralized AC temperature control according to operational needs	
		Pembangunan dan renovasi gedung ramah lingkungan Construction and renovation of environmentally friendly buildings	*Green building* pada jaringan kantor bank **bjb** Green building implementation across bank **bjb**'s office network	
		Menggunakan transportasi umum atau kendaraan listrik setidaknya dua kali dalam seminggu Use of public transportation or electric vehicles at least twice per week	One day kawasan bebas emisi kendaraan Implementation of one day as a low-emission vehicle zone	

Program Prioritas Priority Program	Target Kegiatan Prioritas Priority Activity Target	Uraian Kegiatan Description of Activities	Indikator Keberhasilan Success Indicator	Keterkaitan SDGs SDGs Alignment
		Optimalisasi penggunaan Virtual Office Optimization of Virtual Office usage	*Paperless* dalam kegiatan surat menyurat Paperless correspondence and documentation processes	
		Penghematan konsumsi listrik, air bersih pada jaringan kantor bank **bjb** [F.7] Reduction of electricity and clean water consumption across the bank **bjb**'s office network [F.7]	Penggunaan sensor otomatis secara bertahap di seluruh Kantor Cabang Gradual installation of automatic sensors across all Branch Offices	
		Penggunaan panel surya Utilization of solar panels	Penggunaan panel surya sebagai lampu penerangan Kantor Pusat, Kantor Wilayah dan Kantor Cabang Solar panels used for lighting at Head Office, Regional Offices, and Branch Offices	
		Peningkatan kualitas udara di lingkungan kerja Improvement of indoor air quality	Lingkungan kerja bebas asap rokok melalui pemasangan *signage* Smoke-free workplace through the installation of signage	
		Penerapan 3M (Mencabut Kabel, Mengatur Suhu, Mematikan Lampu) di Lingkungan bank **bjb** Implementation of the 3M initiative (Managing Power Cables, Managing Temperature, Minimizing Lighting Use) across the bank **bjb** environnment	Pemasangan poster di seluruh unit kerja & memastikan bahwa pegawai di lingkungan bank **bjb** sudah menerapkan program 3M Posters are installed across all work units, and compliance is ensured by confirming that employees throughout bank **bjb** have adopted and implemented the 3M practices	

Program Prioritas Priority Program	**Target Kegiatan Prioritas** Priority Activity Target	**Uraian Kegiatan** Description of Activities	**Indikator Keberhasilan** Success Indicator	**Keterkaitan SDGs** SDGs Alignment
		Penggunaan kendaraan listrik seperti motor listrik untuk kegiatan ekspedisi Use of electric vehicles such as electical motorcycles for logistics and delivery	Dimiliki kendaraan listrik untuk kegiatan ekspedisi Availability of electric vehicles for expedition activities	
Aksi Sosial & Lingkungan Social & Environmental Initiatives	Peningkatan ekonomi, sosial, dan perbaikan lingkungan Improvement of economic, social, and environmental conditions	Pelaksanaan Kegiatan Sosial & Lingkungan diantaranya: Program Pelatihan Pemberdayaan Kewirausahaan Masyarakat, Program Penghijauan, Program "Taman Baca **bjb**", Program "Lembur **bjb**", Green School, Program Donor Darah, Program Rutilahu, Program Pengelolaan Sampah, Program Khitanan Massal, **bjb** berbagi Implementation of Social and Environmental Programs, including: Community Entrepreneurship Empowerment Program, Reforestation Program, "Taman Baca **bjb**" Program, "Lembur **bjb**" Program, Green School Program, Blood Donation Program, Home Renovation Program (Rutilahu), Waste Management Program, Mass Circumcision Program, and **bjb** berbagi	Telah dilaksanakan kegiatan program Programs successfully implemented	
Peningkatan literasi & inklusi keuangan yang berkelanjutan terhadap masyarakat dan pelaku industri Enhancement of Sustainable Financial Literacy and Inclusion for the Public and Industry Participants	Mendukung peningkatan literasi & inklusi keuangan nasional Support for national financial literacy and inclusion improvement	Peningkatan akses Inklusi & Literasi keuangan kepada masyarakat melalui digitalisasi, investee dan berbagai produk perbankan Increased access to financial literacy and inclusion through digitalization, investee engagement, and banking products	Perluasan akses keuangan oleh Masyarakat terhadap bank **bjb** Expanded public access to bank **bjb**'s financial services	
		Penyelenggaraan *Customer Loyalty Program* Implementation of Customer Loyalty Program	Telah dilaksanakannya program Program successfully implemented	

Program Prioritas Priority Program	Target Kegiatan Prioritas Priority Activity Target	Uraian Kegiatan Description of Activities	Indikator Keberhasilan Success Indicator	Keterkaitan SDGs SDGs Alignment
Pengembangan produk dan atau jasa keuangan berkelanjutan [FS1] Development of Sustainable Financial Products and/or Services [FS1]	Diversifikasi produk keuangan berkelanjutan Diversification of sustainable financial products	Penyaluran Kredit (Korporasi, Komersial, KPR & KKB dan UMKM) pada debitur eksisting dan calon debitur Loan disbursement (Corporate, Commercial, Mortgage & Auto Loans, and MSMEs) to existing and prospective borrowers	Terdapat portofolio terhadap kegiatan keuangan berkelanjutan Availability of a sustainable finance portfolio	 
		Optimalisasi implementasi sistem keuangan desa secara *online* Optimization of online village financial system implementation	Terdapat Integrasi layanan perbankan bagi pengelolaan keuangan desa dan pemberdayaan masyarakat desa Integration of banking services to support village financial management and community empowerment	
		Pengembangan layanan digitalisasi perbankan sesuai dengan perkembangan terkini Development of digital banking services in line with current technological advancements	Peningkatan jumlah transaksi yang dilakukan nasabah Increase in the number of customer transactions	
		Mendukung pengembangan produk, sistem maupun ketentuan berbasis digital Support for the development of digital-based products, systems, and regulations	Penyusunan kebijakan & prosedur terkait produk dan sistem berbasis digital Establishment of policies and procedures related to digital-based products and systems	

Program Prioritas Priority Program	**Target Kegiatan Prioritas** Priority Activity Target	**Uraian Kegiatan** Description of Activities	**Indikator Keberhasilan** Success Indicator	**Keterkaitan SDGs** SDGs Alignment
Penyesuaian tata kelola bank sesuai dengan prinsip penerapan keuangan berkelanjutan Alignment of Bank Governance with the Principles of Sustainable Finance	Tata kelola bank sesuai dengan prinsip keuangan berkelanjutan Governance aligned with sustainable finance principles	*Framework & Roadmap Environmental, Social, & Governance*	Adanya *Framework & Roadmap Environmental, Social, & Governance* Establishment of an Environmental, Social, and Governance (ESG) Framework and Roadmap	
		Management Commitment terkait *Environmental, Social, & Governance*	Komitmen penerapan *Environmental, Social, & Governance* Formal commitment to the implementation of Environmental, Social, and Governance principles	
		Penyusunan ketentuan terkait keuangan berkelanjutan Development of sustainable finance-related regulations	Kecukupan ketentuan internal yang sesuai dengan prinsip keuangan berkelanjutan Adequacy of internal policies aligned with sustainable finance principles	

Kerangka Global *Systemically Important Bank* (G-SIB) yang ditetapkan oleh *Financial Stability Board* (FSB) bersama Basel Committee on Banking Supervision (BCBS) digunakan untuk mengidentifikasi bank-bank dengan tingkat kepentingan sistemik tinggi terhadap stabilitas keuangan global, berdasarkan indikator seperti ukuran, keterhubungan, kompleksitas, dan aktivitas lintas negara; dalam kaitannya dengan skor G-SIB, bank **bjb** belum terdaftar dalam kategori *Global Systemically Important Bank* (G-SIB), yang mencerminkan fokus operasional Perseroan pada pasar domestik, meskipun demikian bank **bjb** tetap menerapkan prinsip kehati-hatian dan pengelolaan risiko secara konsisten guna mendukung stabilitas sistem keuangan nasional. [FN-CB-550a.1]

The Global Systemically Important Bank (G-SIB) framework established by the Financial Stability Board (FSB) in collaboration with the Basel Committee on Banking Supervision (BCBS) is used to identify banks with high systemic importance to global financial stability, based on indicators such as size, interconnectedness, complexity, and cross-border activities. In relation to the G-SIB score, bank **bjb** is not included in the Global Systemically Important Bank (G-SIB) category, reflecting the Company's operational focus on the domestic market. Nevertheless, bank **bjb** continues to consistently apply prudential principles and sound risk management practices to support the stability of the national financial system. [FN-CB-550a.1]

Manajemen Kinerja Berbasis *Balanced Scorecard* (BCS)

Strategi untuk mencapai sasaran perusahaan perlu dijalankan melalui sistem manajemen strategi yang andal karena menjadi tolok ukur kinerja organisasi. Dalam menetapkan strategi, Perseroan memastikan sasaran (*objective*) bersifat terukur (*measurable*), dapat dicapai (*achievable*), dan realistis. Untuk itu, bank **bjb** menerapkan Balanced Scorecard (BSC) sebagai alat manajemen kinerja dengan 4 (empat) perspektif, yaitu:

Financial Perspective

Mengukur pencapaian kinerja dan *financial sustainability* berbasis indikator kuantitatif dari data/laporan keuangan.

Measures performance achievement and financial sustainability based on quantitative indicators derived from financial data and reports.

Internal Business Process Perspective

Mengevaluasi efektivitas proses bisnis dalam menciptakan produk/layanan dan nilai tambah bagi pemangku kepentingan.

Evaluates the effectiveness of business processes in creating products/services and delivering added value to stakeholders.

Untuk menjaga keselarasan seluruh elemen perusahaan agar tetap fokus pada pencapaian sasaran bisnis dan kinerja, parameter BSC yang ditetapkan pada tingkat korporat dan unit kerja diselaraskan dengan parameter dalam *Individual Scorecard.* Melalui penerapan manajemen kinerja berbasis BSC, bank **bjb** dapat mengintegrasikan strategi, visi, dan misi secara lebih efektif kepada pemangku kepentingan, khususnya karyawan, sehingga arah dan tujuan perusahaan dipahami dengan jelas serta mendorong sinergi kinerja di seluruh organisasi.

Balanced Scorecard (BSC)–Based Performance Management

Strategies to achieve corporate objectives must be implemented through a reliable strategic management system, as it serves as a benchmark for organizational performance. In formulating its strategy, the Company ensures that objectives are measurable, achievable, and realistic. Accordingly, bank **bjb** applies the Balanced Scorecard (BSC) as its performance management tool, consisting of four (4) perspectives:

Customer Perspective

Memastikan fokus pada kebutuhan dan ekspektasi nasabah yang turut memengaruhi kinerja finansial.

Ensures a strong focus on customer needs and expectations, which directly influence financial performance.

Learning and Growth Perspective

Menekankan *continuous improvement* melalui penguatan kapabilitas internal untuk menjaga pertumbuhan jangka panjang.

Emphasizes continuous improvement through strengthening internal capabilities to support long-term growth.

To ensure alignment across all organizational elements, BSC parameters established at both the corporate and work unit levels are aligned with those in the Individual Scorecard. Through the implementation of BSC-based performance management, bank **bjb** is able to more effectively integrate its strategy, vision, and mission across stakeholders—particularly employees—thereby ensuring clear understanding of corporate direction and objectives and fostering performance synergy throughout the organization.

Kode Etik [GRI 2-23] [GRI 2-24]

Code of Ethics

bank **bjb** menegaskan komitmennya untuk menerapkan prinsip-prinsip tata kelola perusahaan yang baik (GCG) dalam seluruh aktivitas operasional. Penyusunan kode etik dirancang dengan memasukkan aspek hak asasi manusia yang selaras dengan panduan antar-pemerintah, termasuk United Nations Guiding Principles on Business and Human Rights. Pendekatan ini memastikan bahwa kebijakan yang berlaku memperhatikan dan melindungi hak asasi setiap pihak yang berkepentingan. [GRI 2-23] [GRI 2-24]

Kode etik ditetapkan sebagai pedoman utama bagi bank **bjb** dalam membangun hubungan bisnis yang profesional dengan seluruh pemangku kepentingan. Ketentuan ini mulai berlaku pada 7 Oktober 2014 melalui Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Pernyataan Integritas dalam kode etik tersebut ditandatangani setiap tahun oleh Dewan Komisaris, Direksi, dan seluruh pegawai bank **bjb** sebagai bentuk komitmen terhadap penerapan kode etik. Dokumen tersebut tersedia bagi internal dan publik melalui situs resmi bank **bjb**, serta tercantum dalam laporan tahunan dan laporan keberlanjutan. Pedoman ini memuat ketentuan mengenai etika usaha dan tata perilaku bagi seluruh insan bank **bjb**, yang mencakup:

bank **bjb** affirms its commitment to implementing the principles of Good Corporate Governance (GCG) across all operational activities. The development of the Code of Ethics incorporates human rights considerations aligned with intergovernmental guidelines, including the United Nations Guiding Principles on Business and Human Rights (UNGPs). This approach ensures that applicable policies respect and protect the rights of all stakeholders. [GRI 2-23] [GRI 2-24]

The Code of Ethics serves as the primary guideline for bank **bjb** in establishing professional business relationships with all stakeholders. It has been effective since 7 October 2014, pursuant to Board of Directors Decree No. 709/SK/DIRKP/2014 concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. The Integrity Statement contained in the Code of Ethics is signed annually by the bank **bjb** Board of Commissioners, Board of Directors, and all employees as a demonstration of commitment to its implementation. The document is accessible internally and publicly via the official bank **bjb** website and is disclosed in the Annual Report and Sustainability Report. The Code of Ethics covers the following:

Standar Etika Usaha
Business Ethic Standards

a. Etika Perusahaan dengan pegawai;
b. Etika Perusahaan dengan nasabah;
c. Etika Perusahaan dengan pesaing;
d. Etika Perusahaan dengan penyedia barang/jasa;
e. Etika Perusahaan dengan pemangku kepentingan;
f. Etika Perusahaan dengan pemegang saham;
g. Etika Perusahaan dengan pemerintah;
h. Etika Perusahaan dengan masyarakat;
i. Etika Perusahaan dengan media massa; dan
j. Etika Perusahaan dengan organisasi profesi.

a. Ethics in the Company's relationship with employees;
b. Ethics in the Company's relationship with customers;
c. Ethics in the Company's relationship with competitors;
d. Ethics in the Company's relationship with suppliers;
e. Ethics in the Company's relationship with stakeholders;
f. Ethics in the Company's relationship with shareholders;
g. Ethics in the Company's relationship with government;
h. Ethics in the Company's relationship with the community;
i. Ethics in the Company's relationship with the media; and
j. Ethics in the Company's relationship with professional organizations.

Standar Tata Perilaku:
Code of Conduct Standards:

a. Etika kerja sesama insan bank **bjb**;
b. Menjaga kerahasiaan data dan informasi perusahaan;
c. Menjaga harta perusahaan;
d. Mencatat data dan pelaporan;
e. Menghindari benturan kepentingan dan penyalahgunaan jabatan;
f. Menerima hadiah atau fasilitas;
g. Menolak penerimaan hadiah atau fasilitas;
h. Memberi hadiah atau fasilitas;
i. Permintaan hadiah atau fasilitas;
j. Penyalahgunaan narkotika dan obat terlarang (narkoba);
k. Tidak melanggar pakta integritas; dan
l. Aktivitas politik.

a. Ethical conduct among bank **bjb** employees;
b. Maintaining the confidentiality of Company data and information;
c. Safeguarding Company assets;
d. Proper data recording and reporting;
e. Avoiding conflicts of interest and abuse of authority;
f. Acceptance of gifts or facilities;
g. Refusal of gifts and facilties;
h. Giving gifts or facilities;
i. Requests for gifts or facilities;
j. Abuse of narcotics and illegal drugs;
k. Compliance with the integrity pact; and
l. Political activities.

Untuk memperkuat pemahaman dan penerapan kode etik, Satuan Kerja Kepatuhan secara konsisten menyelenggarakan sosialisasi melalui berbagai program pendidikan dan pelatihan. Implementasi kode etik dilakukan secara menyeluruh, mencakup sikap, perilaku, komitmen, dan ketentuan yang mendukung pembentukan budaya kerja bank **bjb**. Nilai-nilai tersebut terus diperkuat melalui slogan "GO SPIRIT", yang mewakili *Service Excellence, Professionalism, Integrity, Respect, Innovation,* dan *Trust.* [GRI 2-23] [GRI 2-24]

To strengthen understanding and implementation of the Code of Ethics, the Compliance Unit consistently conducts socialization through education and training programs. The implementation of the Code of Ethics encompasses attitudes, behaviors, commitments, and provisions that support the development of bank **bjb**'s corporate culture. These values are further reinforced through the corporate culture slogan "GO SPIRIT", representing: Service Excellence, Professionalism, Integrity, Respect, Innovation, and Trust. [GRI 2-23] [GRI 2-24]

Penyebarluasan Upaya Penerapan dan Penegakan Kode Etik [GRI 2-23] [GRI 2-24] [GRI 205 2]

Guna memastikan penerapan dan penegakan kode etik, bank **bjb** menetapkan peraturan internal melalui Surat Keputusan Direksi Nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang Standar Operasional Prosedur Disiplin Pegawai. Ketentuan ini disusun untuk melindungi kepentingan Perseroan, menjaga kedisiplinan, serta menjadi dasar pembinaan bagi seluruh pegawai. Penerapan SOP Disiplin Pegawai juga memastikan bahwa seluruh pegawai telah mengikuti pelatihan terkait kode etik, termasuk kebijakan dan prosedur antikorupsi. [GRI 3-3] [GRI 2-23] [GRI 2-24]

Satuan Kerja Kepatuhan secara konsisten menyosialisasikan nilai-nilai etika melalui berbagai program edukasi dan pelatihan bagi seluruh pegawai. Kode etik bank **bjb** juga tersedia bagi pemangku kepentingan internal maupun eksternal melalui laman resmi Perseroan. [GRI 2-23] [GRI 2-24]

Pedoman Disiplin Pegawai memiliki bentuk sanksi kepegawaian sebagai berikut:

1. Ganti kerugian
2. Tingkatan sanksi administratif dan jenis sanksi administratif terdiri dari:
   - Sanksi administratif "Ringan" berupa Teguran I dan Teguran II.
   - Sanksi administratif "Sedang" berupa Peringatan I, Peringatan II, dan Peringatan III.
   - Sanksi administratif "Berat" berupa Pernyataan Tidak Puas dan Pemberhentian sebagai Pegawai.

Dissemination of Code of Ethics Implementation and Enforcement

[GRI 2-23] [GRI 2-24] [GRI 205 2]

To ensure effective implementation and enforcement of the Code of Ethics, bank **bjb** established internal regulations through Board of Directors Decree No. 0539/SK/DIR-HCA/2021 dated 30 July 2021 concerning the Employee Discipline Standard Operating Procedure (SOP). This policy is designed to safeguard the Company's interests, maintain discipline, and serve as a development framework for all employees. The implementation of the Employee Discipline SOP also ensures that all employees have participated in training related to the Code of Ethics, including anti-corruption policies and procedures. [GRI 3-3] [GRI 2-23] [GRI 2-24]

The Compliance Unit continuously disseminates ethical values through education and training programs for all employees. The bank **bjb** Code of Ethics is also accessible to both internal and external stakeholders via the Company's official website. [GRI 2-23] [GRI 2-24]

The Employee Discipline Guidelines provide for the following types of employment sanctions:

1. Compensation for Losses
2. Levels of administrative sanctions, consisting of:
   - "Minor" administrative sanctions: Verbal Warning I and Verbal Warning II
   - "Moderate" administrative sanctions: Written Warning I, Written Warning II, and Written Warning III
   - "Severe" administrative sanctions: Statement of Dissatisfaction and Termination of Employment

Jumlah Pelanggaran dan Sanksi yang Diberikan

[GRI 2-27] [GRI 205-3] [FN-CB-510a.1]

Selama periode pelaporan, bank **bjb** tidak mencatat insiden korupsi yang melibatkan pegawai maupun mitra, serta tidak terdapat kasus hukum terkait korupsi yang diajukan oleh publik. Tidak ada pula kontrak mitra bisnis yang dihentikan atau tidak diperbarui akibat pelanggaran korupsi. Namun, sepanjang 2025, bank **bjb** menerima 10 sanksi atas pelanggaran kepatuhan yang dikenakan oleh regulator. Nilai total denda atas pelanggaran tersebut mencapai Rp273.370.000.

Pada 2025, tidak terdapat pegawai yang diberhentikan karena tindak pidana korupsi. Namun, sebanyak 110 pegawai menerima sanksi atas pelanggaran nonkorupsi. Seluruh sanksi diberikan sesuai Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 tanggal 30 Juli 2021. Adapun rincian jenis pelanggarannya adalah sebagai berikut:

Number of Violations and Sanctions Imposed

[GRI 2-27] [GRI 205-3] [FN-CB-510a.1]

During the reporting period, bank **bjb** recorded no corruption incidents involving employees or business partners, and there were no corruption-related legal cases filed by the public. There were also no business partner contracts terminated or not renewed due to corruption violations. However, throughout 2025, bank **bjb** received 10 regulatory sanctions for compliance violations, with total fines amounting to Rp273,370,000.

In 2025, no employees were dismissed due to corruption-related offenses. However, 110 employees received sanctions for non-corruption violations. All sanctions were imposed in accordance with Employee Discipline Guidelines No. 0539/SK/DIR-HC/2021 dated 30 July 2021. Details of violations are as follows:

Jenis Pelanggaran | Type of Violation	**Jumlah** | Total
Ringan | Minor	12
Sedang | Moderate	24
Berat | Severe	74
Total	**110**

Sosialisasi, Penerapan, dan Penegakan Budaya Perusahaan

bank **bjb** berkomitmen untuk menjalankan program internalisasi budaya perusahaan secara berkelanjutan. Sepanjang 2025, Perseroan mengadakan sosialisasi melalui *awareness* session terkait program budaya perusahaan, yang kemudian diteruskan oleh pemimpin unit kerja kepada seluruh cabang. Kegiatan tersebut mencakup:

1. Program bjb Innovation - New Way We Work

Inisiatif budaya ini bertujuan memperkuat pemahaman pegawai bank **bjb** untuk bekerja secara kreatif dan inovatif dalam menghasilkan solusi terbaik serta mendorong perbaikan berkelanjutan demi mencapai kinerja yang optimal dan berkualitas. Program ini juga dirancang untuk membangun pola kerja yang selaras dengan perkembangan teknologi, digitalisasi, dan kebutuhan kerja yang lebih fleksibel, kolaboratif, dan produktif. Terdapat tiga perilaku utama yang ditanamkan melalui program ini, yaitu:

Socialization, Implementation, and Enforcement of Corporate Culture

bank **bjb** is committed to continuously implementing corporate culture internalization programs. Throughout 2025, the Company conducted awareness sessions related to corporate culture programs, which were subsequently disseminated by work unit leaders to all branches. These activities included:

1. bjb Innovation Program - New Way We Work

This cultural initiative aims to strengthen bank **bjb** employees' understanding of working creatively and innovatively in delivering optimal solutions and encouraging continuous improvement to achieve high-quality performance. The program also seeks to develop work patterns aligned with technological advancement, digitalization, and the need for more flexible, collaborative, and productive work practices. Three core behaviors are promoted through this program:



Berpikir - Progresif
Think - Progressive

Berpikir positif untuk melakukan inovasi bagi pengembangan kompetensi diri dan kemajuan perusahaan.

Positive thinking to drive innovation for personal development and corporate progress.



Bekerja - Inovatif
Work - Innovative

Bekerja dengan cara kerja baru dan memanfaatkan teknologi untuk membangun budaya kerja yang lebih baik.

Applying new ways of working and leveraging technology to build a stronger work culture.



Berhasil - Kinerja Terbaik
Success - Excellent Performance

Keberhasilan bekerja yang memberikan nilai tambah bagi kesejahteraan pegawai dan perusahaan.

Achieving outcomes that create added value for employee and corporate well-being.

2. Program Penguatan Tim Internalisasi Budaya Perusahaan (TIB)

- Melakukan evaluasi dan pembaruan Tim Internalisasi Budaya di setiap unit kerja;
- Menyelenggarakan Program *Change Agent Activation* untuk meningkatkan kesadaran mengenai peran budaya perusahaan dalam mendukung kinerja;
- Mengimplementasikan Program *Refreshment Change Agent* melalui sesi virtual bersama profesional untuk memperdalam pemahaman dan penerapan budaya di tiap unit kerja; dan
- Memperkuat proses internalisasi budaya melalui Program 5:1, yaitu penugasan satu *Change Agent* untuk setiap lima pegawai.

3. Program Komunikasi Pegawai

Peningkatan pemahaman dan kesadaran terhadap budaya perusahaan melalui berbagai saluran komunikasi yang dimiliki oleh Perseroan, meliputi:

- HC Cares Menyapa;
- HCS News;
- Instagram: @lifeatbank**bjb**;
- HC Forum; dan
- HC Cares Walk In.

Penerapan budaya perusahaan bagi seluruh pegawai bank **bjb** dilaksanakan melalui tahapan berikut:

- **Penetapan Nilai-Nilai Budaya Perusahaan dan Perilaku Utama**
  Manajemen bertanggung jawab merumuskan nilai-nilai budaya perusahaan (*corporate value*) dan prinsip etika utama dengan mempertimbangkan karakter nilai yang berkembang di lingkungan Perseroan. Budaya perusahaan bank **bjb** dirancang agar selaras dengan visi dan misi Perseroan serta adaptif terhadap dinamika dan perubahan dalam industri perbankan.
- **Sosialisasi**
  Sosialisasi budaya perusahaan di bank **bjb** bertujuan membangun kesadaran dan pemahaman yang kuat atas nilai-nilai Perseroan. Proses ini dilaksanakan melalui

2. Strengthening the Corporate Culture Internalization Team (TIB)

- Evaluating and updating the Culture Internalization Team in each work unit;
- Implementing the Change Agent Activation Program to increase awareness of the role of corporate culture in supporting performance;
- Conducting the Change Agent Refreshment Program through virtual sessions with professionals to deepen understanding and application of corporate culture; and
- Strengthening internalization through the 5:1 Program, whereby one Change Agent is assigned to every five employees.

3. Employee Communication Program

Enhancing understanding and awareness of corporate culture through various internal communication channels, including:

- HC Cares Menyapa;
- HCS News;
- Instagram: @lifeatbank**bjb**;
- HC Forum; and
- HC Cares Walk In.

The implementation of corporate culture for all bank **bjb** employees is carried out through the following stages:

- **Establishment of Corporate Values and Core Behaviors**
  Management formulates corporate values and core ethical principles by considering the values that develop within the Company's environment. bank **bjb**'s corporate culture is designed to align with the Company's vision and mission and to remain adaptive to changes in the banking industry.
- **Socialization**
  Corporate culture socialization in bank **bjb** aims to build strong awareness and understanding of corporate values. It is conducted through various media, including

berbagai media, termasuk buku pedoman, arahan pimpinan, materi visual seperti *sign wall* dan *standing banner*, pelatihan, video edukasi, serta atribut pendukung seperti pin. Selain itu, edukasi tatap muka juga diberikan oleh pemimpin unit kerja yang kompeten dalam menyampaikan materi budaya perusahaan.

- **Internalisasi**
  Setiap insan bank **bjb** menerapkan budaya perusahaan dalam aktivitas sehari-hari. Proses internalisasi ini melibatkan seluruh jenjang kepemimpinan dan pegawai melalui Tim Internalisasi Budaya (TIB), yang terdiri atas *Change Leader, Change Coordinator*, dan *Change Agents.*
- **Eksternalisasi**
  Pada tahap ini, dampak penerapan budaya perusahaan mulai dirasakan oleh pihak eksternal, termasuk nasabah, masyarakat, dan pemegang saham. Implementasi yang konsisten oleh seluruh insan bank **bjb** menghasilkan pengaruh positif terhadap para pemangku kepentingan tersebut. Untuk memaksimalkan manfaat perubahan budaya, Perseroan juga menyampaikan inisiatif budaya kepada pihak eksternal melalui program-program yang relevan.
- **Pemantauan dan Evaluasi**
  Proses penerapan budaya baru dipantau di setiap unit kerja oleh Tim Internalisasi Budaya yang terdiri atas *Change Leader, Change Coordinator*, dan *Change Agent*. Tim ini melakukan pemantauan dan evaluasi secara berkala terhadap implementasi budaya di unit masing-masing, kemudian menyampaikan laporannya kepada koordinator Tim Internalisasi Budaya di kantor pusat melalui *culture monitoring system*. Pemantauan dan evaluasi tersebut mencakup:
  - Laporan implementasi program budaya perusahaan secara berkala disampaikan kepada koordinator Tim Internalisasi Budaya di kantor pusat;
  - Tim Internalisasi Budaya melakukan kunjungan kerja ke kantor cabang;

guidelines, leadership communication, visual materials (such as sign walls and standing banners), training, educational videos, and supporting attributes (e.g., pins). Face-to-face education is also delivered by competent unit leaders.

- **Internalization**
  All bank **bjb** employees apply corporate culture in their daily activities. This process involves all leadership levels and employees through the Culture Internalization Team (TIB), comprising Change Leaders, Change Coordinators, and Change Agents.
- **Externalization**
  At this stage, the impact of corporate culture implementation is experienced by external parties, including customers, communities, and shareholders. Consistent implementation by all bank **bjb** employees creates positive impacts for stakeholders. Corporate culture initiatives are also communicated externally through relevant programs.
- **Monitoring and Evaluation**
  The implementation of the new corporate culture is monitored at each work unit by the Culture Internalization Team, consisting of the Change Leader, Change Coordinator, and Change Agent. The team conducts periodic monitoring and evaluation of culture implementation within their respective units and submits reports to the Culture Internalization Team coordinator at Head Office through the culture monitoring system. Monitoring and evaluation activities include:
  - Periodic reports on the implementation of corporate culture programs submitted to the Head Office Culture Internalization Team coordinator;
  - Work visits by the Culture Internalization Team to branch offices;

- Pemahaman budaya perusahaan dipantau melalui penggunaan kuesioner;
- Pertemuan berkala diadakan bagi *Change Leader, Change Coordinator,* dan *Change Agent* untuk berbagi pengalaman terkait program budaya;
- Pengaduan terkait pelanggaran budaya perusahaan disampaikan oleh unit kerja masing-masing untuk diproses secara wajar.
- Individu yang melaporkan pelanggaran budaya yang terbukti benar akan diberi perlindungan.

- Monitoring employees' understanding of corporate culture through questionnaires;
- Regular meetings among Change Leaders, Change Coordinators, and Change Agents to share experiences related to culture programs;
- Reports of corporate culture violations submitted by respective work units for fair processing; and
- Protection provided to individuals who report substantiated violations of corporate culture.

Dalam penerapan budaya perusahaan, bank **bjb** menerapkan mekanisme *reward* dan *punishment* bagi unit kerja, Tim Internalisasi Budaya, maupun pegawai, sesuai ketentuan yang berlaku.

In implementing corporate culture, bank **bjb** applies a reward and punishment mechanism to work units, the Culture Internalization Team, and employees in accordance with applicable provisions.



Program Antikorupsi

Anti-Corruption Program

bank **bjb** secara aktif menjalankan praktik GCG dengan memperkuat komitmen untuk mencegah praktik korupsi di lingkungan Perseroan. Sejalan dengan komitmen tersebut, bank **bjb** telah menetapkan serta mengimplementasikan sejumlah kebijakan antikorupsi, antara lain: [GRI 3-3]

- Surat Keputusan Direksi No. 0605/SK/DIRKAP/2022 Tanggal 25 Oktober 2022 tentang Standar Operasional Prosedur (SOP) Antikorupsi
- Surat Keputusan Direksi No. 0422/SK/DIRKAP/2022 Tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan
- Surat Keputusan Direksi No. 0148/SK/DIR-KAP/2022 Tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi

Kebijakan-kebijakan tersebut menjadi pedoman dan acuan pengendalian untuk mencegah, menangani, serta menindak berbagai bentuk penyimpangan di lingkungan Perseroan. Selain memastikan penerapan etika bisnis yang baik dan kepatuhan Perseroan, kebijakan ini juga berperan dalam memitigasi potensi konflik kepentingan, kecurangan, serta tindakan yang terindikasi korupsi, kolusi, dan nepotisme (KKN). [GRI 3-3]

Selaras dengan Instruksi Presiden Nomor 10 Tahun 2016 tentang Aksi Pencegahan dan Pemberantasan Korupsi dan Peraturan Presiden Nomor 54 Tahun 2018 tentang Strategi Nasional Pencegahan Korupsi, serta penandatanganan Komitmen Bersama penerapan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) antara Otoritas Jasa Keuangan (OJK) dan Asosiasi Perbankan pada 18 Agustus 2020, bank **bjb** menerapkan dan memperoleh sertifikasi ISO 37001:2016 SMAP pada

bank **bjb** actively strengthens the implementation of Good Corporate Governance (GCG) by reinforcing its commitment to preventing corruption within the Company. In line with this commitment, bank **bjb** has established and implemented several anti-corruption policies, including: [GRI 3-3]

- Board of Directors Decree No. 0605/SK/DIRKAP/2022 dated 25 October 2022 on the Anti-Corruption Standard Operating Procedure (SOP)
- Board of Directors Decree No. 0422/SK/DIRKAP/2022 dated 5 August 2022 on the Conflict of Interest Guidelines
- Board of Directors Decree No. 0148/SK/DIR-KAP/2022 dated 31 May 2022 on the Gratification Control Guidelines

These policies serve as guidance and control instruments to prevent, manage, and take action against misconduct within the Company. In addition to ensuring sound business ethics and corporate compliance, the policies also mitigate potential risks related to conflicts of interest, fraud, and acts indicative of corruption, collusion, and nepotism (KKN). [GRI 3-3]

In alignment with Presidential Instruction No. 10 of 2016 on Corruption Prevention and Eradication Action and Presidential Regulation No. 54 of 2018 on the National Strategy for Corruption Prevention, as well as the Joint Commitment to implement SNI ISO 37001:2016 Anti-Bribery Management System (ABMS) signed by the Financial Services Authority (OJK) and the Banking Association on 18 August 2020, bank **bjb** implemented and obtained ISO 37001:2016 ABMS certification in 2021 for the scope

tahun 2021 untuk ruang lingkup Proses Pengajuan dan Pencairan Kredit Komersial dan Korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung. Pada tahun 2022, bank **bjb** memperluas cakupan sertifikasi SMAP pada Proses Pengadaan Barang/ Jasa di Kantor Pusat. [GRI 3-3]

of Commercial and Corporate Credit Application and Disbursement Processes at Head Office and Bandung Main Branch Office. In 2022, bank **bjb** expanded the certification scope to include the Procurement of Goods and Services Process at Head Office. [GRI 3-3]

Sejalan dengan penerapan SMAP, bank **bjb** juga menerapkan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) pada tahun 2023 untuk ruang lingkup Proses Pengajuan dan Pencairan Kredit Komersial dan Korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung, serta penerapan fungsi kepatuhan pada Divisi Kepatuhan & APU PPT. Pada tahun 2024, bank **bjb** menjalani resertifikasi ISO 37001:2016 SMAP dan ISO 37301:2021 SMK dan dinyatakan berhasil memperoleh kembali sertifikat yang berlaku sejak 22 November 2024 hingga 21 November 2027. Selanjutnya, pada tahun 2025 bank **bjb** melaksanakan audit *surveillance* atas penerapan kedua standar tersebut dengan hasil status sertifikasi "dapat dilanjutkan sampai pelaksanaan audit *surveillance* berikutnya". [GRI 3-3]

In line with ABMS implementation, bank **bjb** also implemented ISO 37301:2021 Compliance Management System (CMS) in 2023 for the scope of Commercial and Corporate Credit Application and Disbursement Processes at Head Office and Bandung Main Branch Office, as well as the compliance function within the Compliance & AML/CFT Division. In 2024, bank **bjb** successfully completed the recertification of ISO 37001:2016 ABMS and ISO 37301:2021 CMS, with certificates valid from 22 November 2024 to 21 November 2027. In 2025, bank **bjb** conducted a surveillance audit on the implementation of both standards, resulting in certification status "may be continued until the next surveillance audit." [GRI 3-3]

Selain memperkuat penerapan praktik antikorupsi di internal, bank **bjb** juga menerapkan prinsip antikorupsi kepada calon rekanan yang akan berkolaborasi dengan bank **bjb**. Upaya ini dilakukan dengan memastikan calon rekanan menjalani uji kelayakan (*due diligence*) terkait risiko penyuapan, yang diwujudkan melalui penandatanganan pernyataan integritas. Praktik tersebut sejalan dengan ketentuan dalam SOP Akseptasi dan Pengelolaan Rekanan KJPP di Bidang Perkreditan Nomor 0017/SK/DIR-OPE/2022 tanggal 13 Januari 2022 serta SOP Akseptasi Rekanan di Bidang Perkreditan dan Cash Management, yang mengatur prosedur penerimaan dan pengelolaan rekanan untuk memastikan kepatuhan terhadap prinsip tata kelola yang baik serta mencegah praktik korupsi. [GRI 3-3]

In addition to strengthening internal anti-corruption practices, bank **bjb** applies anti-corruption principles to prospective partners by ensuring that they undergo due diligence on bribery risks, as evidenced by the signing of an integrity statement. This practice is aligned with the SOP on Acceptance and Management of KJPP Partners in the Credit Sector No. 0017/SK/DIR-OPE/2022 dated 13 January 2022 and the SOP on Partner Acceptance in the Credit and Cash Management Sectors, which regulate partner acceptance and management procedures to ensure compliance with good governance principles and prevent corruption. [GRI 3-3]

Selain itu, bank **bjb** secara rutin menyelenggarakan survei evaluasi penerapan SMAP dan Anti Gratifikasi setiap tahun dengan melibatkan pegawai, tenaga alih daya, debitur korporasi dan komersial, serta rekanan dari Divisi Umum dan Divisi Operasi. Identifikasi dan penilaian risiko penyuapan dilakukan setidaknya sekali dalam setahun melalui *bribery risk assessment*, yang selanjutnya ditelaah oleh Divisi Manajemen Risiko Operasional. Pada tahun 2025, bank **bjb** telah melakukan pembaruan serta peninjauan ulang atas penilaian risiko tersebut. Hasil survei dan penilaian ini kemudian diintegrasikan dalam Laporan Penerapan SMAP yang disampaikan kepada Direksi dan Dewan Komisaris sebagai bahan tinjauan serta dasar pengambilan keputusan strategis terkait pengendalian risiko. [GRI 205-1]

bank **bjb** also conducts annual evaluation surveys on the implementation of ABMS and Anti-Gratification involving employees, outsourced personnel, corporate and commercial borrowers, and partners from the General Affairs Division and Operations Division. Identification and assessment of bribery risks are conducted at least once a year through a bribery risk assessment, which is subsequently reviewed by the Operational Risk Management Division. In 2025, bank **bjb** updated and reviewed the risk assessment. The survey and assessment results are integrated into the ABMS Implementation Report submitted to the Board of Directors and Board of Commissioners as a basis for review and strategic decision-making related to risk control. [GRI 205-1]

Sebagai bagian dari upaya pencegahan korupsi, bank **bjb** telah mengidentifikasi risiko gratifikasi dan penyuapan melalui *bribery risk assessment* sebagai risiko signifikan pada unit kerja yang termasuk dalam ruang lingkup penerapan SMAP. Mengingat seluruh aktivitas operasional bank memiliki potensi risiko terkait korupsi, bank **bjb** terus menegaskan komitmennya dalam pemberantasan korupsi melalui berbagai inisiatif. Perseroan juga secara rutin memantau dan menilai efektivitas program pengendalian gratifikasi. Pelaksanaan survei tersebut turut disertai sosialisasi antikorupsi yang menjangkau 100% pihak internal maupun eksternal bank **bjb**. [GRI 205-1] [GRI 205-2]

As part of corruption prevention efforts, bank **bjb** has identified gratification and bribery risks through bribery risk assessment as significant risks in work units within the ABMS scope. Considering that all banking operations inherently carry corruption-related risks, bank **bjb** continuously reaffirms its commitment to combating corruption through various initiatives. The Company also routinely monitors and evaluates the effectiveness of gratification control programs. These activities are accompanied by anti-corruption socialization reaching 100% of bank **bjb** internal and external stakeholders. [GRI 205-1] [GRI 205-2]

Selama tahun 2025, bank **bjb** menyelenggarakan sosialisasi SMAP dan pengendalian gratifikasi kepada pihak internal maupun pihak ketiga, termasuk rekanan dan debitur, sebagai upaya memperkuat pencegahan korupsi dan penyuapan di seluruh lini. Sosialisasi bagi pihak ketiga mencakup notaris, perusahaan asuransi, broker asuransi, KJPP, vendor, serta debitur yang dikelola oleh Divisi Korporasi, Divisi Komersial, dan Kantor Cabang Utama Bandung.

Throughout 2025, bank **bjb** conducted SMAP and gratuity control awareness sessions for both internal stakeholders and third parties, including business partners and debtors, as part of its efforts to strengthen corruption and bribery prevention across all lines of business. Outreach to third parties covered notaries, insurance companies, insurance brokers, public appraisal firms (KJPP), vendors, and debtors managed by the Corporate Division, Commercial Division, and the Bandung Main Branch Office.

Sejalan dengan itu, untuk meningkatkan *awareness* dan pemahaman antikorupsi, bank **bjb** melaksanakan sosialisasi kepada 28 jaringan kantor secara *offline* maupun *online* yang diikuti oleh seluruh pegawai unit kerja dan/atau perwakilan unit kerja. Selain sosialisasi, bank **bjb** juga memperkuat kompetensi pegawai melalui 20 kegiatan pembelajaran dengan beragam metode, yaitu *offline, online,* dan *hybrid*, serta melibatkan Komisi Pemberantasan Korupsi (KPK) dan pihak eksternal terkait lainnya sebagai narasumber. [GRI 205-2]

In parallel, to enhance anti-corruption awareness and understanding, bank **bjb** organized socialization programs for 28 branch networks through both offline and online formats, attended by all employees and/or designated representatives from each work unit. Beyond awareness initiatives, the Bank further strengthened employee competencies through 20 learning activities delivered via offline, online, and hybrid methods. These programs involved the Corruption Eradication Commission (KPK) and other relevant external parties as resource persons. [GRI 205-2]

> **Pada tahun 2025, bank bjb telah menyelenggarakan sosialisasi antikorupsi kepada seluruh pihak internal dengan tingkat partisipasi mencapai 98,15%.**
>
> In 2025, bank bjb conducted anti-corruption socialization for all internal, with a participation rate of **98.15%.**

Dalam penerapan pengelolaan pelaporan gratifikasi, bank **bjb** menerima total 53 laporan penerimaan gratifikasi. Dari jumlah tersebut, 42 laporan telah memperoleh penetapan keputusan dari Komisi Pemberantasan Korupsi (KPK), sementara 11 laporan lainnya masih dalam proses dan belum mendapatkan penetapan. [GRI 205-3]

In the management of gratification reporting, bank **bjb** received a total of 53 gratification reports. Of these, 42 reports have received official decisions from the Corruption Eradication Commission (KPK), while 11 reports remain under process and have not yet received decisions. [GRI 205-3]

bank **bjb** terus mendorong peningkatan transparansi melalui penguatan pengelolaan pelaporan gratifikasi. Meski demikian, aspek kepatuhan dan tata kelola masih menjadi perhatian utama. Dalam rangka menegakan integritas dan tata kelola, sebagaimana tahun-tahun sebelumnya bank **bjb** telah memproses beberapa kasus *fraud* ke jalur hukum baik internal *fraudster* maupun eksternal *fraudster*. Selain itu, apabila terdapat kasus hukum yang melibatkan bank

bank **bjb** continues to promote enhanced transparency through the strengthening of gratuity reporting management. Nevertheless, compliance and governance remain key areas of focus. In upholding integrity and good governance, as in previous years, bank **bjb** has processed several fraud cases through legal channels, involving both internal and external perpetrators. Furthermore, in the event of legal cases involving bank **bjb**, the Bank

bjb, maka dalam hal ini bank **bjb** bersifat kooperatif dan menghormati serta mengikuti setiap tahapan proses hukum baik pidana, perdata, kepailitan maupun bidang hukum lainnya sesuai ketentuan hukum acara yang berlaku.

Oleh karena itu, langkah strategis untuk menangani permasalahan hukum serta memperkuat transparansi dan tata kelola menjadi krusial guna menjaga reputasi perusahaan. Perseroan berkomitmen menangani setiap perkara secara profesional, bekerja sama dengan pihak berwenang, serta melakukan perbaikan pada sistem pengawasan dan kepatuhan untuk memastikan operasional yang lebih transparan dan akuntabel. [GRI 205-3]

remains cooperative and respects and complies with all stages of the legal process, whether criminal, civil, bankruptcy, or other legal proceedings, in accordance with the applicable procedural laws.

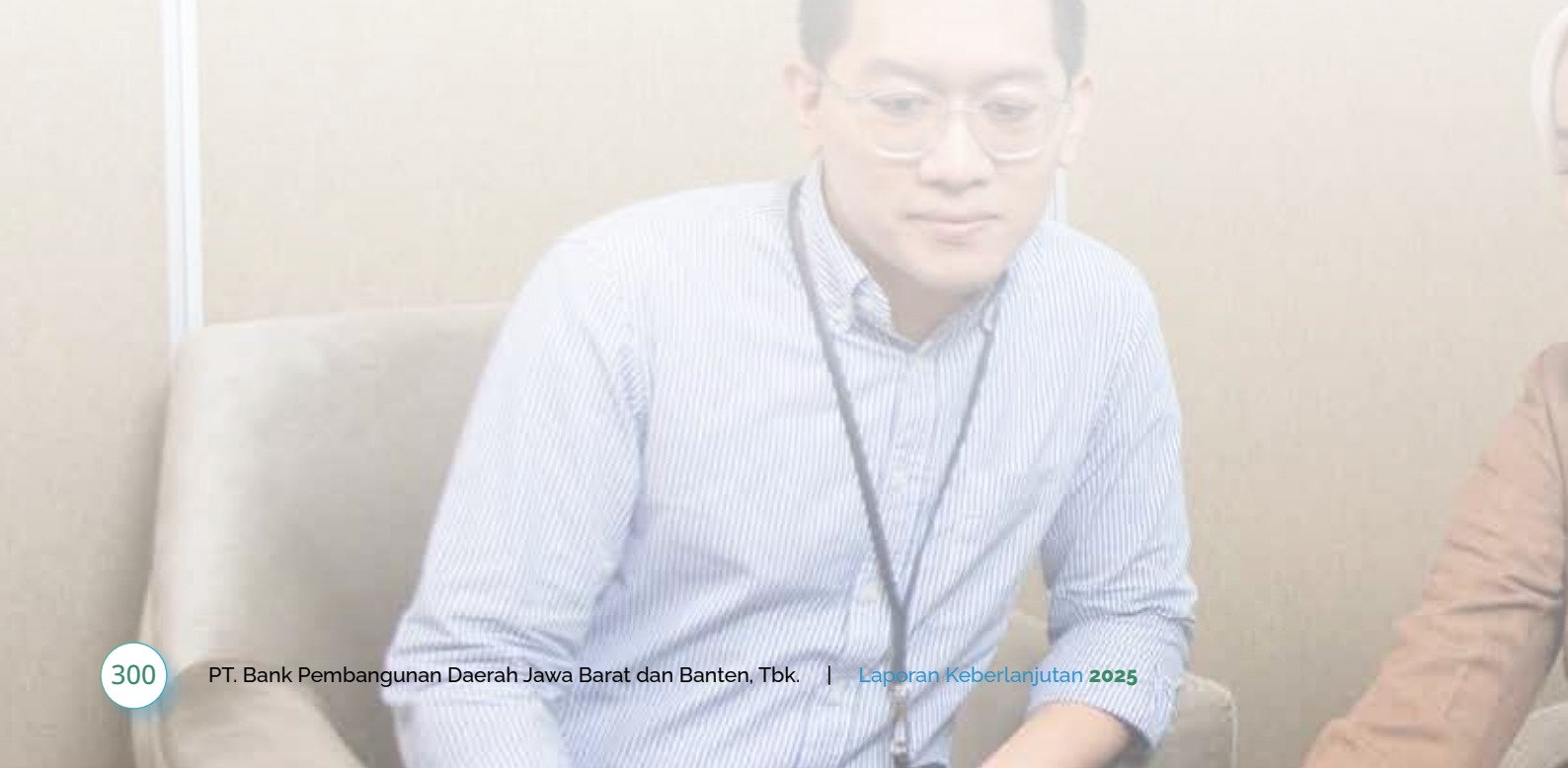
Accordingly, strategic measures to address legal issues and strengthen transparency and governance are critical to safeguarding corporate reputation. The Company is committed to handling all cases professionally, cooperating with relevant authorities, and improving oversight and compliance systems to ensure more transparent and accountable operations. [GRI 205-3]

Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM)

Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) di Indonesia masih menghadapi berbagai tantangan. Tantangan tersebut meliputi pesatnya perkembangan teknologi, meningkatnya kompleksitas produk dan layanan keuangan,

Anti-Money Laundering Program, and Counter- Terrorism Financing, also Counter-Proliferation Financing Program (AML, CTF, and CPF)

The implementation of the Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing (AML, CTF, and CPF) regime in Indonesia continues to face various challenges, including rapid technological development, increasing complexity of financial products and services, limited availability of competent human



keterbatasan sumber daya manusia yang kompeten, serta tingginya risiko tindak pidana asal seperti korupsi dan narkotika. Kondisi ini diperberat oleh masih adanya kelemahan komitmen manajemen dan kompleksitas pengawasan transaksi, termasuk transaksi berbasis digital.

Penerapan rezim APU, PPT, dan PPPSPM mengacu pada standar internasional yang ditetapkan oleh Financial Action Task Force (FATF), yaitu lembaga antar-pemerintah independen yang bertujuan melindungi sistem keuangan global dari praktik pencucian uang, pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah massal.

Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) melalui *Financial Integrity Review & Rating on Money Laundering/Terrorism Financing* (FIR on ML/TF) melakukan penilaian atas integritas dan efektivitas pihak pelapor dalam implementasi APU, PPT, dan PPPSPM. Penilaian ini mencakup tiga dimensi, yaitu komitmen pelaporan dan dukungan terhadap penegakan hukum, efektivitas tata kelola dan sistem pelaporan, serta tingkat kepatuhan dan kualitas laporan yang disampaikan kepada PPATK.

Pada tahun 2025, pelaksanaan FIR on ML/TF telah berjalan dengan baik. Nilai FIR on ML/TF yang diperoleh bank **bjb** sebesar 9,53 yang dikontribusikan oleh Dimensi 1 sebesar 9,82, Dimensi 2 sebesar 10,00 dan Dimensi 3 sebesar 9,29. Hal ini menunjukkan bahwa tingkat komitmen bank **bjb** dalam mendukung PPATK dan Aparat Penegak Hukum untuk melakukan penelusuran transaksi keuangan terkait indikasi TPPU/TPPT/PPSPM, tingkat implementasi tata Kelola pelaporan APU, PPT dan PPPSPM sesuai ketentuan LPP, pedoman pelaporan PPATK serta tingkat kepatuhan terhadap kewajiban pelaporan APU, PPT dan PPPSPM kepada PPATK dan kualitas laporan yang disampaikan masuk pada kategori **"Sangat Baik".**

resources, and high risks of predicate crimes such as corruption and narcotics offenses. These challenges are further exacerbated by weaknesses in management commitment and the complexity of transaction monitoring, including digital transactions.

The AML, CTF, and CPF regime refers to international standards established by the Financial Action Task Force (FATF), an independent intergovernmental body dedicated to protecting the global financial system from money laundering, terrorist financing, and the financing of weapons of mass destruction proliferation.

The Indonesian Financial Transaction Reports and Analysis Center (PPATK), through the Financial Integrity Review & Rating on Money Laundering/Terrorism Financing (FIR on ML/TF), assesses the integrity and effectiveness of reporting entities in implementing AML, CTF, and CPF. The assessment covers three dimensions: reporting commitment and support for law enforcement, effectiveness of governance and reporting systems, and the level of compliance and quality of reports submitted to PPATK.

In 2025, the implementation of FIR on ML/TF was carried out effectively. bank **bjb** obtained a FIR on ML/TF score of 9.53, contributed by Dimension 1 (9.82), Dimension 2 (10.00), and Dimension 3 (9.29). This result indicates that bank **bjb**'s level of commitment in supporting PPATK and law enforcement in tracing financial transactions related to indications of money laundering, terrorism financing, and proliferation financing, the implementation of AML/CTF/CPF reporting governance, and compliance with reporting obligations fall within the **"Very Good"** category.

Whistleblowing System [GRI 2-25] [GRI 2-26] [C.2] [F.16] [F.24]

Whistleblowing System (WBS)

Untuk memperkuat integritas dan menjaga kepercayaan sebagai fondasi utama kegiatan usaha, bank **bjb** menerapkan sistem pelaporan pelanggaran (*whistleblowing system*/WBS). Penerapan WBS ini mengacu pada Surat Keputusan Direksi Nomor 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur WBS. WBS berfungsi sebagai mekanisme deteksi dini atas potensi pelanggaran serta sebagai bagian dari upaya membangun budaya dan kesadaran antipenyimpangan di seluruh organisasi. Implementasinya melibatkan peran aktif pihak internal maupun eksternal.

To strengthen integrity and maintain trust as the foundation of business activities, bank **bjb** implements a Whistleblowing System (WBS) pursuant to Board of Directors Decree No. 1079/SK/DIR-AI/2016 dated 1 December 2016 on the WBS Standard Operating Procedure. WBS serves as an early detection mechanism for potential violations and supports the development of an anti-misconduct culture across the organization, involving both internal and external stakeholders.

Pelaksanaan WBS didukung oleh saluran pelaporan melalui aplikasi **bjb** WBS, yang dapat diakses melalui https://**bjb**wbs.bank**bjb**.co.id/
The WBS reporting channel is accessible via the **bjb** WBS application at: https://**bjb**wbs.bank**bjb**.co.id/



Kategori laporan yang dapat diakomodasi dalam WBS bank **bjb** mencakup 8 (delapan) jenis, yaitu:

The report that can be accommodated in bank **bjb**'s WBS categories include 8 (eight) types, namely:

Korupsi Corruption	Perbuatan dengan maksud menguntungkan suatu pihak, baik secara sendiri maupun bersama dengan pihak lain, secara melawan hukum dengan menyalahgunakan pengaruhnya dalam suatu transaksi bisnis, atau penyalahgunaan posisi atau kewenangannya yang dapat menguntungkan atau merugikan nasabah, Bank dan/atau pihak lain baik secara langsung maupun tidak langsung. Acts intended to benefit a party, whether individually or jointly with others, carried out unlawfully by abusing influence in a business transaction, or by misusing one's position or authority, which may directly or indirectly benefit or harm customers, the Bank, and/or other parties.
Penyalahgunaan Aset Misuse of Assets	Perbuatan dengan maksud menguntungkan diri sendiri dan/atau orang lain secara melawan hukum dengan menyalahgunakan asset Bank dan/atau pihak lain yang dikelola dan/atau dikuasai, tanpa melalui prosedur yang berlaku di Bank dan/atau pihak lain yang menyebabkan kerugian atau potensi kerugian terhadap Bank dan/atau pihak lain. Acts intended to unlawfully benefit oneself and/or others by misusing the Bank's assets and/or assets of other parties that are managed and/or controlled, without following the applicable procedures of the Bank and/or such other parties, resulting in actual losses or potential losses to the Bank and/or other parties.
Kecurangan Laporan Keuangan Fraudulent Financial Reporting	Kesalahan penyajian yang disengaja atau kelalaian dalam jumlah atau pengungkapan dalam laporan keuangan (termasuk *off balance sheet*) yang tidak sesuai dengan praktik akuntansi yang berlaku umum dan didesain untuk menguntungkan pembuat kecurangan atau merugikan nasabah, Bank dan/atau pihak lain. Intentional misstatements or omissions in amounts or disclosures in financial statements (including off-balance-sheet items) that are inconsistent with generally accepted accounting practices and are designed to benefit the perpetrator or to harm customers, the Bank, and/or other parties.
Pembocoran Informasi Fraud/Deception	Perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan seperti mengelabui nasabah seolah merupakan produk Bank tapi sebenarnya adalah transaksi fiktif. Acts carried out to unlawfully benefit oneself or others through deceit or a series of false statements, such as misleading customers into believing a transaction is a Bank product when it is in fact a fictitious transaction.
Tindak Pidana Perbankan Disclosure of Confidential Information	Perbuatan memberikan atau menyebarluaskan informasi milik Bank yang bersifat rahasia kepada pihak lain yang tidak berhak/berkepentingan seperti membuka rahasia Bank untuk kepentingan pribadi. Acts of providing or disseminating the Bank's confidential information to unauthorized parties, such as revealing Bank secrets for personal gain.

Pelanggaran Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) Violations of the Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing Program (APU, PPT, and PPPSPM)	Segala jenis perbuatan yang diancam dengan hukuman pidana yang berkaitan dengan kegiatan operasional bank. Indikasi-indikasi pelanggaran tidak menerapkannya program APU, PPT dan PPPSPM yang dilakukan secara sengaja oleh para Pegawai Bank. Any act punishable under criminal law that is related to the Bank's operations. Indications of violations arising from the intentional failure by Bank employees to implement the APU, PPT, and PPPSPM programs.
Tindakan Lain yang dapat Dipersamakan dengan *Fraud* Other Acts Equivalent to Fraud	Tindakan lainnya yang dapat dipersamakan dengan *fraud* sesuai dengan ketentuan internal yang berlaku dan ketentuan peraturan perundang-undangan antara lain pelanggaran terhadap *code of conduct* (etik perusahaan). Other acts that may be treated as fraud in accordance with applicable internal policies and prevailing laws and regulations, including violations of the code of conduct (corporate ethics).

WBS juga dikembangkan untuk menampung pengaduan serta mengidentifikasi potensi pelanggaran yang dapat menimbulkan dampak nyata terhadap lingkungan operasional. Sepanjang 2025, terdapat 37 laporan yang masuk melalui sistem WBS. Namun, bank **bjb** tidak menemukan pelanggaran maupun laporan yang berpotensi menimbulkan dampak negatif terhadap lingkungan. [GRI 2-25] [GRI 2-27] [F.16]

The WBS is also designed to receive complaints and identify potential violations that may cause tangible impacts on the operational environment. Throughout 2025, a total of 37 reports were received through the WBS. However, bank **bjb** identified no violations nor reports that could potentially cause negative environmental impacts.
[GRI 2-25] [GRI 2-27] [F.16]

Prosedur pelaporan pelanggaran dapat dilihat pada alur berikut ini: [GRI 2-25] [FN-CB-510a.2]

The whistleblowing reporting procedure is outlined in the following workflow: [GRI 2-25] [FN-CB-510a.2]

Alur Kerja Pelaporan WBS
WBS Reporting Workflow

Tulis Pengaduan
Submit Report

Pelapor menyampaikan secara elektronik melalui situs web **bjb** WBS dengan mengisi, melampirkan data dan dokumen pendukung pada formulir pengaduan.

The reporter submits a report electronically via the **bjb** WBS website by completing the report form and attaching supporting data and documents.

Monitoring Laporan
Report Monitoring

Pelapor mendapatkan email yang berisikan nomor resi yang berfungsi untuk melakukan monitoring pelaporan.

The reporter receives an email containing a reference number, which can be used to monitor the status of the report.

Tindak Lanjut
Verification Process

Keputusan pelaksanaan audit investigasi dilakukan berdasarkan Laporan Hasil Penelaahan Awal sesuai dengan tingkat kecukupan indikasi *fraud* yang disusun dalam bentuk hipotesa.

The decision to conduct an investigative audit is made based on the Preliminary Review Report, in accordance with the adequacy level of fraud indications formulated as a hypothesis.

Proses Verifikasi
Follow-up Actions

Pihak bank **bjb** akan melakukan verifikasi kelengkapan data beserta dokumen bukti, lalu menganalisa dan mengevaluasi informasi laporan kejadian.

bank **bjb** verifies the completeness of the data and supporting evidence, then analyzes and evaluates the reported information.

Jumlah pengaduan yang masuk melalui WBS sepanjang tahun 2025 disajikan pada tabel berikut ini: [F.16] [F.24]

The number of reports received through the WBS during 2025 is presented in the following table: [F.16] [F.24]

Media Penyampaian Laporan Reporting Channel	**Tindak Lanjut|** Tindak Lanjut				
	Jumlah Pengaduan Total Complaints	**Laporan Ditutup** Reports Closed	**Laporan Masih dalam Proses (Proses Audit/ Proses Pelaporan/ Proses Lintas Divisi)** Reports In Process (Audit Process / Reporting Process / Cross-Division Process)	**Laporan Selesai - Internal** Reports Completed – Internal	**Laporan Selesai - Diteruskan kepada Penyidik** Reports Completed – Referred to Investigators
Aplikasi **bjb** WBS **bjb** WBS Application	37	27	5	5	0

Selama periode pelaporan, tidak terdapat pengaduan yang diteruskan kepada penyidik. Hal ini mengindikasikan bahwa tidak ditemukan pengaduan yang memenuhi kriteria pelanggaran berat atau tindak pidana yang memerlukan penanganan melalui aparat penegak hukum.

During the reporting period, no complaints were referred to investigators. This indicates that no complaints met the criteria for serious violations or criminal offenses requiring handling by law enforcement authorities.

bank **bjb** berkomitmen untuk mengambil langkah-langkah tindak lanjut dalam menyelesaikan tindakan penyimpangan, yang meliputi:

a. Pemberian sanksi kepegawaian dengan kriteria sanksi sebagai berikut:
   - Pembinaan;
   - Teguran;
   - Peringatan I;
   - Peringatan II;
   - Peringatan III;
   - Pernyataan Tidak Puas; dan
   - Pemberhentian sebagai Pegawai.

b. Upaya hukum dengan melaporkan pelaku penyimpangan kepada aparat penegak hukum (APH) sebagai bagian dari implementasi program *"Zero Tolerance for Fraud"*

bank **bjb** is committed to taking appropriate follow-up actions in resolving misconduct, including:

a. Employment Sanctions, with the following criteria:
   - Coaching;
   - Reprimand;
   - Warning I;
   - Warning II;
   - Warning III;
   - Statement of Dissatisfaction; and
   - Termination of Employment.

b. Legal Actions, by reporting perpetrators to law enforcement authorities (APH) as part of the implementation of the "Zero Tolerance for Fraud" program.

Jumlah penyimpangan internal (*internal fraud*) dan upaya penyelesaiannya dapat dilihat pada tabel berikut ini:

The number of internal violations (internal fraud) and resolution efforts are presented in the following table:

Penyimpangan Internal dalam Satu Tahun Internal Violations Within One Year	**Jumlah Penyimpangan yang Dilakukan (Internal)** Number of Internal Violations					
	Anggota Dewan Komisaris dan Direksi Members of the Board of Commissioners and Board of Directors		**Pegawai Tetap** Permanent Employees		**Pegawai Tidak Tetap** Non-Permanent Employees	
	Tahun Sebelumnya (2024) Previous Year (2024)	**Tahun Berjalan (2025)** Current Year (2025)	**Tahun Sebelumnya (2024)** Previous Year (2024)	**Tahun Berjalan (2025)** Current Year (2025)	**Tahun Sebelumnya (2024)** Previous Year (2024)	**Tahun Berjalan (2025)** Current Year (2025)
Telah Diselesaikan Resolved	-	-	17	24	1	2
Dalam Proses Penyelesaian di Internal Bank Under Internal Resolution Process	-	-	17	24	1	2
Belum Diupayakan Penyelesaian Not Yet Addressed	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Followed Up Through Legal Process	-	-	-	-	-	-
Total Penyimpangan Total Violations	**-**	**-**	**-**	**-**	**-**	**-**



2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Pencapaian Ekonomi dan Inovasi Berkelanjutan

Economic Achievements and Sustainable Innovation



bank bjb Perkuat Sinergi Dukung Pertumbuhan Ekonomi Jawa Barat Melalui Rebana CEO Club 2025

bank **bjb** Strengthens Synergy to Support West Java's Economic Growth through Rebana CEO Club 2025

bank **bjb** menegaskan perannya sebagai mitra strategis Pemerintah Provinsi Jawa Barat dalam mendorong pertumbuhan ekonomi daerah melalui kolaborasi dengan Badan Pengelola Kawasan Rebana (BP Rebana). Kolaborasi ini diwujudkan melalui penyelenggaraan Rebana CEO Club pada 27 Oktober 2025, yang dihadiri para pemangku kepentingan utama, termasuk Gubernur Jawa Barat, pimpinan BP Rebana, serta jajaran Direksi bank **bjb**.

Forum ini mengusung tema "*Rebana as Indonesia's New Growth Corridor: Opportunities, Challenges, and Collective Action*" dan mempertemukan pelaku industri, pengembang kawasan, perusahaan infrastruktur, penyedia tenaga kerja, hingga perwakilan perguruan tinggi dari tujuh kabupaten/kota di wilayah Rebana Metropolitan. Agenda ini menjadi wadah dialog lintas sektor untuk memperkuat koordinasi dan mendorong iklim investasi yang berorientasi jangka panjang.

Sebagai bank pembangunan daerah terbesar di Indonesia, bank **bjb** menegaskan kontribusinya tidak sebatas dukungan simbolik, tetapi melalui peran nyata dalam membuka akses pembiayaan, mendukung investasi, dan memperluas layanan perbankan bagi pelaku usaha. Fokus dukungan diarahkan pada Kawasan Rebana yang mencakup Subang, Majalengka, Indramayu, Cirebon, Kuningan, Sumedang, dan Kota Cirebon, yang diproyeksikan menjadi episentrum pertumbuhan ekonomi Jawa Barat dengan dukungan konektivitas pelabuhan, bandara, dan jalur Tol Trans-Jawa.

Melalui sinergi dengan BP Rebana, bank **bjb** menilai kawasan ini berpotensi menciptakan lapangan kerja baru, meningkatkan daya saing industri lokal, dan membangun ekosistem ekonomi yang lebih inklusif. Komitmen bank **bjb** diwujudkan melalui penyediaan produk perbankan, kemudahan layanan digital, serta fasilitasi pembiayaan proyek strategis yang selaras dengan rencana pembangunan daerah dan agenda pemerataan ekonomi Jawa Barat bagian utara.

bank **bjb** reaffirmed its role as a strategic partner of the Provincial Government of West Java in driving regional economic growth through collaboration with the Rebana Area Management Agency (BP Rebana). This collaboration was realized through the organization of the Rebana CEO Club on 27 October 2025, attended by key stakeholders, including the Governor of West Java, the leadership of BP Rebana, and members of the Board of Directors of bank **bjb**.

The forum carried the theme "Rebana as Indonesia's New Growth Corridor: Opportunities, Challenges, and Collective Action" and brought together industry players, area developers, infrastructure companies, workforce providers, and representatives of higher education institutions from seven regencies/cities within the Rebana Metropolitan area. This agenda served as a cross-sector dialogue platform to strengthen coordination and foster a long-term investment-oriented climate.

As the largest regional development bank in Indonesia, bank **bjb** emphasized that its contribution goes beyond symbolic support, manifested instead through tangible roles in expanding access to financing, supporting investment, and broadening banking services for business actors. Support is focused on the Rebana Area, which includes Subang, Majalengka, Indramayu, Cirebon, Kuningan, Sumedang, and Cirebon City, projected to become the epicenter of West Java's economic growth, supported by connectivity to ports, airports, and the Trans-Java Toll Road.

Through its synergy with BP Rebana, bank **bjb** views this area as having the potential to create new employment opportunities, enhance the competitiveness of local industries, and build a more inclusive economic ecosystem. bank **bjb**'s commitment is demonstrated through the provision of banking products, ease of digital services, and facilitation of financing for strategic projects aligned with regional development plans and the economic equity agenda for northern West Java.

Tanggung Jawab Ekonomi
Economic Responsibility

Di tengah ketidakpastian ekonomi global, bank **bjb** mampu mempertahankan kinerja yang kuat. Hal ini dicapai melalui upaya memperluas pangsa pasar, meningkatkan penyaluran kredit di berbagai segmen, serta memaksimalkan pemanfaatan platform digital yang dimiliki Perseroan. Komitmen untuk menyediakan produk dan layanan terbaik bagi nasabah menjadi dasar penting bagi keberhasilan tersebut. Oleh karena itu, pengelolaan kinerja ekonomi tetap menjadi aspek yang diprioritaskan untuk memastikan terciptanya nilai dan manfaat bagi seluruh pemangku kepentingan. [GRI 3-3]

Pada tahun 2025, nilai ekonomi yang dihasilkan Perseroan tercatat sebesar Rp19,50 triliun atau meningkat 9,42% dibandingkan tahun 2024 yang sebesar Rp17,06 triliun. Dalam menjalankan operasional keuangannya, bank **bjb** tidak menerima bentuk bantuan finansial dari pemerintah, termasuk pembebasan pajak, hibah investasi, fasilitas pembebasan royalti, maupun dukungan lain selama periode pelaporan. Informasi lengkap mengenai nilai ekonomi langsung yang dihasilkan dan didistribusikan disajikan pada tabel berikut: [GRI 201-4] [F.2] [F.3] [B.1.b] [B.1.c]

Amid global economic uncertainty, bank **bjb** has been able to maintain strong performance. This has been achieved through efforts to expand market share, increase credit disbursement across various segments, and optimize the utilization of the Company's digital platforms. The commitment to providing the best products and services to customers serves as a key foundation for this achievement. Accordingly, the management of economic performance remains a prioritized aspect to ensure the creation of value and benefits for all stakeholders. [GRI 3-3]

In 2025, the economic value generated by the Company amounted to Rp19.50 trillion representing an increase of 9.42% compared to 2024, which stood at Rp17.06 trillion. In carrying out its financial operations, bank **bjb** did not receive any form of financial assistance from the government, including tax exemptions, investment grants, royalty relief facilities, or other support during the reporting period. Complete information on the direct economic value generated and distributed is presented in the following table: [GRI 201-4] [F.2] [F.3] [B.1.b] [B.1.c]

Perolehan dan Distribusi Nilai Ekonomi [GRI 201-1]
Economic Value Generated and Distributed

Keterangan Description	2025 (Dalam Jutaan Rupiah) (In Million Rupiah)	2024 (Dalam Jutaan Rupiah) (In Million Rupiah)	2023 (Dalam Jutaan Rupiah) (In Million Rupiah)
Nilai Ekonomi Langsung yang Dihasilkan Direct Economic Value Generated			
Pendapatan bunga dan syariah Interest and sharia income	17.055.730	15.818.754	14.203.733
Pendapatan provisi dan komisi pembiayaan syariah Fee and commission income from sharia financing	36.851	53.731	54.475
Provisi dan komisi selain dari kredit yang diberikan Fees and commissions other than credit	1.379.210	1.348.894	1.196.432
Penerimaan kembali kredit yang telah dihapus buku Recovery of written-off loans	217.451	235.852	335.778
Keuntungan transaksi valuta asing - neto Net gains from foreign exchange transactions	17.774	19.240	14.095
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Net gains from trading securities sales	383.131	196.699	-
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto Unrealized gains from changes in fair value of Trading securities – net	407.813	146.329	126.570
Total Nilai Ekonomi yang Dihasilkan (A) **Total Economic Value Generated (A)**	**19.497.960**	**17.819.499**	**15.931.083**

Keterangan Description	2025 (Dalam Jutaan Rupiah) (In Million Rupiah)	2024 (Dalam Jutaan Rupiah) (In Million Rupiah)	2023 (Dalam Jutaan Rupiah) (In Million Rupiah)
Nilai Ekonomi Langsung yang Didistribusikan **Direct Economic Value Distributed**			
Beban umum dan administrasi Direct Economic value distributed	3.037.386	2.685.488	2.725.498
Beban tenaga kerja dan tunjangan Labor expenses and benefits	3.141.236	2.781.486	2.588.463
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian Allowance for impairment losses on financial and nonfinancial assets – net of losses	1.376.782	851.517	746.262
Pembayaran dividen Dividend payment	896.953	1.000.063	1.100.017
Pengeluaran untuk pemerintah Expenditure to the government	193.283	356.292	378.448
Pengeluaran untuk masyarakat Expenditure to the society	103.516	103.209	131.430
Total Nilai Ekonomi yang Didistribusikan (B) **Total Distributed Economic Value (B)**	**8.645.640**	**7.778.055**	**7.670.118**
Nilai Ekonomi Ditahan (A) - (B) **Retained Economic Value (A) - (B)**	**10.852.320**	**10.041.444**	**8.260.965**

Perbandingan Rencana Bisnis dan Realisasi Keuangan 2025 [OJK F.2]

Comparison of Business Plan and Financial Realization 2025

Uraian Description	Satuan Unit	Target Target	Realisasi Realization
Aset Assets	Juta Million	178.581.903	181.190.812
Kredit yang Diberikan Loans Disbursed	Juta Million	115.919.982	111.943.037
Liabilitas Liabilities	Juta Million	162.001.242	164.163.017
Giro Current Accounts	Juta Million	23.880.586	17.130.629
Tabungan Savings	Juta Million	41.258.206	34.250.746
Deposito Time Deposits	Juta Million	60.180.107	70.707.026
Ekuitas Equity	Juta Million	16.580.661	17.027.795
Laba (Rugi) **Profit (Loss)**			
Pendapatan Bunga Interest Income	Juta Million	14.017.954	13.738.526
Pendapatan Operasional Selain Bunga Non-Interest Operating Income	Juta Million	6.533.183	2.676.111
Laba Sebelum Pajak Profit Before Tax	Juta Million	1.011.010	1.251.156
Laba Bersih Net Profit	Juta Million	818.918	1.032.315

Portofolio Berdasarkan Struktur Ekonomi

Portfolio Based on Economic Structure

Kegiatan utama bank **bjb** berupa penyaluran kredit kepada debitur dari berbagai sektor usaha dan ekonomi. bank **bjb** menyalurkan kredit kepada debitur dari berbagai sektor usaha dan ekonomi, yang diharapkan dapat mendorong pertumbuhan ekonomi nasional. Dalam penerapan keuangan berkelanjutan, Perseroan mengklasifikasikan kredit berdasarkan sektor, wilayah, dan skala perusahaan untuk mengidentifikasi potensi dampak sosial dan lingkungan dari setiap pembiayaan. Fokus pada sektor-sektor prioritas seperti logistik pangan dan telekomunikasi tidak hanya memberikan manfaat langsung bagi perekonomian, tetapi juga mendukung keberlanjutan pertumbuhan bisnis bank **bjb** dalam jangka panjang. [GRI 3-3] [FS6]

Divisi Komersial dan Divisi Korporasi memegang peran strategis dalam penyaluran kredit selama tahun 2025. Divisi Komersial mencatat portofolio terbesar pada sektor ekonomi seperti Perantara Keuangan, Konstruksi, Perdagangan Besar dan Eceran, Industri Pengolahan, serta Transportasi, Pergudangan, dan Komunikasi. Beberapa debitur utama mencakup perusahaan *multifinance*, modal kerja BPR, dan Rumah Sakit Umum Daerah. Penyaluran kredit pada sektor-sektor tersebut memberikan dampak positif yang berkelanjutan bagi pertumbuhan bisnis Perseroan di masa mendatang.

Di sisi lain, Divisi Korporasi menyalurkan kredit terutama kepada sektor ekonomi dengan kategori "Menarik," termasuk Jasa Pendidikan dan Perantara Keuangan. Salah satu debitur yang memperoleh pembiayaan adalah Yayasan Kartika Eka Paksi (YKEP) dengan plafon kredit maksimal Rp1 triliun. Kredit ini digunakan untuk membiayai pembangunan kampus New UNJANI tahap 1 dan 2. Pembiayaan kepada sektor prioritas tersebut membawa manfaat berkelanjutan bagi debitur dan juga bagi keberlanjutan bisnis bank **bjb**. Informasi lebih lengkap tercantum dalam tabel berikut: [GRI 3-3]

The core business activity of bank **bjb** is the provision of credit to debtors across various business and economic sectors. bank **bjb** extends credit to debtors from diverse business and economic sectors, which is expected to contribute to national economic growth. In implementing sustainable finance, the Company classifies credit by sector, region, and company scale to identify potential social and environmental impacts of each financing activity. The focus on priority sectors such as food logistics and telecommunications not only provides direct benefits to the economy but also supports the long-term sustainability of bank **bjb**'s business growth. [GRI 3-3] [FS6]

The Commercial Division and Corporate Division played strategic roles in credit disbursement throughout 2025. The Commercial Division recorded the largest portfolio in economic sectors such as Financial Intermediation, Construction, Wholesale and Retail Trade, Manufacturing Industry, as well as Transportation, Warehousing, and Communication. Several major debtors included multifinance companies, rural banks' working capital (BPR), and Regional General Hospitals. Credit disbursement to these sectors provides sustainable positive impacts on the Company's future business growth.

Meanwhile, the Corporate Division primarily extended credit to economic sectors categorized as "Attractive," including Education Services and Financial Intermediation. One of the key debtors is Yayasan Kartika Eka Paksi (YKEP), with a maximum credit limit of Rp1 trillion. This credit is utilized to finance the 1st and 2nd phases of the New UNJANI campus construction. Financing to these priority sectors delivers sustainable benefits to both the debtors and the sustainability of bank **bjb**'s business. More detailed information is presented in the following tables: [GRI 3-3]

Portofolio Berdasarkan Sektor Ekonomi [F.2] [FS6]

Portfolio by Economic Sector

(dalam Miliar Rupiah) | (in Billion Rupiah)

Sektor Sector	2025		2024		2023		YOY%
	Rp	%	Rp	%	Rp	%	
Konstruksi Construction	5.745	4,46	6.946	5,12	6.934	6,0	(17,3)
Jasa dunia usaha Business Services	555	0,43	607	0,45	486	0,4	(8,6)
Perdagangan Trading	6.793	5,27	8.741	6,44	9.395	8,1	(22,3)
Pertanian Agriculture	2.594	2,01	3.043	2,24	1.681	1,4	(14,8)
Industri Industrial	4.325	3,36	5.031	3,71	4.708	4,1	(14,0)
Jasa-jasa sosial Social services	1.321	1,03	1.180	0,87	876	0,8	11,9
Pengangkutan dan pergudangan Transportation and warehousing	247	0,19	424	0,31	538	0,5	(41,7)
Pertambangan Mining	439	0,34	489	0,36	615	0,5	(10,2)
Listrik, gas, dan air Electricity, gas, and water	92	0,07	181	0,13	104	0,1	(49,2)
Lain-lain Etc	106.679	82,83	109.013	80,36	90.805	78,2	(2,1)
Total	**128.790**	**100**	**135.655**	**100**	**116.142**	**100**	**(5,1)**

Keterangan: Angka yang tertera merupakan data kredit portofolio secara *bankwide.*

Note: The figures provided are bankwide portfolio credit data.

Portofolio Berdasarkan Sektor Daerah [FS6]
Portfolio by Regional Sector

(dalam Miliar Rupiah) | (in Billion Rupiah)

Sektor Sector	2025		2024		2023		YOY%
	Rp	%	Rp	%	Rp	%	
Jawa	10.6830	95,4	114.040	95,4	109.249	94,1	6,7
Sumatra	2.630	2,3	2.769	2,3	3.463	3,0	5,3
Kalimantan	1.134	1,0	1.211	1,0	1.180	1,0	6,8
Sulawesi	658	0,6	757	0,6	1.498	1,3	15,0
Bali	691	0,6	708	0,6	752	0,6	2,5
Total	**111.943**	**100**	**119.485**	**100**	**116.142**	**100**	**6,7**

Portofolio Berdasarkan Segmen Perusahaan [FS6]
Portfolio by Company Segment

(dalam Miliar Rupiah) | (in Billion Rupiah)

Sektor Sector	2025		2024		2023		YOY%
	Rp	%	Rp	%	Rp	%	
Konsumer Consumer	54.413	48,6	52.944	44,3	49.535	42,7	(2,7)
Mikro Micro	3.795	3,4	4.942	4,1	4.842	4,2	30,2
Komersial Commercial	9.178	8,2	12.403	10,4	13.706	11,8	14,8
Kredit Pemilikan Rumah (KPR) Mortgage (Home Loans)	10.573	9,4	10.761	9,0	10.507	9,0	1,8
Korporasi Corporate	11.220	10	13.034	10,9	14.494	12,5	32,8
Ritel Retail	20.265	18,1	20.756	17,4	19.750	17,0	2,4
Internasional International	2.500	2,2	4.645	3,9	3.308	2,8	85,8
Total	**111.943**	**100**	**119.485**	**100**	**116.142**	**100**	**6,7**

Keterangan: Angka yang tertera merupakan data kredit portofolio *bank only*
Note: The figures provided are the bank's portfolio credit data only

Selain pengelolaan portofolio berdasarkan sektor ekonomi, bank **bjb** juga memerhatikan risiko pembiayaan yang dapat menimbulkan dampak signifikan terhadap lingkungan dan sosial. Oleh karena itu, Perseroan menerapkan manajemen risiko pembiayaan dengan mengacu pada pedoman dari Departemen Penelitian dan Pengaturan Perbankan Otoritas Jasa Keuangan.

Berdasarkan pengukuran potensi risiko, kajian menunjukkan bahwa industri kelapa sawit tergolong sektor dengan risiko lingkungan dan sosial yang tinggi. Untuk memitigasi risiko tersebut, Perseroan memperketat kriteria seleksi pembiayaan melalui Petunjuk Teknis Kriteria Penerimaan Industri Kelapa Sawit yang mengacu pada POJK Nomor 51/POJK.03/2017. Perseroan belum menetapkan dampak risiko signifikan berdasarkan wilayah, dikarenakan penentuan potensi risiko berdasarkan sektor ekonomi dinilai lebih relevan. [GRI 3-3] [FS5] [FS6]

In addition to managing portfolios by economic sector, bank **bjb** also pays close attention to financing risks that may have significant environmental and social impacts. Therefore, the Company implements financing risk management by referring to the guidelines issued by the Research and Banking Regulation Department of the Financial Services Authority.

Based on the measurement of potential risks, studies indicate that the palm oil industry is categorized as a sector with high environmental and social risks. To mitigate these risks, the Company has tightened financing selection criteria through the Technical Guidelines on Acceptance Criteria for the Palm Oil Industry, which refer to POJK No. 51/POJK.03/2017. The Company has not determined significant risk impacts based on region, as the identification of potential risks based on economic sector is considered more relevant. [GRI 3-3] [FS5] [FS6]

Struktur Pendanaan dan Pembiayaan Berdasarkan Segmen Nasabah [F.26]

Funding and Financing Structure by Customer Segment [F.26]

Perseroan menyediakan berbagai produk simpanan yang dirancang untuk memenuhi kebutuhan segmen individu dan usaha kecil. Pengelompokan ini mencerminkan upaya Perseroan dalam memperluas akses layanan keuangan sekaligus mendukung pertumbuhan ekonomi inklusif.

The Company offers a range of deposit products designed to meet the needs of individual and small business segments. This classification reflects the Company's efforts to expand access to financial services while supporting inclusive economic growth.

Komposisi Rekening Simpanan Berdasarkan Segmen Nasabah [FN-CB-000.A]
Composition of Deposit Accounts by Customer Segment

Segmen Nasabah Customer Segment	**Jumlah Rekening** Number of Accounts	**Nilai Simpanan (Rp juta)** Deposit Value (Rp million)
Individu Individual	4.647.026	46.678.877
Usaha Kecil (UMKM) Small Business (MSMEs)	35.173	333.748.737
Korporasi Corporate	51	11.221.521

Portofolio pembiayaan Perseroan dikelola secara seimbang antara segmen individu, usaha kecil, dan korporasi. Strategi ini mendukung pertumbuhan bisnis yang berkelanjutan sekaligus memperluas kontribusi terhadap pembangunan ekonomi daerah dan nasional.

The Company's financing portfolio is managed in a balanced manner across individual, small business, and corporate segments. This strategy supports sustainable business growth while expanding the Company's contribution to regional and national economic development.

Komposisi Pinjaman Berdasarkan Segmen Nasabah [FN-CB-000.B]
Composition of Loans by Customer Segment

Segmen Nasabah Customer Segment	**Jumlah Debitur** Number of Debtors	***Outstanding* (Rp juta)** (Rp million)
Usaha Kecil (UMKM) Small Business (MSMEs)	35.173	3.805.077
Korporasi Corporate	51	11.221.521

Program Pengelolaan Dana Pensiun

Pension Fund Management Program

bank **bjb** berkomitmen mendampingi pegawai yang memasuki masa pensiun agar tetap dapat menjalani kehidupan pascapurnabakti secara produktif. Dalam pelaksanaannya, Perseroan memastikan seluruh pegawai terdaftar dalam program pensiun sesuai ketentuan peraturan ketenagakerjaan di Indonesia. Program Pensiun Manfaat Pasti yang dikelola Dana Pensiun bank **bjb** diberlakukan bagi pegawai yang diangkat sebelum 2008, sedangkan pegawai yang bergabung sejak 2008 mengikuti program pensiun yang dikelola oleh DPLK bank **bjb**. [GRI 3-3]

bank **bjb** is committed to accompanying employees who enter retirement so that they can continue to lead productive post-retirement lives. In its implementation, the Company ensures that all employees are registered in pension programs in accordance with prevailing Indonesian labor regulations. The Defined Benefit Pension Program managed by the bank **bjb** Pension Fund applies to employees appointed prior to 2008, while employees who joined from 2008 onward participate in a pension program managed by the Financial Institution Pension Fund (DPLK) of bank **bjb**. [GRI 3-3]

Untuk memastikan tata kelola program berjalan konsisten dan sesuai ketentuan, penyelenggaraan program dana pensiun iuran manfaat diatur melalui Surat Keputusan Direksi No. 0434/SK/DIR-HCA/2020 tanggal 6 Juli 2020 tentang Peraturan Dana Pensiun Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten. Ketentuan tersebut juga telah memperoleh pengesahan melalui Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. Kep-154/NB.1/2020 tanggal 30 September 2020 tentang Pengesahan atas Peraturan Dana Pensiun Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten. [GRI 201-3]

To ensure that program governance is consistently implemented and compliant with applicable regulations, the implementation of the defined contribution pension fund program is regulated through the Board of Directors Decree No. 0434/SK/DIR-HCA/2020 dated 6 July 2020 concerning the Pension Fund Regulation of the Pension Fund of the Regional Development Bank of West Java and Banten. This regulation has also received approval through the Decision of the Board of Commissioners of the Financial Services Authority No. Kep-154/NB.1/2020 dated 30 September 2020 regarding the Approval of the Pension Fund Regulation of the Pension Fund of the Regional Development Bank of West Java and Banten. [GRI 201-3]

Sejalan dengan kerangka pengaturan tersebut, pendanaan program bersumber dari kontribusi pegawai sebesar 5% dari penghasilan dasar pensiun, sedangkan kekurangan dana yang dibutuhkan untuk membiayai program dipenuhi melalui kontribusi Perseroan. Sepanjang tahun 2025, kontribusi bank **bjb** untuk mendukung program pensiun pegawai tercatat sebesar Rp31.850.457.359 Informasi lebih rinci mengenai program persiapan pensiun disajikan pada halaman 180-181 Laporan ini. [GRI 201-3]

In line with this regulatory framework, program funding is sourced from employee contributions of 5% of pensionable basic income, while any funding shortfall required to finance the program is fulfilled through contributions from the Company. Throughout 2025, bank **bjb**'s contribution to support the employee pension program amounted to Rp31,850,457,359 More detailed information on the retirement preparation program is presented on pages 180-181of this Report. [GRI 201-3]

Selain bagi pegawai, bank **bjb** juga memperluas manfaat program pensiun kepada masyarakat melalui penguatan literasi dan edukasi Dana Pensiun Lembaga Keuangan (DPLK) bagi calon peserta. Inisiatif ini merespons masih terbatasnya pemahaman sebagian masyarakat terhadap program pensiun, khususnya pelaku sektor informal dan ritel seperti petani, peternak, serta pelaku usaha dengan pendapatan tidak tetap, termasuk Pegawai Pemerintah dengan Perjanjian Kerja (PPPK).

In addition to employees, bank **bjb** also extends the benefits of pension programs to the wider community through strengthened literacy and education on Financial Institution Pension Funds (DPLK) for prospective participants. This initiative responds to the still-limited understanding among certain segments of society regarding pension programs, particularly informal and retail sector participants such as farmers, livestock breeders, and business actors with irregular income, including Government Employees under Work Agreements (PPPK).

Dalam implementasinya, bank **bjb** juga menghadirkan solusi bagi pelaku UMKM untuk meningkatkan retensi dan kesejahteraan tenaga kerja. Melalui edukasi yang berkelanjutan, bank **bjb** mendorong kesiapan finansial pascapensiun agar berdampak jangka panjang terhadap kesejahteraan sosial. Pada 2025, total dana kelolaan DPLK mencapai Rp2.215,03 triliun, meningkat dibandingkan tahun sebelumnya, yaitu sebesar Rp1.884,21 triliun.

In its implementation, bank **bjb** also provides solutions for MSMEs to enhance workforce retention and welfare. Through continuous education, bank **bjb** encourages post-retirement financial readiness to generate long-term impacts on social welfare. In 2025, total DPLK assets under management reached Rp2,215.03 trillion, representing an increase compared to the previous year, which amounted to Rp1,884.21 trillion.

Testimoni bjb Siap
bjb Siap Testimonial



Selama masih aktif bekerja, saya sudah menyiapkan bekal untuk hari tua melalui tabungan di **bjb** siap. Sekarang pada saat saya sudah pensiun, saya mulai membangun usaha dengan modal dari hasil tabungan yang saya kumpulkan selama bekerja. **bjb** Siap membantu saya mempersiapkan masa pensiun dengan lebih tenang.

As long as I was actively working, I prepared for my old age through savings in **bjb** Siap. Now that I am retired, I have started building a business using the capital from the savings I accumulated during my working years. **bjb** Siap has helped me prepare for retirement with greater peace of mind.

Herman Sarbini



Sebagai pelaku usaha, kami ingin memastikan karyawan tetap mendapatkan manfaat ketika memasuki masa pensiun atau tidak lagi bekerja di perusahaan kami. **bjb** menyediakan program dana pensiun dengan iuran awal Rp100.000 dan iuran bulanan mulai Rp50.000, sehingga sangat membantu kami memberikan benefit yang lebih baik bagi karyawan untuk masa depan. Terima kasih, **bjb** Siap.

As a business owner, we want to ensure that employees continue to receive benefits when they enter retirement or are no longer working at our company. **bjb** provides a pension fund program with an initial contribution of Rp100,000 and monthly contributions starting from Rp50,000, which greatly helps us provide better benefits for our employees' future. Thank you, **bjb** Siap.

Kervan Gelato



2025

Laporan Keberlanjutan

Sustainability Report

bank bjb



Digitalisasi Layanan dan Pengalaman Nasabah

Service Digitalization and Customer Experience



bank bjb Raih Dua Penghargaan di Infobank Banking Appreciation 2025

bank bjb Wins Two Awards at the Infobank Banking Appreciation 2025

Raihan dua penghargaan pada ajang Infobank Banking Appreciation 2025 menegaskan konsistensi bank **bjb** sebagai bank pembangunan daerah dengan kinerja kuat dan berkelanjutan. Pengakuan ini memperlihatkan bahwa bank **bjb** tidak hanya kompetitif di tingkat regional, tetapi juga semakin diperhitungkan secara nasional melalui performa yang stabil dalam jangka panjang.

Penghargaan tersebut diterima langsung oleh Nunung Suhartini, Direktur Konsumer dan Ritel terpilih bank **bjb**. Momentum ini sekaligus merepresentasikan fokus Perseroan pada layanan yang berorientasi kepada nasabah, khususnya pada segmen konsumer dan ritel yang terus diperkuat melalui pengembangan produk serta perluasan akses layanan keuangan yang lebih inklusif.

Kinerja yang terjaga selama puluhan tahun didukung oleh strategi yang adaptif di tengah dinamika global, termasuk inovasi layanan dan disiplin manajemen risiko. bank **bjb** terus mengembangkan kapabilitas perbankan digital melalui DIGI bank **bjb**, integrasi QRIS, dan penguatan ekosistem pembayaran digital untuk mendukung transaksi nasabah, UMKM, dan sektor produktif. Di saat yang sama, kualitas aset dikelola secara pruden dengan rasio NPL yang terjaga, disertai kinerja profitabilitas yang tetap solid.

Penilaian Infobank mencakup manajemen risiko, tata kelola perusahaan, permodalan, kualitas aset, rentabilitas, likuiditas, serta efisiensi. Dalam penilaian tersebut, bank **bjb** membukukan hasil di atas standar yang ditetapkan dan meraih predikat "Sangat Bagus". Ke depan, capaian ini menjadi dorongan bagi bank **bjb** untuk terus memperluas inklusi keuangan, memperkuat kolaborasi dengan pemerintah daerah, dan menghadirkan solusi digital yang relevan, dengan dukungan seluruh insan bank **bjb** serta kepercayaan nasabah.

The achievement of two awards at the Infobank Banking Appreciation 2025 affirms bank **bjb**'s consistency as a regional development bank with strong and sustainable performance. This recognition demonstrates that bank **bjb** is not only competitive at the regional level but is also increasingly recognized at the national level through stable long-term performance.

The awards were received directly by Nunung Suhartini, Director of Consumer and Retail Banking (designate) of bank **bjb**. This moment also represents the Company's focus on customer-oriented services, particularly in the consumer and retail segments, which continue to be strengthened through product development and the expansion of more inclusive access to financial services.

The Bank's sustained performance over decades is supported by adaptive strategies amid global dynamics, including service innovation and disciplined risk management. bank **bjb** continues to strengthen its digital banking capabilities through DIGI bank **bjb**, QRIS integration, and the enhancement of the digital payment ecosystem to support transactions for customers, MSMEs, and productive sectors. At the same time, asset quality is managed prudently, with the NPL ratio remaining well controlled and profitability performance remaining solid.

The Infobank assessment covers risk management, corporate governance, capital, asset quality, profitability, liquidity, and efficiency. In this assessment, bank **bjb** recorded results above the prescribed standards and earned the rating of "Very Good." Going forward, this achievement serves as a catalyst for bank **bjb** to further expand financial inclusion, strengthen collaboration with regional governments, and deliver relevant digital solutions, supported by all bank **bjb** personnel and the trust of customers.

Produk dan Layanan bank bjb [C.4] [F.1]

bank bjb Products and Services



Sejalan dengan arah strategis Perseroan, bank **bjb** menempatkan kepuasan pelanggan sebagai pijakan dalam pengambilan keputusan bisnis. Perseroan menilai kualitas produk dan layanan sebagai kunci untuk membangun pengalaman nasabah yang lebih baik, sehingga pengembangan layanan dilakukan secara berkelanjutan agar tetap relevan, unik, dan inovatif. Seluruh upaya tersebut dijalankan dengan pendekatan *human to human* yang menekankan kedekatan dan pemahaman kebutuhan nasabah. Pada saat yang sama, bank **bjb** memperluas aksesibilitas dan memastikan kesempatan yang setara bagi seluruh nasabah sebagai bagian dari komitmen mendorong keuangan yang lebih inklusif. [GRI 3-3] [F.17]

In line with the Company's strategic direction, bank **bjb** places customer satisfaction as the foundation of its business decision-making. The Company considers product and service quality as key to building a better customer experience; therefore, service development is carried out continuously to remain relevant, distinctive, and innovative. All such efforts are implemented through a human-to-human approach that emphasizes closeness and understanding of customer needs. At the same time, bank **bjb** expands accessibility and ensures equal opportunities for all customers as part of its commitment to promoting more inclusive finance. [GRI 3-3] [F.17]

Keberagaman dan inovasi layanan terus diperluas untuk memastikan kebutuhan nasabah terpenuhi secara optimal. Untuk meningkatkan kemudahan transaksi, bank **bjb** mengembangkan berbagai fitur, termasuk pembayaran melalui QRIS dan E-Tax untuk memfasilitasi pembayaran Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Perseroan secara internal mengukur kinerja pelayanan *frontliner* melalui umpan balik nasabah yang dihimpun melalui layanan pusat panggilan (*call center*). Di sisi lain, bank **bjb** bekerja sama dengan pihak independen dalam pelaksanaan survei *Customer Satisfaction Index* dan *Customer Loyalty Index* guna memperoleh evaluasi dan umpan balik yang objektif. [C.4]

Service diversity and innovation continue to be expanded to ensure that customer needs are optimally fulfilled. To enhance transaction convenience, bank **bjb** has developed various features, including payments through QRIS and E-Tax to facilitate the payment of Rural and Urban Land and Building Tax (PBB-P2). Internally, the Company measures frontliner service performance through customer feedback collected via the call center. On the other hand, bank **bjb** collaborates with independent parties to conduct the Customer Satisfaction Index and Customer Loyalty Index surveys to obtain objective evaluation and feedback. [C.4]

Sejalan dengan dinamika kebutuhan dan ekspektasi pelanggan, bank **bjb** secara terus mengevaluasi dan menyempurnakan produk dan layanan yang dimiliki. Perseroan tidak pernah menarik kembali produk dan layanan yang dinilai kurang optimal dan lebih memilih untuk memperbarui fitur, meningkatkan kualitas layanan, memperluas jangkauan, serta memperkuat nilai manfaatnya bagi nasabah. Pendekatan ini memastikan bahwa setiap produk dan layanan tetap relevan dan mampu memberikan nilai tambah. [F.29]

In line with evolving customer needs and expectations, bank **bjb** continuously evaluates and refines its products and services. The Company has never withdrawn products or services deemed less optimal; instead, it chooses to update features, enhance service quality, expand outreach, and strengthen value propositions for customers. This approach ensures that each product and service remains relevant and capable of delivering added value. [F.29]

Informasi lebih lengkap mengenai seluruh produk dan layanan bank **bjb** dapat dilihat pada Laporan Tahunan bank **bjb** Tahun 2025. Ringkasannya disajikan pada bagian berikut: [C.4]

More comprehensive information on all bank **bjb** products and services is available in the bank **bjb** 2025 Annual Report. A summary is presented in the following section: [C.4]


bjb prioritas
FAFA
bjb prioritas

CONSUMER BANKING

Tabungan | Savings

- **bjb** Tandamata
- **bjb** Tandamata Purnabakti
- **bjb** Tandamata Gold
- **bjb** Tandamata Bisnis
- **bjb** Tandamata MyFirst
- **bjb** Tandamata Berjangka
- **bjb** Tandamata Dollar
- **bjb** Tandamata My Goals
- Simpeda
- **bjb** SimPel
- **bjb** Tandamata SiMuda
- TabunganKu
- **bjb** SiMuda Investasiku

Deposito | Deposits

- **bjb** Deposito Berjangka Umum
- **bjb** Deposito Suka-suka
- **bjb** Deposito Valas

Giro

- **bjb** Giro Perorangan
- **bjb** Giro Valas

Kredit | Credits

- **bjb** Kredit Guna Bhakti (KGB)
- **bjb** Kredit Pra Purna Bhakti (KPPB)
- **bjb** Kredit Purna Bhakti (KPB)
- **bjb** Back to Back Loan
- **bjb** KPR
- **bjb** KKB
- **bjb** MLT BPJS Ketenagakerjaan
- **bjb** KPR Sejahtera FLPP
- **bjb** KPR TAPERA
- **bjb** KPR Gaul
- **bjb** KPR Lelang
- **bjb** Credit Card

Produk Consumer Banking Lainnya | Other Consumer Banking Product

- Dana Pensiun Lembaga Keuangan (DPLK)
- **bjb** BISA
- **bjb** Wealth Management: Bancassurance
- **bjb** Wealth Management: Reksa Dana

TRISURI | TREASURY

Kustodian dan Wali Amanat | Custodian and Trustee

- Layanan Safekeeping
- Transaction Handling
- Corporate Action
- Proxy
- Report Services
- Wali Amanat
- Rekening Dana Nasabah (RDN)
- Kustodian Reksa Dana

Dealing Room

- Surat Berharga Negara (SBN) Ritel
- Surat Utang Negara
- Hedging Instrument
- Obligasi Korporasi
- **bjb** Money Changer
- Dealing Room
- Foreign Exchange Trading

PRODUK UNTUK BISNIS KECIL DAN MIKRO | MICRO AND SMALL BUSINESS PRODUCT

- **bjb** Kredit Mikro Utama
- Kredit Usaha Kecil Menengah (UKM)
- Kredit Usaha Rakyat (KUR)
- **bjb** Skema Subsidi Resi Gudang (S-SRG)
- Kredit **bjb** Mesra (Masyarakat Ekonomi Sejahtera)
- Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

COMMERCIAL BANKING

Deposit | Deposits

- **bjb** Kredit Mikro Utama
- **bjb** Deposito Korporasi Valas

Giro

- **bjb** Giro Korporasi
- **bjb** GiroKorporasi Valas

Kredit | Credits

- **bjb** Supply Chain Financing
- **bjb** Kredit Investasi Umum
- **bjb** Kredit Modal Kerja
- **bjb** Kredit Jangka Panjang
- **bjb** Kredit Kepada BPR
- Pinjaman Daerah
- Kredit Cash Collateral
- **bjb** Distributor Financing
- **bjb** Receivable Financing
- **bjb** Kredit kepada Lembaga Pembiayaan
- **bjb** Kredit Modal Kerja Kontrak
- **bjb** Kredit Modal Kerja Kepada Pengembang
- **bjb** Kredit kepada Korporasi

Produk Commercial Banking Lainnya | Other Commercial Banking Products

- **bjb** Garansi Bank
- Surat Dukungan Keuangan Bank

LAYANAN | SERVICES

- **bjb** E-Tax
- **bjb** T-Samsat
- **bjb** E-Samsat
- Kartu ATM/Debit bank **bjb**
- DIGI by bank **bjb**
- **bjb** Credit Card
- **bjb** Call 14049
- Laku Pandai **bjb** BiSA
- DigiCash by bank **bjb**
- Modul Penerimaan Negara
- **bjb** Cash Management Service
- **bjb** Prioritas
- **bjb** Internet Banking Corporate
- Safe Deposit Box
- Kiriman Uang (Remittance)
- **bjb** Edupay
- **bjb** KCP Mobile
- **bjb** Cash Pick Up Service
- Weekend Banking
- Inkaso
- Layanan Western Union bank **bjb**
- Hospital Guarantee
- **bjb** HOPE

INTERNATIONAL & TRANSACTION BANKING

- **bjb** Remittance
- **bjb** Trade Finance & Service

Inovasi Produk dan Layanan Digitalisasi [C.4]

Digitalization of Product and Service Innovation

Perkembangan teknologi di sektor perbankan terus menghadirkan fitur dan fasilitas yang semakin maju untuk meningkatkan kualitas layanan. Sejalan dengan transformasi digital, bank **bjb** memperluas jangkauan pasar melalui penguatan akses layanan digital yang mudah digunakan dan relevan dengan kebutuhan nasabah. Melalui aplikasi seluler dan platform daring yang ramah pengguna, bank **bjb** menjangkau nasabah yang mengutamakan pengalaman perbankan yang praktis, efisien, dan modern. Di saat yang sama, inovasi ini turut mendukung praktik ramah lingkungan melalui penguatan transaksi tanpa kertas dan pemanfaatan dokumentasi elektronik sebagai bagian dari komitmen bank **bjb** terhadap tanggung jawab lingkungan. [GRI 3-3] [B.1.d] [C.4] [F.17] [F.26]

Sebagai bagian dari penguatan transformasi digital dan peningkatan kualitas layanan, bank **bjb** terus melakukan digitalisasi dan inovasi pada produk serta layanannya untuk menjawab kebutuhan nasabah yang semakin beragam. Inovasi tersebut antara lain diwujudkan melalui pengembangan produk dan layanan sebagai berikut:

- **DIGI by bank bjb**
  Aplikasi seluler DIGI by bank **bjb** merupakan platform digital terpadu di Android dan iOS yang dirancang untuk memudahkan nasabah dalam melakukan berbagai transaksi dan layanan perbankan secara praktis. Melalui aplikasi ini, nasabah dapat mengakses beragam fitur seperti DIGI NET (*internet banking*), DIGI SMS (SMS *banking*), DIGI Mobile (*mobile banking*), serta DIGI Loan yang memberikan kemudahan bagi nasabah dalam mengajukan pinjaman langsung dari ponsel kapan pun diperlukan. Kehadiran DIGI by bank **bjb** menjadi bagian dari komitmen Perseroan dalam menyediakan layanan digital yang cepat, efisien, dan aman bagi seluruh nasabah.

Technological developments in the banking sector continue to introduce increasingly advanced features and facilities to enhance service quality. In line with its digital transformation, bank **bjb** expands its market reach by strengthening access to digital services that are easy to use and relevant to customer needs. Through user-friendly mobile applications and online platforms, bank **bjb** reaches customers who prioritize practical, efficient, and modern banking experiences. At the same time, these innovations also support environmentally friendly practices by strengthening paperless transactions and the use of electronic documentation as part of bank **bjb**'s commitment to environmental responsibility.
[GRI 3-3] [B.1.d] [C.4] [F.17] [F.26]

As part of strengthening digital transformation and improving service quality, bank **bjb** continues to implement digitalization and innovation across its products and services to respond to increasingly diverse customer needs. These innovations are realized through the development of the following products and services:

- **DIGI by bank bjb**
  The DIGI by bank **bjb** mobile application is an integrated digital platform available on Android and iOS, designed to make it easier for customers to perform various banking transactions and services conveniently. Through this application, customers can access a wide range of features such as DIGI NET (internet banking), DIGI SMS (SMS banking), DIGI Mobile (mobile banking), and DIGI Loan, which enables customers to apply for loans directly from their mobile phones whenever needed. The presence of DIGI by bank **bjb** reflects the Company's commitment to providing fast, efficient, and secure digital services to all customers.

- **DigiCash by bank bjb**
  DigiCash merupakan uang elektronik berbasis *server* yang memanfaatkan teknologi aplikasi seluler untuk mendukung transaksi keuangan yang cepat dan efisien. Dengan menggunakan *Quick Response Code Indonesia Standard* (QRIS), nasabah dapat melakukan pembayaran di berbagai *merchant* dengan lebih mudah tanpa perlu menggunakan uang tunai. Produk ini menjadi solusi pembayaran digital yang relevan dengan kebutuhan masyarakat modern, terutama bagi pengguna yang mengutamakan kecepatan dan kenyamanan bertransaksi.

- **bjb BiSA (Agen Laku Pandai)**
  Laku Pandai **bjb** BiSA merupakan layanan keuangan tanpa kantor yang dijalankan melalui mekanisme agen, baik oleh individu maupun badan usaha. Rekrutmen agen difokuskan pada masyarakat yang memiliki usaha dan pendapatan tetap, seperti guru, bidan, pedagang, pensiunan, serta berbagai lembaga seperti BUMDes, koperasi, BPR, lembaga pemasyarakatan, dan instansi lainnya. Layanan ini dikembangkan untuk memberikan akses layanan perbankan bagi nasabah dan non-nasabah yang berada di wilayah terpencil atau tidak memiliki akses mudah ke kantor bank.

Dengan menggunakan perangkat *Electronic Data Capture* (EDC), agen **bjb** BiSA dapat melayani berbagai transaksi secara langsung. Kehadiran layanan ini menciptakan efisiensi dan fleksibilitas bagi masyarakat, karena mereka tidak perlu datang ke kantor cabang untuk melakukan transaksi dasar. Melalui penyediaan layanan seperti setor tunai, tarik tunai, pembukaan rekening, pengecekan saldo, hingga pembayaran kartu kredit, listrik, telepon, dan pembelian pulsa, **bjb** BiSA mendorong pemerataan akses keuangan dan mendukung pertumbuhan ekonomi lokal di berbagai wilayah.

bank **bjb** terus memperkuat program Agen Laku Pandai sebagai bagian dari komitmen meningkatkan inklusi keuangan. Perseroan menerapkan sejumlah

- **DigiCash by bank bjb**
  DigiCash is a server-based electronic money product that utilizes mobile application technology to support fast and efficient financial transactions. By using the Quick Response Code Indonesian Standard (QRIS), customers can make payments at various merchants more easily without the need for cash. This product serves as a digital payment solution that is highly relevant to the needs of modern society, particularly for users who prioritize speed and convenience.

- **bjb BiSA (Agen laku Pandai)**
  Laku Pandai **bjb** BiSA is a branchless banking service operated through an agent mechanism, carried out by individuals or business entities. Agent recruitment focuses on community members who have businesses and stable income, such as teachers, midwives, traders, retirees, as well as various institutions such as Village-Owned Enterprises (BUMDes), cooperatives, rural banks (BPR), correctional institutions, and other entities. This service is designed to provide access to banking services for customers and non-customers in remote areas or those with limited access to bank branches.

Using Electronic Data Capture (EDC) devices, **bjb** BiSA agents can directly serve a wide range of transactions. This service creates efficiency and flexibility for the community, as they no longer need to visit branch offices for basic transactions. By providing services such as cash deposits, cash withdrawals, account opening, balance inquiries, and payments for credit cards, electricity, telephone, and mobile top-ups, **bjb** BiSA promotes equitable access to finance and supports local economic growth in various regions.

bank **bjb** continues to strengthen the Agen Laku Pandai program as part of its commitment to enhancing financial inclusion. The Company

strategi, termasuk optimalisasi pengembangan agen di seluruh jaringan Kantor Cabang dan Kantor Cabang Pembantu, percepatan penyediaan infrastruktur *e-channel* bagi agen, serta menjalin kemitraan dengan berbagai instansi, perusahaan, dan layanan publik yang membutuhkan layanan Laku Pandai dan memiliki potensi transaksi yang tinggi.

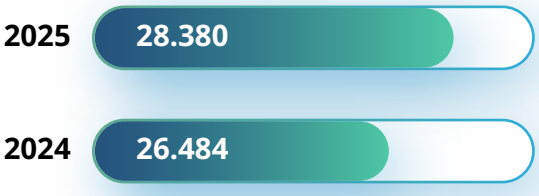
Dalam menarik lebih banyak calon agen dan meningkatkan frekuensi transaksi, bank **bjb** juga menambah fitur layanan serta menyelenggarakan sejumlah program promosi, seperti Bankir Cilik, Digital Culture, Racing Tiket ASDP, GASPOL, Semarak Akhir Tahun, dan Agen KADES. Melalui rangkaian inisiatif ini, bank **bjb** berharap dapat memperluas akses layanan keuangan bagi masyarakat dan berkontribusi terhadap pertumbuhan ekonomi yang lebih inklusif. Hingga akhir tahun 2025, jumlah agen **bjb** BiSA mencapai 28.380 agen, meningkat sebesar 7,16% dibandingkan tahun sebelumnya.

implements a number of strategies, including optimizing agent development across the entire Branch Office and Sub-Branch Office network, accelerating the provision of e-channel infrastructure for agents, and establishing partnerships with various institutions, companies, and public services that require Laku Pandai services and have high transaction potential.

To attract more prospective agents and increase transaction frequency, bank **bjb** also adds service features and organizes a number of promotional programs, such as Bankir Cilik, Digital Culture, Racing Tiket ASDP, GASPOL, Year-End Festivities, and Agen KADES. Through this series of initiatives, bank **bjb** aims to expand access to financial services for the community and contribute to more inclusive economic growth. As of the end of 2025, the number of **bjb** BiSA agents reached 28,380 agents, representing an increase/decrease of 7.16% compared to the previous year.

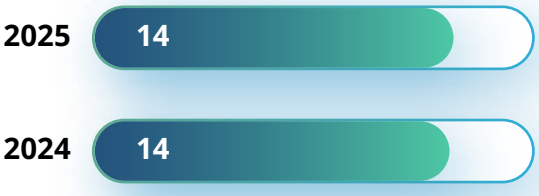


Jumlah Agen (agen)
Total Agent (agent)





Jumlah sebaran wilayah agen (provinsi)
Number of agent distribution areas (provinces)



- **bjb E-Samsat**
  Layanan **bjb** E-Samsat memungkinkan nasabah melakukan pembayaran Pajak Kendaraan Bermotor (PKB) melalui berbagai *e-channel* bank **bjb** yang tersedia di seluruh Indonesia. Layanan ini dioperasikan melalui kerja sama dengan Tim Pembina Samsat di berbagai wilayah, seperti aplikasi Sambara (Jawa Barat), Sambat (Banten), E-Samsat Kepri, serta SIGNAL (Samsat Digital

- **bjb E-Samsat**
  The **bjb** E-Samsat service enables customers to pay Motor Vehicle Tax (PKB) through various bank **bjb** e-channels available throughout Indonesia. This service is operated in collaboration with the Samsat Supervisory Team in various regions, such as the Sambara application (West Java), Sambat (Banten), E-Samsat Kepri, and SIGNAL (National Digital Samsat). Through E-Samsat,

Nasional). Melalui E-Samsat, pembayaran PKB tahunan dapat dilakukan melalui ATM, aplikasi **bjb** DIGI, maupun platform pihak ketiga. Inisiatif ini memberikan kenyamanan lebih bagi masyarakat karena pembayaran dapat dilakukan tanpa perlu datang ke kantor Samsat atau mengantre panjang.

- **bjb T-Samsat**
  Sebagai pengembangan dari layanan E-Samsat, **bjb** T-Samsat memberikan kemudahan bagi nasabah untuk melakukan pembayaran PKB secara berkala atau tahunan melalui mekanisme debet otomatis tabungan pada saat jatuh tempo. Saat ini, layanan tersebut tersedia di wilayah Jawa Barat dan tengah dikembangkan ke daerah lain di Indonesia. Dalam tiga tahun terakhir, jumlah NOA T-Samsat terus meningkat, dari 9.187 pada 2023, menjadi 9.478 pada 2024, dan mencapai 12.227 pada 2025, atau tumbuh sekitar 22,48% dibandingkan tahun sebelumnya.

- **bjb Prioritas**
  bjb Prioritas merupakan hasil *rebranding* dari layanan **bjb** Precious yang kini dihadirkan dengan konsep lebih modern, sederhana, dan mudah dikenali. Layanan ini ditujukan untuk nasabah prioritas dan segmen istimewa yang membutuhkan layanan personal dan premium. Melalui **bjb** Prioritas, nasabah *High Net Worth* mendapatkan pendampingan finansial eksklusif di ruang layanan khusus yang mengutamakan kenyamanan dan keramahan. Selain itu, nasabah juga memperoleh manfaat tambahan berupa konsultasi pengelolaan aset, layanan kesehatan dan pendidikan luar negeri, akses *lounge* bandara, serta bingkisan spesial pada momen hari raya.

- **bjb LAKU**
  bjb LAKU merupakan aplikasi berbasis Android yang dirancang untuk mempermudah masyarakat, khususnya para pelaku UMKM, dalam memperoleh akses pembiayaan. Melalui aplikasi ini,

annual PKB payments can be made via ATMs, the **bjb** DIGI application, or third-party platforms. This initiative provides greater convenience to the public, as payments can be made without the need to visit Samsat offices or queue for long periods.

- **bjb T-Samsat**
  As a development of the E-Samsat service, **bjb** T-Samsat provides convenience for customers to pay PKB periodically or annually through an automatic debit mechanism from savings accounts upon due dates. Currently, this service is available in West Java and is being expanded to other regions in Indonesia. Over the past three years, the number of T-Samsat NOA has continued to increase, from 9,187 in 2023, to 9,478 in 2024, and reaching 12,227 in 2025, representing growth of approximately 22.48% compared to the previous year.

- **bjb Prioritas**
  bjb Prioritas is the result of the rebranding of the former **bjb** Precious service, now presented with a more modern, simple, and recognizable concept. This service is intended for priority customers and special segments that require personalized and premium services. Through **bjb** Prioritas, High Net Worth customers receive exclusive financial assistance in dedicated service lounges that prioritize comfort and hospitality. In addition, customers also receive added benefits such as asset management consultation, overseas healthcare and education services, airport lounge access, and special gifts during festive occasions.

- **bjb LAKU**
  bjb LAKU is an Android-based application designed to facilitate public access, particularly for MSME actors, to financing services. Through this application, prospective debtors across all MSME Credit segments

calon debitur dari seluruh segmen Kredit UMKM bank **bjb** dapat mengajukan pembiayaan secara lebih cepat, mudah, dan terjangkau. Kehadiran **bjb** LAKU diharapkan mampu memperluas jangkauan layanan kredit UMKM sehingga proses pengajuan pembiayaan menjadi lebih efisien dan dapat diakses oleh lebih banyak pelaku usaha.

- **bjb PESAT**
  Melalui program Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT), bank **bjb** menunjukkan komitmennya dalam memberdayakan sektor UMKM sebagai tulang punggung ekonomi nasional. Program ini menggabungkan pendampingan dan fasilitas permodalan untuk membantu UMKM meningkatkan kompetensi, kapasitas usaha, serta kemampuan adaptasi di tengah perubahan teknologi. Upaya ini memastikan keberlanjutan usaha UMKM agar tetap relevan dan kompetitif. [GRI 2-26]

- **bjb Garansi Bank**
  Aplikasi **bjb** Garansi Bank merupakan platform digital yang disediakan bagi nasabah untuk mengajukan penerbitan garansi bank secara daring tanpa harus mengunjungi kantor cabang. Melalui aplikasi ini, seluruh proses pengajuan dapat dilakukan secara mandiri dan lebih efisien, serta memberikan kemudahan bagi *bouwheer* atau pihak pemberi kerja untuk memverifikasi keabsahan warkat secara *online*.

  Beragam keunggulan ditawarkan oleh **bjb** Garansi Bank, antara lain:
  - Kemudahan bertransaksi di mana saja untuk pengajuan penerbitan garansi bank melalui akses secara *online* melalui PC, laptop, maupun *handphone* (dalam satu genggaman);
  - Nasabah tidak perlu datang ke kantor cabang untuk pemenuhan dokumen. Cukup diunggah pada situs web;
  - Kemudahan untuk memilih penerbitan jaminan di seluruh jaringan kantor cabang bank **bjb**;

of bank **bjb** can apply for financing more quickly, easily, and affordably. The presence of **bjb** LAKU is expected to expand the outreach of MSME credit services, making the financing application process more efficient and accessible to more business actors.

- **bjb PESAT**
  Through the Integrated Economic Community Empowerment Program (PESAT), bank **bjb** demonstrates its commitment to empowering the MSME sector as the backbone of the national economy. This program combines mentoring and capital facilitation to help MSMEs enhance competencies, business capacity, and adaptability amid technological changes. These efforts ensure the sustainability of MSME businesses so that they remain relevant and competitive. [GRI 2-26]

- **bjb Garansi Bank**
  The **bjb** Garansi Bank application is a digital platform provided for customers to apply for the issuance of bank guarantees online without the need to visit branch offices. Through this application, the entire application process can be conducted independently and more efficiently, while also providing convenience for the bouwheer or project owner to verify the authenticity of documents online.

  Key advantages offered by **bjb** Garansi Bank include:
  - Convenience of conducting transactions from anywhere for bank guarantee issuance applications through online access via PC, laptop, or mobile phone (in one hand);
  - Customers are not required to visit branch offices to submit documents; documents can simply be uploaded via the website;
  - Flexibility to select issuance of guarantees across the entire bank **bjb** branch network;

- Bebas biaya penggunaan aplikasi **bjb** Garansi Bank;
- Cukup melakukan pendaftaran satu kali untuk user password dan dapat digunakan untuk mengajukan penerbitan garansi bank tanpa batasan; dan
- SLA Penerbitan setelah dokumen lengkap cukup singkat, maksimal dua hari kerja.

- Free of charge for the use of the **bjb** Garansi Bank application;
- One-time registration for user ID and password, which can be used to submit unlimited bank guarantee applications; and
- Short issuance SLA after complete documentation, with a maximum of two business days.

- **bjb KKI (Kartu Kredit Indonesia)**

  Melalui aplikasi digi Loan **bjb** KKI Segmen Pemerintah, bank **bjb** menghadirkan solusi digital yang mengotomatisasi proses penentuan batas kredit dalam program Kartu Kredit Indonesia. Digitalisasi layanan ini memberikan manfaat signifikan, terutama dalam mengurangi penggunaan kertas sebagai bagian dari komitmen terhadap operasi yang lebih ramah lingkungan. Tidak hanya itu, proses pemenuhan persyaratan layanan menjadi lebih cepat dan efisien sehingga mempermudah nasabah dalam mengajukan garansi bank tanpa perlu datang langsung ke kantor cabang. Inisiatif ini sekaligus mendukung pengalaman layanan yang lebih praktis, modern, dan responsif bagi para pengguna.

- **bjb KKI (Kartu Kredit Indonesia)**

  Through the digi Loan **bjb** KKI Government Segment application, bank **bjb** delivers a digital solution that automates the process of determining credit limits within the Indonesia Credit Card (KKI) program. This service digitalization provides significant benefits, particularly in reducing paper usage as part of the Bank's commitment to more environmentally friendly operations. In addition, the fulfillment of service requirements becomes faster and more efficient, making it easier for customers to apply for bank guarantees without having to visit branch offices. This initiative also supports a more practical, modern, and responsive service experience for users.

- **DiSentra**

  Aplikasi DiSentra adalah platform digital berbasis Android yang dikembangkan sebagai ruang pemberdayaan bagi pelaku UMKM binaan bank **bjb**. Di dalamnya tersedia berbagai fitur yang berfungsi sebagai sarana edukasi, konsultasi, interaksi, serta promosi produk UMKM. Melalui integrasi fitur yang komprehensif, DiSentra membantu meningkatkan kapasitas pelaku UMKM sekaligus memperluas peluang pemasaran produk mereka.

- **DiSentra**

  The DiSentra application is an Android-based digital platform developed as an empowerment space for MSMEs fostered by bank **bjb**. It provides various features that serve as tools for education, consultation, interaction, and MSME product promotion. Through comprehensive feature integration, DiSentra helps increase the capacity of MSME actors while also expanding marketing opportunities for their products.

- **E-Channel**

  bank **bjb** terus memperluas layanan digital melalui berbagai kanal inovatif seperti *mobile banking* dan QRIS, yang berfungsi sebagai metode pembayaran menggunakan *barcode* standar nasional.

- **E-Channel**

  bank **bjb** continues to expand its digital services through various innovative channels such as mobile banking and QRIS, which function as a payment method using the national standard barcode. QRIS is now

QRIS kini terintegrasi dengan layanan uang elektronik, rekening virtual, *Internet Banking Corporate* (IBC), Agen Laku Pandai, hingga E-Tax untuk mendukung pembayaran Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Semua fitur ini dapat diakses melalui aplikasi DIGI dan DigiCash.

Situs web resmi bank **bjb** juga telah diperbarui untuk memudahkan pengguna mengakses informasi, layanan, dan promosi. Selain itu, nasabah dapat berkomunikasi melalui *Call Center* 14049, *email* **bjb** Care, serta aplikasi seluler bank **bjb**. Layanan E-Tax bank **bjb** pun dikembangkan melalui kolaborasi dengan Pemprov DKI Jakarta, 34 pemerintah kota/kabupaten di Jawa Barat dan Banten, serta tujuh daerah di luar Jabar-Banten seperti Kepri, Batam, Pekanbaru, Binjai, Pesawaran, Surakarta, dan Palembang sehingga pembayaran PBB-P2 dapat dilakukan secara *online* melalui DIGI dan DigiCash.

- **SP2D Online**
  Dalam mendorong implementasi *smart city* dan mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB), bank **bjb** mengintegrasikan layanan Surat Perintah Pencairan Dana (SP2D) dengan Sistem Informasi Pemerintahan Daerah (SIPD). Melalui kerja sama dengan seluruh pemerintah daerah di Jawa Barat dan Banten, proses pencairan anggaran kini dapat dilakukan secara daring dan *real-time*. Layanan SP2D Online saat ini digunakan di 14 kota/kabupaten di kedua provinsi tersebut dan akan diimplementasikan di seluruh kota/kabupaten se-Jawa Barat dan Banten, sehingga membantu pemerintah daerah mempercepat pembayaran proyek dan meningkatkan efisiensi pengelolaan belanja daerah.

- **Internet Banking Corporate (IBC)**
  Layanan **bjb** iBanking Corporate merupakan platform digital yang disediakan untuk nasabah korporasi dan institusi. Dengan layanan ini, berbagai instansi seperti

integrated with electronic money services, virtual accounts, Internet Banking Corporate (IBC), Laku Pandai Agents, and E-Tax to support the payment of Rural and Urban Land and Building Tax (PBB-P2). All of these features can be accessed through the DIGI and DigiCash applications.

The official bank **bjb** website has also been updated to facilitate user access to information, services, and promotions. In addition, customers can communicate through Call Center 14049, **bjb** Care email, and the bank **bjb** mobile application. The bank **bjb** E-Tax service has also been developed through collaboration with the Provincial Government of DKI Jakarta, 34 city/regency governments in West Java and Banten, and seven regions outside West Java and Banten such as Riau Islands, Batam, Pekanbaru, Binjai, Pesawaran, Surakarta, and Palembang, enabling online payment of PBB-P2 through DIGI and DigiCash.

- **SP2D Online**
  In supporting the implementation of smart cities and contributing to the achievement of the Sustainable Development Goals (SDGs), bank **bjb** integrates the Fund Disbursement Order (SP2D) service with the Regional Government Information System (SIPD). Through collaboration with all local governments in West Java and Banten, budget disbursement processes can now be conducted online and in real time. The SP2D Online service is currently utilized in 34 cities/regencies across both provinces, helping local governments accelerate project payments and improve the efficiency of regional expenditure management.

- **Internet Banking Corporate (IBC)**
  bjb iBanking Corporate is a digital platform provided for corporate and institutional customers. Through this service, various institutions such as regional governments,

pemerintah daerah, BUMN/BUMD, lembaga pendidikan, rumah sakit, komunitas, hingga pemerintahan desa dapat melakukan transaksi keuangan secara mandiri kapan pun dan di mana pun dengan cepat, mudah, serta aman. Kehadiran IBC memberikan fleksibilitas dan kontrol lebih besar bagi institusi dalam mengelola aktivitas keuangan mereka.

- **Social Fund Transfer bank bjb**
  bank **bjb** menunjukkan komitmen terhadap peningkatan kesejahteraan masyarakat Jawa Barat dan Banten melalui pengembangan aplikasi Social Fund Transfer (SFT). Aplikasi ini mempermudah proses penyaluran bantuan sosial kepada kelompok penerima seperti pelaku UMKM, seniman, pelaku pariwisata, sektor ekonomi kreatif, lembaga kesejahteraan sosial, hingga pedagang pasar. Dengan dukungan panel instrumen (*dashboard*) yang dapat dipantau secara langsung oleh para pemangku kepentingan, SFT meningkatkan transparansi dalam proses penyaluran bantuan. Selain itu, penggunaan QR *Code* mempercepat verifikasi penerima manfaat di lapangan sehingga proses distribusi menjadi lebih akurat dan efisien.

- **PINPad Customer Service**
  Guna meningkatkan keamanan proses transaksi, bank **bjb** menghadirkan inovasi PINPad Customer Service. Perangkat ini digunakan oleh petugas layanan nasabah (*customer service*) untuk membuat (*create*), mengubah (*change*), dan memverifikasi (*verify*) PIN Nasabah. Kehadirannya menggantikan penggunaan PIN *mailer* berbentuk kertas, sehingga mengurangi risiko keamanan dan turut mendukung pengurangan penggunaan kertas pada proses pembukaan rekening maupun layanan lainnya.

- **E-Form**
  bank **bjb** menghadirkan E-Form sebagai solusi digital pembukaan rekening secara daring yang dapat diakses melalui situs resmi bank **bjb** di www.bank**bjb**.co.id maupun melalui akses langsung di https://eform.

SOEs/ROEs, educational institutions, hospitals, communities, and village governments can independently conduct financial transactions anytime and anywhere in a fast, easy, and secure manner. The presence of IBC provides greater flexibility and control for institutions in managing their financial activities.

- **Social Fund Transfer bank bjb**
  bank **bjb** demonstrates its commitment to improving the welfare of communities in West Java and Banten through the development of the Social Fund Transfer (SFT) application. This application facilitates the distribution of social assistance to beneficiary groups such as MSMEs, artists, tourism actors, the creative economy sector, social welfare institutions, and market traders. With the support of a dashboard that can be monitored in real time by stakeholders, SFT enhances transparency in the aid distribution process. In addition, the use of QR Codes accelerates the verification of beneficiaries in the field, making the distribution process more accurate and efficient.

- **PINPad Customer Service**
  To enhance transaction security, bank **bjb** has introduced the PINPad Customer Service innovation. This device is used by customer service officers to create, change, and verify customer PINs. Its presence replaces the use of paper-based PIN mailers, thereby reducing security risks and supporting the reduction of paper usage in account opening processes and other services.

- **E-Form**
  bank **bjb** introduces E-Form as a digital solution for online account opening, accessible through the official bank **bjb** website at www.bank**bjb**.co.id as well as via direct access at https://eform.bank**bjb**.

bank**bjb**.co.id. Melalui aplikasi ini, nasabah maupun calon nasabah dapat melakukan pendaftaran pembukaan rekening dengan mengisi formulir secara *online* sehingga proses registrasi menjadi lebih mudah, efisien, dan praktis tanpa harus melakukan pengisian formulir fisik di kantor cabang.

co.id. Through this application, customers and prospective customers can register for account opening by completing online forms, making the registration process easier, more efficient, and more practical without the need to complete physical forms at branch offices.

- **bjb SANTER**
  bank **bjb** mengembangkan **bjb** SANTER (Sistem Antrian Nasabah Terpadu) sebagai solusi pengelolaan antrian yang terintegrasi, *online*, dan terpusat di jaringan layanan bank **bjb**. Hingga periode pelaporan, sistem ini telah diimplementasikan di 64 kantor cabang dan 175 Kantor Cabang Pembantu (KCP) Tipe A. **bjb** SANTER memungkinkan pengaturan alur layanan yang lebih tertib dan transparan, sekaligus mendukung pengukuran kepuasan nasabah dan kualitas layanan secara *real time* melalui *dashboard* pelaporan. Implementasi **bjb** SANTER berkontribusi dalam meningkatkan efektivitas operasional serta menjadi dasar pengambilan keputusan berbasis data dalam upaya peningkatan kualitas layanan kepada nasabah.

- **bjb SANTER**
  bank **bjb** has developed **bjb** SANTER (Integrated Customer Queue System) as an integrated, online, and centralized queue management solution across the bank **bjb** service network. As of the reporting period, this system has been implemented in 64 branch offices and 175 Type A Sub-Branch Offices (KCP). **bjb** SANTER enables more orderly and transparent service flow management, while also supporting the measurement of customer satisfaction and service quality in real time through reporting dashboards. The implementation of **bjb** SANTER contributes to increased operational effectiveness and serves as a basis for data-driven decision-making in efforts to improve service quality for customers.

- ***Booking* Antrian Online**
  Sebagai pengembangan dari integrasi layanan digital, bank **bjb** menyediakan Booking Antrian Online yang memungkinkan nasabah melakukan pemesanan antrian layanan sebelum datang ke kantor cabang. Layanan ini terintegrasi dengan **bjb** SANTER dan E-Form sehingga nasabah dapat memilih jenis transaksi, cabang tujuan, serta waktu layanan yang diinginkan. Inovasi ini membantu mengurangi waktu tunggu di *banking hall*, meningkatkan kenyamanan nasabah, serta mendukung efisiensi pengelolaan layanan di kantor cabang.

- **Online Queue Booking**
  As part of the expansion of digital service integration, bank **bjb** provides Online Queue Booking, which allows customers to reserve service queues before visiting branch offices. This service is integrated with **bjb** SANTER and E-Form, enabling customers to select the type of transaction, target branch, and preferred service time. This innovation helps reduce waiting times in banking halls, enhance customer convenience, and support more efficient service management at branch offices.

- **Digital Signage**
  bank **bjb** mengimplementasikan Digital Signage sebagai media informasi digital di jaringan kantor layanan untuk menyampaikan berbagai informasi kepada nasabah secara terpusat dan berkelanjutan. Hingga periode

- **Digital Signage**
  bank **bjb** has implemented Digital Signage as a digital information medium across its service network to deliver centralized and continuous information to customers. As of the reporting period, Digital Signage has

pelaporan, Digital Signage telah terpasang di 64 kantor cabang dan 29 Kantor Cabang Pembantu (KCP) Tipe A. Melalui platform ini, bank **bjb** menayangkan informasi produk-produk perbankan, informasi kurs valuta asing, video promosi produk, video atau foto kegiatan, *barcode* katalog produk, serta berbagai informasi digital lainnya. Kehadiran Digital Signage memungkinkan penyampaian informasi yang lebih dinamis, mudah diperbarui, dan konsisten di seluruh jaringan layanan. Selain meningkatkan efektivitas komunikasi dengan nasabah, penggunaan media digital ini juga berkontribusi pada pengurangan penggunaan materi cetak, sehingga mendukung penerapan operasional yang lebih ramah lingkungan.

- **Smart Table**

  bank **bjb** menghadirkan Smart Table sebagai perangkat informasi digital interaktif berbasis layar sentuh untuk memudahkan nasabah mengakses informasi produk dan layanan secara mandiri di kantor cabang. Hingga periode pelaporan, Smart Table telah diimplementasikan di 41 kantor cabang dan 2 Kantor Cabang Pembantu (KCP) Tipe B. Melalui perangkat ini, nasabah dapat mengakses informasi produk-produk perbankan, melakukan simulasi produk bank, memperoleh informasi kurs valuta asing, serta melihat video promosi produk, video atau foto kegiatan, *barcode* katalog produk, dan berbagai informasi digital lainnya. Kehadiran Smart Table mendukung pengalaman layanan yang lebih modern dan informatif, meningkatkan efisiensi pelayanan di kantor cabang, serta memperkuat komitmen bank **bjb** dalam mendorong digitalisasi layanan yang berkelanjutan.

- **QR Transaksi**

  bank **bjb** juga menghadirkan QR Transaksi di *Counter Teller* sebagai inovasi untuk mempercepat proses transaksi dan meningkatkan akurasi pengisian data. Melalui pemindaian QR, nasabah maupun non-nasabah dapat mengisi informasi

been installed in 64 branch offices and 29 Type A Sub-Branch Offices (KCP). Through this platform, bank **bjb** displays information on banking products, foreign exchange rates, product promotion videos, activity videos or photos, product catalog barcodes, and various other digital information. The presence of Digital Signage enables more dynamic, easily updated, and consistent information delivery across the service network. In addition to enhancing communication effectiveness with customers, the use of digital media also contributes to reducing printed materials, thereby supporting more environmentally friendly operations.

- **Smart Table**

  bank **bjb** has introduced Smart Table as an interactive digital information device based on touch-screen technology to facilitate customer self-service access to product and service information in branch offices. As of the reporting period, Smart Table has been implemented in 41 branch offices and 2 Type B Sub-Branch Offices (KCP). Through this device, customers can access information on banking products, conduct product simulations, obtain foreign exchange rate information, and view product promotion videos, activity photos or videos, product catalog barcodes, and various other digital information. The presence of Smart Table supports a more modern and informative service experience, improves service efficiency at branch offices, and reinforces bank **bjb**'s commitment to advancing sustainable service digitalization.

- **QR Transaction**

  bank **bjb** has also introduced QR Transactions at Teller Counters as an innovation to accelerate transaction processes and improve data input accuracy. Through QR scanning, customers and non-customers can digitally complete transaction information,

transaksi secara digital, termasuk kebutuhan WIC dan CDD, serta memperoleh slip transaksi elektronik. Inovasi ini membantu mempercepat SLA layanan *teller*, mengurangi penggunaan kertas, dan meningkatkan kenyamanan serta keamanan transaksi di kantor cabang.

- ***Teller Cash Recycle* (TCR)**
  Guna mendukung efisiensi operasional dan meningkatkan kualitas layanan transaksi tunai, bank **bjb** mengimplementasikan TCR di 19 kantor cabang. Perangkat ini membantu petugas *teller* dalam melayani berbagai transaksi nasabah, antara lain penyetoran uang (*cash deposit*) dan penarikan uang (*cash withdrawal*). Selain itu, TCR dilengkapi dengan fitur perhitungan uang secara otomatis dengan kecepatan tinggi, penyortiran uang berdasarkan denominasi, pengecekan uang tidak layak edar (UTLE), serta pengecekan terhadap uang palsu. Pemanfaatan TCR berkontribusi dalam meningkatkan kecepatan dan akurasi layanan transaksi tunai, sekaligus memperkuat pengendalian risiko operasional pada lini layanan *teller*.

Kinerja Transaksi Pembayaran Digital

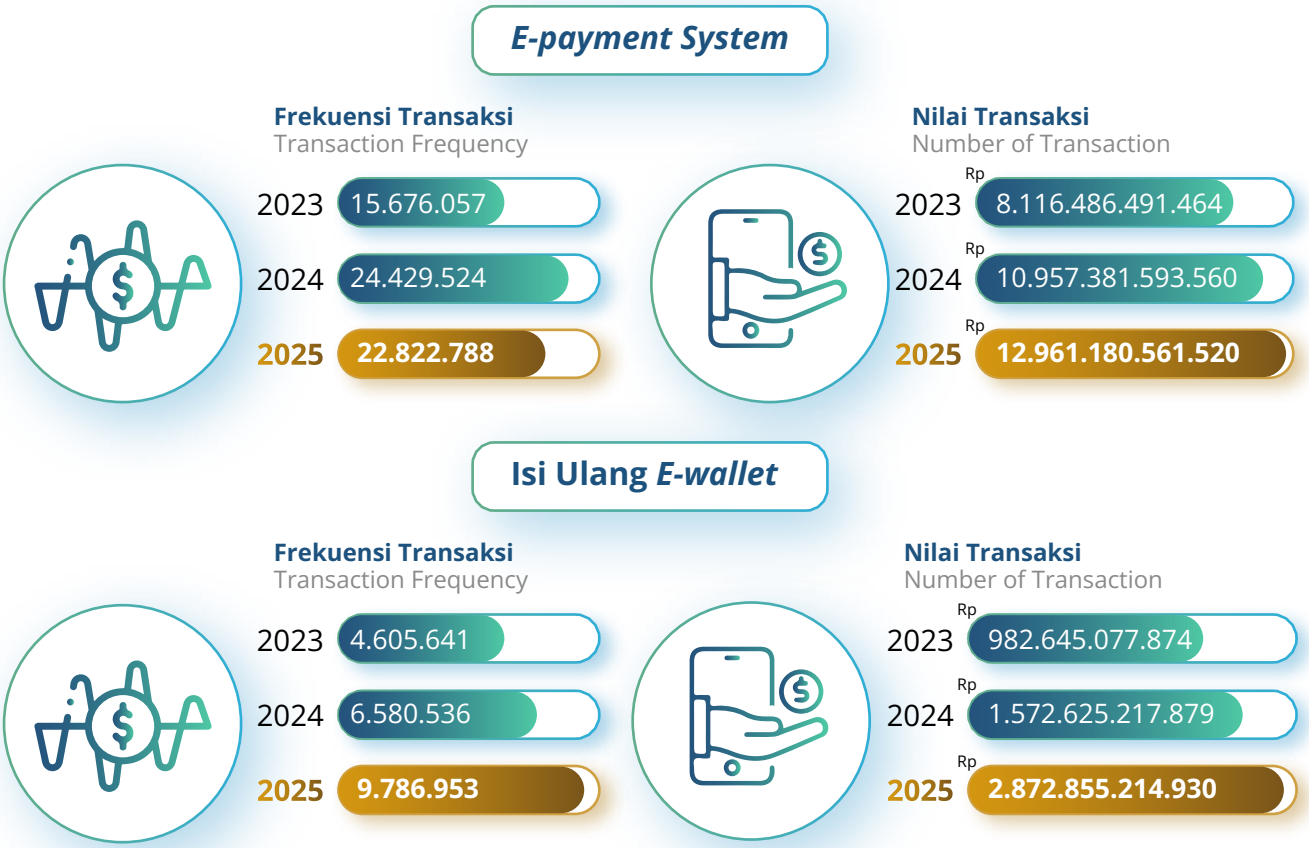
Sejalan dengan penguatan digitalisasi layanan, bank **bjb** terus mendorong penggunaan kanal pembayaran elektronik untuk memberikan pengalaman transaksi yang lebih cepat, aman, dan nyaman. Kinerja kanal digital tersebut tercermin pada peningkatan aktivitas *E-payment System* dan isi ulang *e-wallet*, baik dari sisi frekuensi maupun nilai transaksi, yang menunjukkan pertumbuhan adopsi transaksi non-tunai di berbagai kebutuhan nasabah.

including WIC and CDD requirements, and receive electronic transaction slips. This innovation helps accelerate teller service SLAs, reduce paper usage, and enhance transaction convenience and security at branch offices.

- **Teller Cash Recycle (TCR)**
  To support operational efficiency and enhance the quality of cash transaction services, bank **bjb** has implemented TCR in 19 branch offices. This device assists teller officers in serving various customer transactions, including cash deposits and cash withdrawals. In addition, TCR is equipped with features for high-speed automatic cash counting, denomination sorting, detection of unfit banknotes, and counterfeit detection. The utilization of TCR contributes to improving the speed and accuracy of cash transaction services while strengthening operational risk controls within the teller service line.

Digital Payment Transaction Performance

In line with the strengthening of service digitalization, bank **bjb** continues to encourage the use of electronic payment channels to provide faster, safer, and more convenient transaction experiences. The performance of these digital channels is reflected in the increased activity of the E-payment System and e-wallet top-ups, both in terms of transaction frequency and transaction value, indicating growing adoption of non-cash transactions across various customer needs.



Kanal Pelibatan Nasabah

bank **bjb** secara berkelanjutan menyesuaikan diri dengan kebutuhan nasabah serta dinamika teknologi digital untuk meningkatkan kualitas produk dan layanan. Penyesuaian ini dilakukan melalui penguatan inovasi, penyempurnaan proses layanan, dan perluasan kanal interaksi agar nasabah dapat mengakses layanan perbankan secara lebih mudah, aman, dan nyaman, kapan pun dan di mana pun.

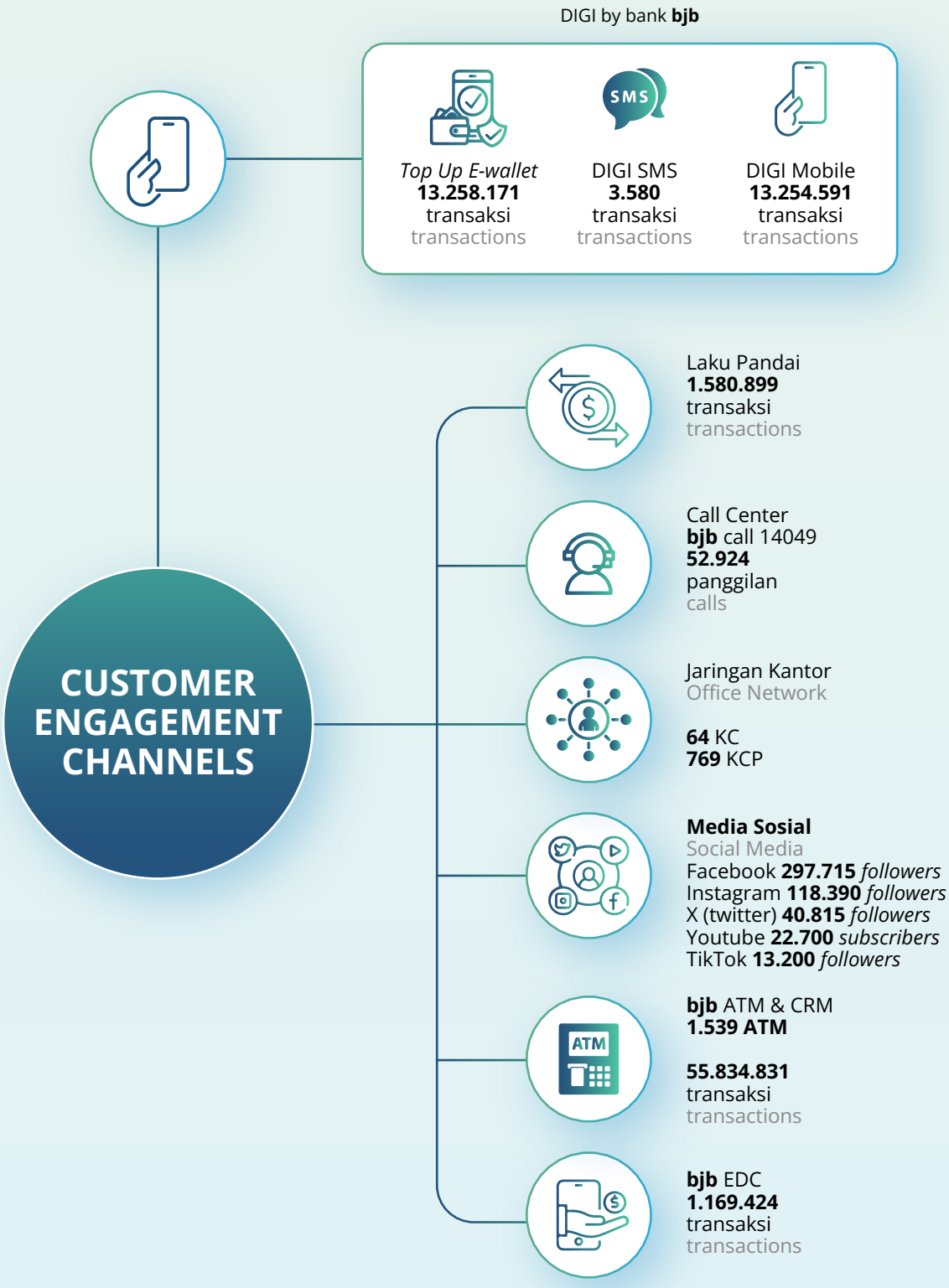
Sejalan dengan itu, bank **bjb** mengembangkan berbagai kanal pelibatan nasabah yang saling terintegrasi, mencakup kanal digital, jaringan layanan fisik, serta dukungan layanan jarak jauh. Penguatan kanal tersebut tidak hanya ditujukan untuk mempercepat layanan dan memperluas jangkauan, tetapi juga untuk memastikan konsistensi kualitas layanan serta respons yang lebih tepat terhadap kebutuhan nasabah. Beragam kanal pelibatan yang dikembangkan tersebut ditampilkan pada ilustrasi berikut:

Customer Engagement Channels

bank **bjb** continuously adapts to customer needs and the dynamics of digital technology to enhance the quality of its products and services. These adjustments are carried out through strengthening innovation, refining service processes, and expanding interaction channels to ensure that customers can access banking services more easily, securely, and conveniently anytime and anywhere.

In line with this, bank **bjb** develops various integrated customer engagement channels, encompassing digital channels, physical service networks, and remote service support. The strengthening of these channels is not only intended to accelerate services and expand reach, but also to ensure consistent service quality and more accurate responsiveness to customer needs. The various engagement channels developed are presented in the following illustration:

Kanal Pelibatan Nasabah
Customer Engagement Channels



Keamanan dan Privasi Data Nasabah [F.1] [F.27]

Customer Data Security and Privacy

Keamanan dan kerahasiaan data nasabah merupakan prioritas bank **bjb** karena berpengaruh langsung terhadap kepercayaan dan loyalitas nasabah. Untuk itu, pengelolaan keamanan informasi dan privasi nasabah dilaksanakan sesuai POJK Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum, serta diperkuat melalui regulasi internal, antara lain dokumen 0002/SK/ITE-IAG/2023 tentang Juknis SMKI, Surat Keputusan Direksi No. 0631/SK/DIR-ITE/2021 mengenai Pedoman Sistem Manajemen Layanan Teknologi Informasi, Surat Keputusan Direksi No. 0652/SK/DIR-ITS/2025 mengenai Pedoman Sistem Manajemen Keamanan Informasi, dan Surat Keputusan Direksi No. 0184/SK/DIR-ITE/2023 terkait SOP Teknologi Informasi. Selaras dengan kerangka tersebut, bank **bjb** juga menetapkan Surat Keputusan Direksi No. 0490/SK/DIR-KPR/2024 tentang Kebijakan Perlindungan Data Pribadi sebagai tindak lanjut atas Undang-Undang Nomor 27 Tahun 2022, guna memastikan standar perlindungan data dijalankan secara konsisten untuk menjaga privasi nasabah dan meminimalkan risiko penyalahgunaan data. [GRI 3-3]

Untuk mendukung tata kelola keamanan yang lebih kuat, bank **bjb** membentuk Divisi IT Security yang berada dalam Direktorat Operasional dan Teknologi Informasi. Penempatan ini menegaskan peran IT Security sebagai bagian dari pengelolaan operasional dan teknologi, dengan mandat untuk memperkuat pengamanan sistem informasi, infrastruktur teknologi, serta perlindungan data nasabah. Struktur tersebut memastikan bahwa pengelolaan keamanan informasi terintegrasi langsung dengan pengembangan dan operasional teknologi bank, sehingga pengendalian risiko siber dapat dilakukan secara lebih efektif, terkoordinasi, dan berkelanjutan. [GRI 3-3]

The security and confidentiality of customer data are priorities for bank **bjb**, as they directly affect customer trust and loyalty. Accordingly, information security and customer privacy management are implemented in accordance with OJK Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks, and further strengthened through internal regulations, including document No. 0002/SK/ITE-IAG/2023 on the Technical Guidelines for the Information Security Management System (ISMS), Board of Directors Decree No. 0631/SK/DIR-ITE/2021 concerning the Guidelines for IT Service Management Systems, Board of Directors Decree No. 0652/SK/DIR-ITS/2025 concerning the Guidelines for the Information Security Management System, and Board of Directors Decree No. 0184/SK/DIR-ITE/2023 regarding IT Standard Operating Procedures. In line with this framework, bank **bjb** has also established Board of Directors Decree No. 0490/SK/DIR-KPR/2024 concerning the Personal Data Protection Policy as a follow-up to Law No. 27 of 2022, to ensure that data protection standards are consistently implemented to safeguard customer privacy and minimize the risk of data misuse. [GRI 3-3]

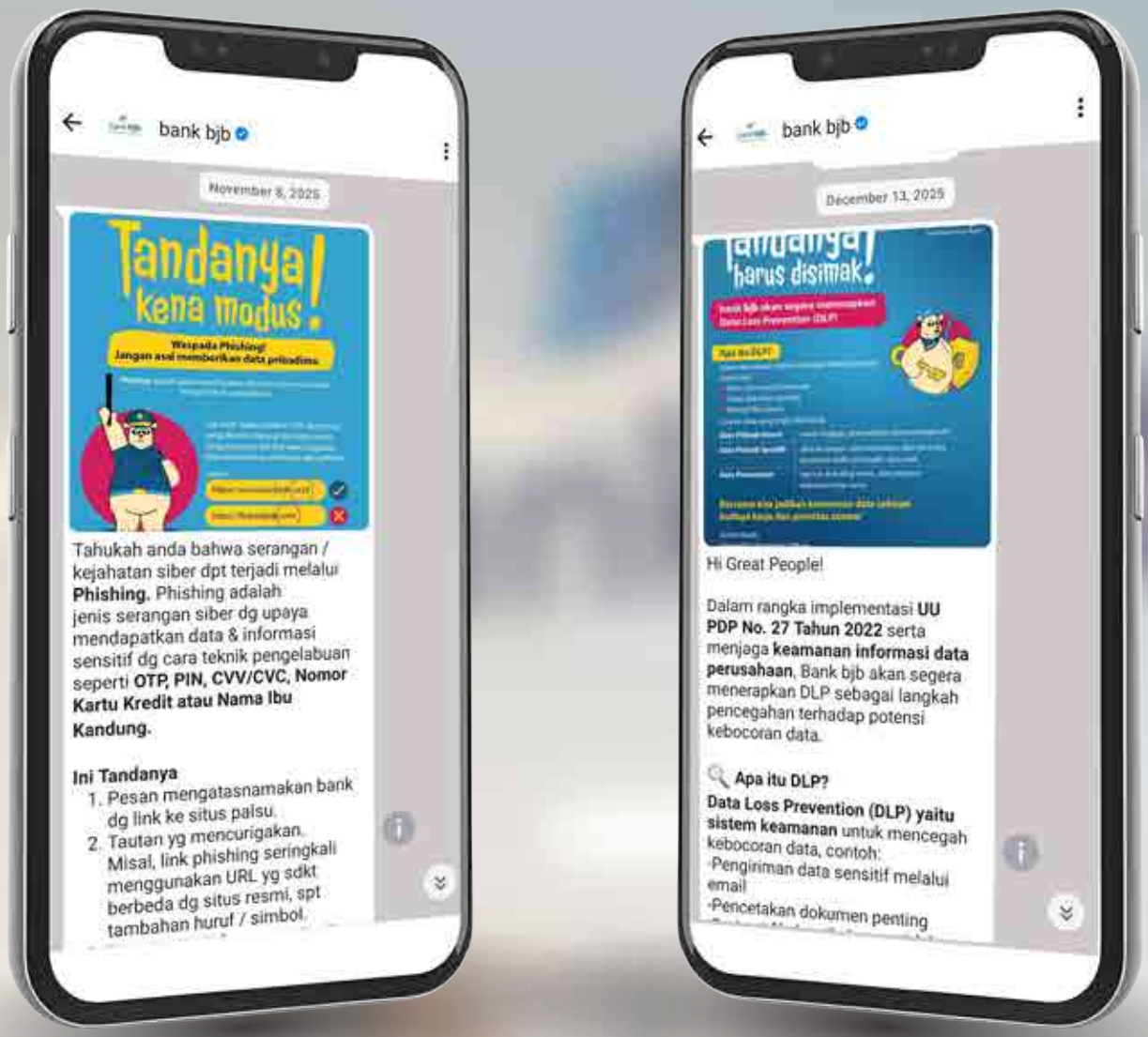
To support stronger security governance, bank **bjb** has established an IT Security Division under the Directorate of Operations and Information Technology. This placement reinforces the role of IT Security as an integral part of operational and technology management, with a mandate to strengthen the protection of information systems, technological infrastructure, and customer data. This structure ensures that information security management is directly integrated with the development and operation of the Bank's technology, enabling cyber risk controls to be implemented more effectively, in a coordinated manner, and on a sustainable basis. [GRI 3-3]

Sebagai bagian dari transformasi digital, bank **bjb** telah menyusun Information Technology Strategic Plan (ITSP) 2022–2025, serta melanjutkannya pada tahun 2025 melalui penyusunan ITSP 2026–2030 yang mempertegas arah penguatan keamanan teknologi informasi. ITSP disusun untuk memastikan pengembangan teknologi selaras dengan strategi pencapaian bisnis dan agenda transformasi digital bank **bjb,** termasuk peningkatan kapabilitas *Secure SDLC* serta penguatan keamanan aplikasi perbankan guna memitigasi risiko kerugian finansial dan kebocoran data akibat serangan siber. Dokumen ini memuat kerangka manajemen keamanan informasi, pengaturan privasi dan perlindungan data, serta strategi pengembangan teknologi yang menjawab kebutuhan bisnis dan mendukung visi Perseroan. Seluruh produk dan layanan baru wajib melalui proses penilaian keamanan sebelum diterapkan, termasuk penguatan keamanan pada kanal *mobile banking* DIGI bank **bjb** melalui penerapan *Runtime Application Self-Protection* yang memungkinkan aplikasi mendeteksi aktivitas tidak wajar dan menghentikan tindakan berisiko saat aplikasi berjalan. [GRI 3-3] [F.27]

As part of its digital transformation, bank **bjb** has developed the Information Technology Strategic Plan (ITSP) 2022–2025 and continued this effort in 2025 with the preparation of the ITSP 2026–2030, which further reinforces the direction for strengthening information technology security. The ITSP is designed to ensure that technology development is aligned with the bank **bjb** business strategy and digital transformation agenda, including enhancing Secure SDLC capabilities and strengthening banking application security to mitigate the risk of financial losses and data leakage due to cyberattacks. This document includes the information security management framework, privacy and data protection arrangements, and technology development strategies that address business needs and support the Company's vision. All new products and services are required to undergo security assessment processes prior to implementation, including strengthening security in the DIGI bank **bjb** mobile banking channel through the implementation of Runtime Application Self-Protection, which enables the application to detect abnormal activities and stop risky actions while the application is running. [GRI 3-3] [F.27]

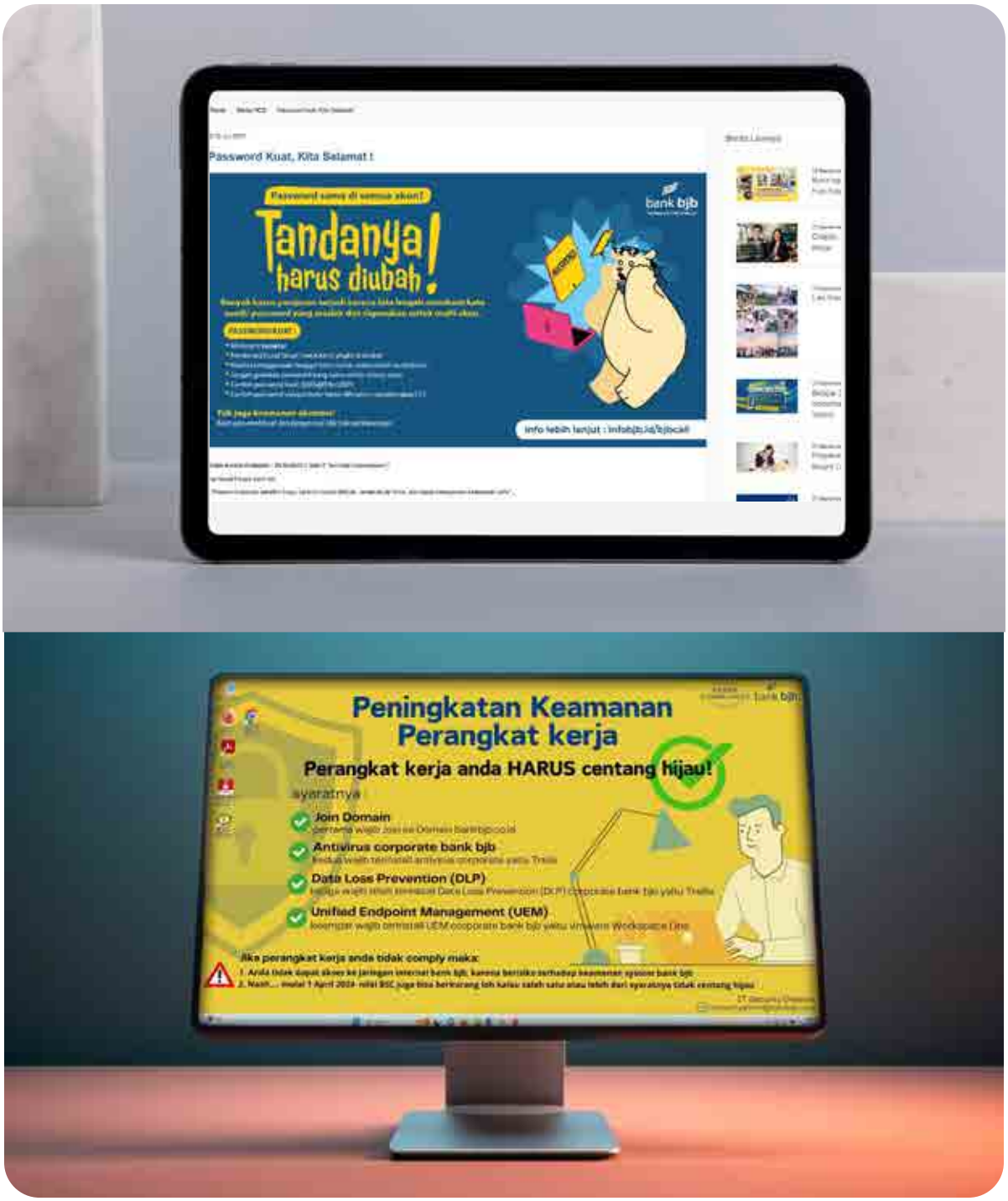
Penguatan aspek keamanan juga dilakukan melalui pengembangan teknologi di berbagai area, mulai dari *core banking, switching,* hingga jaringan, serta pengembangan aplikasi strategis untuk mendukung operasional dan layanan digital, antara lain Pengelolaan APERD, Persentase *Coverage Liquidity*, Persentase KPR FLPP, Manajemen Hubungan Elektronik Nasabah, Sistem Layanan Informasi Keuangan, Persentase Dana Tetap, integrasi *Switching* BPD One, hingga Layanan Pembayaran Pajak Kendaraan Bermotor Samsat Online Nasional. Sejalan dengan itu, bank **bjb** juga memperkuat keamanan melalui monitoring keamanan aplikasi dan penyusunan langkah pencegahan, serta menjalankan edukasi keamanan kepada nasabah melalui pelaksanaan *WhatsApp Blast* sebagai bagian dari upaya peningkatan *security awareness*.
[FN-CB-230a.2]

Security strengthening is also carried out through technological development across various areas, ranging from core banking, switching, to networks, as well as the development of strategic applications to support operations and digital services, including APERD Management, Liquidity Coverage Ratio, FLPP Mortgage Percentage, Electronic Customer Relationship Management, Financial Information Service System, Fixed Funds Percentage, integration of BPD One Switching, and the National Online Samsat Motor Vehicle Tax Payment Service. In parallel, bank **bjb** also enhances security through application security monitoring and the formulation of preventive measures, while conducting security education for customers through WhatsApp Blast campaigns as part of efforts to increase security awareness. [FN-CB-230a.2]



Selain penguatan teknologi, bank **bjb** menjalankan program *security awareness* untuk meningkatkan pemahaman pegawai mengenai pentingnya keamanan data dan privasi nasabah. Materi edukasi meliputi larangan berbagi kata sandi, kewaspadaan terhadap *phishing*, hingga mitigasi risiko rekayasa sosial (*social engineering*). [FN-CB-230a.2]

In addition to technological strengthening, bank **bjb** implements security awareness programs to enhance employee understanding of the importance of data security and customer privacy. Educational materials include prohibitions on sharing passwords, awareness of phishing, and mitigation of social engineering risks. [FN-CB-230a.2]



Sepanjang tahun 2025, tidak terdapat pengaduan terkait pelanggaran kerahasiaan atau pencurian data nasabah, baik oleh individu maupun oleh entitas pemerintah. Keluhan yang diterima Perseroan hanya berkaitan dengan kenyamanan transaksi dan layanan operasional, yang dirangkum sebagai berikut: [GRI 3-3] [GRI 418-1] [F.27] [FN-CB-230a.1]

Throughout 2025, there were no complaints related to breaches of confidentiality or theft of customer data, either by individuals or government entities. The complaints received by the Company were solely related to transaction convenience and operational services, summarized as follows:
[GRI 3-3] [GRI 418-1] [F.27] [FN-CB-230a.1]

Keluhan Nasabah yang Diterima dan Diselesaikan
Customer Complaints Received and Resolved

Keterangan Description	Jumlah | Total		
	≤ 10 Hari/Days	10 Hari/Days < X ≤ 20 Hari/Days	> 20 Hari/Days
Pengaduan yang diterima dalam periode pelaporan | Complaints received during the reporting period			
Telah diselesaikan | Resolved	42.961	6.291	2.848
Sedang dalam proses penyelesaian In process of resolution	604	122	98
Total	**43.565**	**6.413**	**2.946**

Jumlah Pengaduan Nasabah Berdasarkan Penyebab Pengaduan
Number of Customer Complaints by Cause

No	Penyebab Pengaduan | Cause of Complains	2025	2024	2023
1	Pemahaman karakteristik produk oleh konsumen Customers' understanding of product characteristics	81	77	103
2	Informasi produk kurang memadai Inadequate product information	243	90	-
3	Gangguan/kerusakan perangkat dan sistem teknologi informasi Disruption/failure of information technology devices and systems	49.018	65.523	43.934
4	Perubahan/pemutusan akad/perjanjian/kontrak Amendment/termination of agreement/contract	1	-	-
5	Kelalaian konsumen | Customer negligence	3.384	3.649	3.433
6	Kelalaian Pelaku Usaha Jasa Keuangan Financial Service Provider negligence	14	66	68
7	Tindak pidana Pelaku Usaha Jasa Keuangan Criminal acts by Financial Service Providers	-	-	-
8	Lainnya | Others	183	110	41
	Total	**52.924**	**69.515**	**47.579**

Mekanisme Pengaduan Nasabah

[GRI 2-25] [GRI 2-26]

Sebagai bagian dari komitmen dalam memitigasi dampak negatif yang mungkin timbul dari aktivitas bisnis, bank **bjb** menyediakan mekanisme pengaduan (*grievance mechanism*) yang dapat dimanfaatkan oleh nasabah maupun pemangku kepentingan eksternal lainnya, termasuk mitra bisnis dan masyarakat. Mekanisme ini dirancang untuk memastikan setiap keluhan dapat disampaikan dengan mudah melalui berbagai kanal yang telah disediakan.

Customer Complaint Mechanism

[GRI 2-25] [GRI 2-26]

As part of its commitment to mitigating potential negative impacts arising from business activities, bank **bjb** provides a grievance mechanism that can be utilized by customers and other external stakeholders, including business partners and the general public. This mechanism is designed to ensure that every complaint can be submitted easily through the various channels provided.

Ingin memberikan pengaduan kepada **bank bjb?**

Need to file a complaint with **bank bjb?**

1 Nasabah dapat menyampaikan pengaduan ke **bank bjb** melalui: Customers may submit complaints to bank bjb through:



Terdapat beragam cara yang dapat kita pilih untuk mengirimkan aduan kepada bank **bjb** : lisan dan tertulis. Silakan dipilih sesuai dengan kebutuhan anda!
There are various ways to submit complaints to bank **bjb** : verbally and in writing.
Please choose according to your needs!

2 Syarat Penyampaian Pengaduan Nasabah : Requirements for Submitting a Customer Complaint :



Pastikan administrasi (identitas, dokumen pendukung, surat kuasa jika dibutuhkan) lengkap saat membuat aduan kepada **bank bjb!**
Please ensure that administrative requirements (identity, supporting documents, power of attorney if required) are complete when submitting a complaint to **bank bjb!**

3 Verifikasi Nasabah Customer Verification



Petugas bank akan melakukan verifikasi kesesuaian data Nasabah
Bank officers will verify the consistency of customer data.

4 Pencatatan Pengaduan Complaint Recording



Petugas bank akan melakukan pencatatan Pengaduan, kemudian Nasabah akan menerima nomor registrasi Pengaduan
Bank officers will record the complaint, and the customer will receive a complaint registration number.

5 Jangka Waktu Timeframe



Dapat diperpanjang maksimal 10 hari kerja apabila terdapat hal-hal berikut:
- Kantor **bank bjb** yang menerima pengaduan tidak sama dengan kantor **bank bjb** tempat terjadinya permasalahan.
- Pengaduan tersebut memerlukan penelitian khusus terhadap dokumen Bank.
- Terdapat hal-hal lain diluar kendali Bank seperti adanya keterlibatan pihak lain diluar Bank terkait transaksi yang dilakukan Nasabah.

The resolution period may be extended by a maximum of 10 business days if any of the following conditions apply:
- The bank bjb branch receiving the complaint is different from the branch where the issue occurred.
- The complaint requires special examination of bank documents.
- There are circumstances beyond the Bank's control, such as the involvement of third parties related to the customer's transaction.

6 Penyelesaian | Resolution

Penyelesaian pengaduan disampaikan melalui telepon, bertemu Nasabah, atau mengirimkan surat/email.
Complaint resolution will be communicated via: telephone, meeting with the customer, letter or email.



Telepon
Telephone

Bertemu Nasabah
Meeting with the customer

Surat atau email
Letter or email



Jika Nasabah sepakat dengan hasil penyelesaian yang disampaikan oleh Petugas bank bjb, maka pengaduan dianggap selesai.
If the customer agrees with the resolution conveyed by bank bjb officers, the complaint is considered resolved.

Jika tidak sepakat?
If the customer disagree?

Jika Nasabah tidak sepakat, Nasabah dapat menyampaikan pengaduan melalui:
If the customer does not agree, the customer may escalate the complaint through:

Aplikasi Portal Perlindungan Konsumen (APPK) melalui website: **https://konsumen .ojk.go.id/formpengaduan**
OJK Consumer Protection Portal Application (APPK) via the website: https://konsumen.ojk.go.id/formpengaduan

Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS-SJK)
Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS-SJK)

Pengalaman dan Kepuasan Nasabah [F.30]

Customer Experience and Satisfaction

bank **bjb** terus memantau tingkat kepuasan serta keterikatan nasabah sebagai indikator penting dalam mempertahankan loyalitas mereka. Proses penilaian ini dikelola oleh Divisi Jaringan & Layanan melalui evaluasi terhadap kualitas layanan di area *banking hall* serta keseluruhan *customer journey*, mulai dari nasabah memasuki kantor bank **bjb**, melakukan transaksi, hingga meninggalkan area layanan. Sepanjang tahun 2025, bank **bjb** melaksanakan survei *Customer Satisfaction* dan *Customer Engagement* dalam dua *wave*.

Pengukuran dilakukan menggunakan dua parameter utama, yaitu *Customer Satisfaction Index* (CSI) dan *Customer Engagement Index* (CEI). Pada *wave* II tahun 2025, hasil CSI menunjukkan penurunan sebesar 0,40 poin dibandingkan *wave* I tahun 2025. Apabila dibandingkan dengan capaian tahun 2024, CSI pada *wave* II tahun 2025 juga mengalami penurunan yang lebih signifikan. Meski demikian, bank **bjb** tetap mencatatkan kinerja layanan yang kuat dengan capaian CSI sebesar 92,13 dan CEI sebesar 86,11, yang menunjukkan tingkat kepuasan dan keterikatan nasabah yang tetap berada pada kategori tinggi.

Survei dilaksanakan melalui wawancara *face-to-face* (F2F) menggunakan perangkat *Computer Aided Personal Interviewing* (CAPI). Adapun hasil lengkap CSI dan CEI pada *wave* I dan *wave* II ditampilkan dalam tabel berikut:

bank **bjb** continuously monitors customer satisfaction and engagement levels as key indicators of customer loyalty. This assessment process is managed by the Network & Services Division through evaluations of service quality within the banking hall area and across the overall customer journey, from the moment customers enter bank **bjb** branches, conduct transactions, until they leave the service area. Throughout 2025, bank **bjb** conducted Customer Satisfaction and Customer Engagement surveys in two waves.

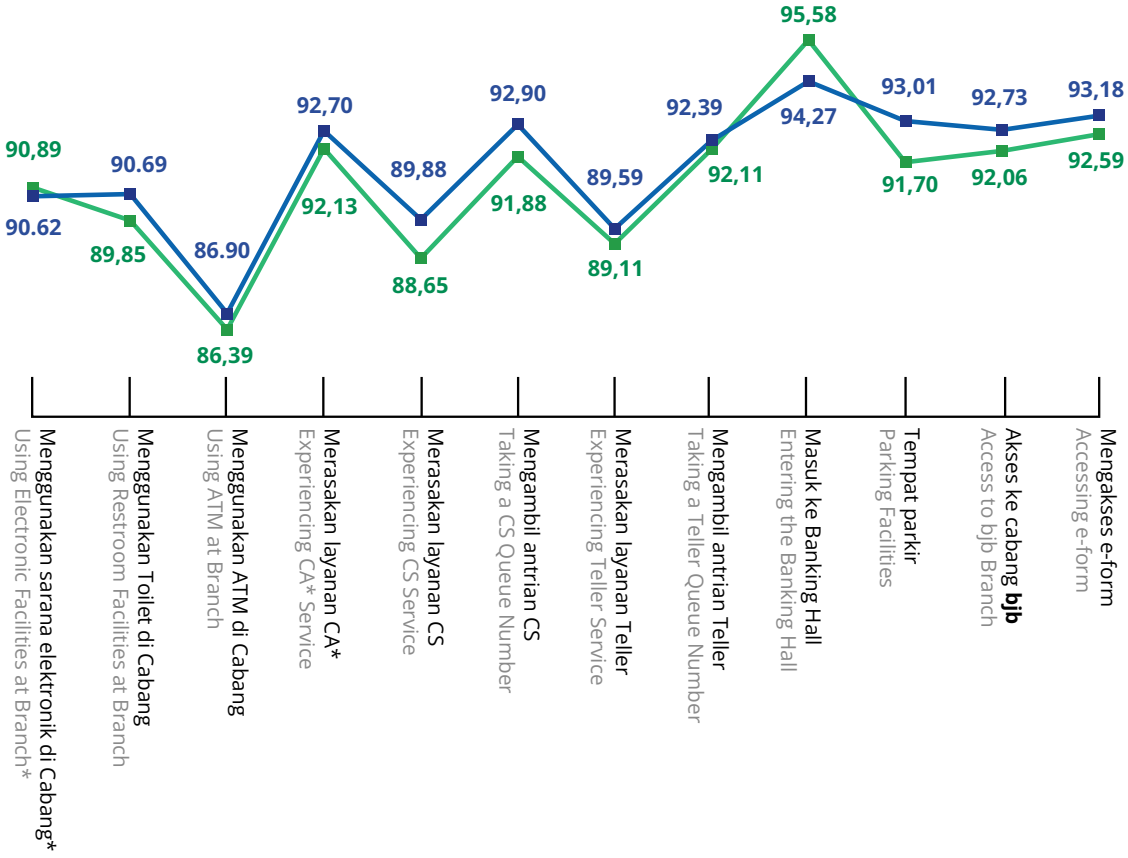
Measurements are conducted using two main parameters of the Customer Satisfaction Index (CSI) and the Customer Engagement Index (CEI). In Wave II of 2025, the CSI decreased by 0.40 points compared to Wave I of 2025. When compared with 2024 performance, the CSI in Wave II of 2025 also experienced a more significant decline. Nevertheless, bank **bjb** continued to record strong service performance, achieving a CSI of 92.13 and a CEI of 86.11, indicating that customer satisfaction and engagement levels remain in the high category.

The survey was conducted through face-to-face interviews using Computer-Assisted Personal Interviewing (CAPI) devices. The complete CSI and CEI results for Wave I and Wave II are presented in the following table:

Nilai Score	**2025**		**2024**		**2023**	
	Wave I	**Wave II**	**Wave I**	**Wave II**	**Wave I**	**Wave II**
Customer Satisfaction Index (CSI)	92,53	92,13	98,16	98,19	91,12	91,85
Customer Engagement Index (CEI)	88,70	86,11	97,91	97,97	86,70	87,95

Sementara itu, rangkuman skor CSI berdasarkan *customer journey* selama dua *wave* terakhir dapat dilihat pada tabel berikut:

Meanwhile, a summary of CSI scores based on the customer journey over the last two waves is presented in the following table:



Keterangan: Warna biru menandai *wave* 1 dan warna hijau menandai *wave* 2.
Notes: The blue color marks wave 1 and the green color marks wave 2.

Secara umum, CSI per *customer journey* pada *wave* II 2025 menunjukkan dinamika yang bervariasi di setiap titik layanan. Beberapa aspek mencatatkan peningkatan skor dibandingkan *wave* I 2025, seperti "Mengakses e-Form" serta "Merasakan layanan *Customer Advisor* (CA)" yang mengalami kenaikan dan menjadi aspek dengan skor CSI tertinggi pada *wave* II 2025.

Overall, CSI by customer journey in Wave II 2025 shows varying dynamics across service touchpoints. Several aspects recorded improvements compared to Wave I 2025, such as "Accessing e-Form" and "Experiencing Customer Advisor (CA) Service," which increased and became the aspects with the highest CSI scores in Wave II 2025.

Inovasi dan Komitmen bank bjb dalam Meningkatkan Kepuasan Nasabah

Sebagai lembaga keuangan yang terus bertransformasi, bank **bjb** secara konsisten menghadirkan berbagai program unggulan sepanjang tahun 2025 untuk meningkatkan

Innovation and Commitment of bank bjb in Enhancing Customer Satisfaction

As a continuously transforming financial institution, bank **bjb** consistently delivered various flagship programs throughout 2025 to enhance customer satisfaction and customer experience. A range of

kepuasan dan pengalaman nasabah. Beragam inisiatif strategis dijalankan guna memastikan pelayanan yang semakin prima, mudah diakses, dan responsif terhadap kebutuhan nasabah yang terus berkembang. Upaya tersebut mencakup beberapa langkah konkret berikut: [F.26]

- **Penilaian Kualitas Pelayanan**
  Dalam rangka memperkuat kualitas layanan, bank **bjb** menerapkan berbagai metode evaluasi yang komprehensif untuk memperoleh gambaran objektif mengenai pengalaman nasabah. Penilaian dilakukan melalui BSEM MRI dan Mystery Shopping eksternal, yang memberikan perspektif nyata terkait standar pelayanan di lapangan. Selain itu, kegiatan *role play* secara rutin di seluruh jaringan kantor berfungsi sebagai sarana monitoring untuk memastikan standar layanan diterapkan secara konsisten. Bagi pegawai yang hasil penilaiannya masih berada di bawah rata-rata, Perseroan menyediakan program *coaching clinic* dan pendampingan intensif agar kompetensi pelayanan dapat ditingkatkan. Koordinasi bersama Staf Planning and Services di tingkat Kantor Wilayah juga diperkuat untuk memastikan monitoring dan evaluasi layanan dilakukan secara berkesinambungan.

- **Seremonial Hari Pelanggan Nasional**
  Sebagai bentuk penghargaan atas kepercayaan dan loyalitas nasabah, bank **bjb** menyelenggarakan rangkaian kegiatan peringatan Hari Pelanggan Nasional. Inisiatif ini bertujuan mempererat hubungan dengan nasabah sekaligus menciptakan pengalaman layanan yang lebih personal dan berkesan. Melalui berbagai program tersebut, bank **bjb** menegaskan komitmennya untuk terus meningkatkan kualitas layanan dan memperkuat hubungan yang harmonis dengan seluruh nasabah.

strategic initiatives was implemented to ensure services that are increasingly excellent, easily accessible, and responsive to evolving customer needs. These efforts include the following concrete actions: [F.26]

- **Service Quality Assessment**
  To strengthen service quality, bank **bjb** applies comprehensive evaluation methods to obtain an objective view of customer experience. Assessments are conducted through BSEM MRI and external Mystery Shopping, which provide real-world perspectives on service standards in practice. In addition, routine role-play activities across the entire branch network serve as a monitoring tool to ensure that service standards are applied consistently. For employees whose assessment results remain below average, the Company provides coaching clinics and intensive mentoring programs to improve service competencies. Coordination with Planning and Services Staff at the Regional Office level is also strengthened to ensure continuous monitoring and evaluation of service quality.

- **National Customer Day Commemoration**
  As a form of appreciation for customer trust and loyalty, bank **bjb** organizes a series of activities to commemorate National Customer Day. This initiative aims to strengthen relationships with customers while creating more personal and memorable service experiences. Through these programs, bank **bjb** reaffirms its commitment to continuously improving service quality and strengthening harmonious relationships with all customers.

INDEKS ISI STANDAR GRI

GRI STANDARDS INDEX

Pernyataan Penggunaan Standar Statement of Use	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. telah melaporkan sesuai dengan GRI Standar untuk periode 1 Januari hingga 31 Desember 2025. PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. has reported in accordance with the GRI Standards for the period of January 1 to December 31, 2025.
GRI 1 yang Digunakan GRI 1 Used	GRI 1: Landasan 2021 GRI 1: Foundation 2021
Standar Sektor GRI yang Berlaku Applicable GRI Sector Standard	GRI G4 Jasa Keuangan GRI G4 Financial Services Sector

Standar GRI GRI Standard	**Pengungkapan** Disclosure		**Lokasi** Location	**Tidak Mencantumkan** Omission			**No. Ref. Standar Sektor GRI** No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	**Alasan** Reason	**Penjelasan** Explanation	
Pengungkapan Umum | General Disclosures							
GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosures 2021	2-1	Detail organisasi Organizational details	70-72				
	2-2	Entitas yang termasuk dalam pelaporan keberlanjutan organisasi Entities included in the organization's sustainability reporting	44				
	2-3	Periode pelaporan, frekuensi, dan titik kontak Reporting period, frequency and contact point	44, 61				
	2-4	Penyajian kembali informasi Restatement of information	44				
	2-5	Penjaminan oleh pihak eksternal External assurance	60, 62-67				
	2-6	Aktivitas, rantai nilai, dan hubungan bisnis lainnya Activities, value chain, and other business relationship	71-73, 76				
	2-7	Karyawan Employees	72, 141-143				
	2-8	Pekerja yang bukan karyawan Workers who are not employees	141				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	2-9	Struktur tata kelola dan komposisi Governance structure and composition	238, 242, 246-251, 275-276				
	2-10	Menominasikan dan memilih badan tata kelola tertinggi Nomination and selection of the highest governance body	243-246				
	2-11	Pejabat badan tata kelola tertinggi Chair of the highest governance body	239				
	2-12	Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak Role of the highest governance body in overseeing the management of impacts	53, 58-59, 95, 242, 266-270, 277				
	2-13	Pendelegasian tanggung jawab untuk mengelola dampak Delegation of responsibility for managing impacts	58-59, 242, 267-268, 274-277				
	2-14	Peran badan tata kelola tertinggi dalam pelaporan keberlanjutan Role of the highest governance body in sustainability reporting	20-21, 60, 278				
	2-15	Konflik kepentingan Conflict of interest	239-241, 243-245				
	2-16	Mengkomunikasikan hal-hal kritis Communication of critical concerns	266-267, 269-270, 273-274				
	2-17	Pengetahuan kolektif badan tata kelola tertinggi Collective knowledge of the highest governance body	158, 261-265				
	2-18	Evaluasi kinerja badan tata kelola tertinggi Evaluation of the performance of the highest governance body	253-254				
	2-19	Kebijakan remunerasi Remuneration policies	255-260				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	2-20	Proses untuk menentukan remunerasi Process to determine remuneration	255-260				
	2-21	Rasio kompensasi total tahunan Annual total compensation ratio	260				
	2-22	Pernyataan tentang strategi pembangunan berkelanjutan Statement on sustainable development strategy	6-17				
	2-23	Komitmen kebijakan Policy commitments	83-88, 288-290				
	2-24	Menanamkan komitmen kebijakan Embedding policy commitments	73, 88, 288-290				
	2-25	Proses untuk memulihkan dampak negatif Processes to remediate negative impacts	227, 302, 305, 347-348				
	2-26	Mekanisme untuk mendapatkan saran dan meningkatkan isu Mechanisms for seeking advice and raising concerns	227, 302, 334, 347				
	2-27	Kepatuhan terhadap hukum dan peraturan Compliance with laws and regulations	291, 305				
	2-28	Keanggotaan asosiasi Membership associations	74-75				
	2-29	Pendekatan keterlibatan pemangku kepentingan Approach to stakeholder engagement	53-58				
	2-30	Perjanjian perundingan kolektif Collective bargaining agreements	148				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
Topik Material | Material Topics							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-1	Proses untuk menentukan topik material Process to determine material topics	47-49				
	3-2	Daftar topik material List of material topics	49				
Kinerja Ekonomi | Economic Performance							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	311				
GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value generated and distributed	312				
	201-2	Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim Financial implications and other risks and opportunities due to climate change	92-94				
	201-3	Kewajiban pada program imbalan pasti dan program pensiun lainnya Defined benefit plan obligations and other retirement plans	180, 320				
	201-4	Bantuan finansial yang diterima dari pemerintah Financial assistance received from government	72, 311				
Dampak Ekonomi Tidak Langsung | Indirect Economic Impacts							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	182				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
GRI 203: Dampak Ekonomi Tidak Langsung 2016 GRI 203: Indirect Economic Impacts 2016	203-1	Investasi infrastruktur dan dukungan layanan Infrastructure investments and services supported	183-193				
	203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impacts	183-193				
Antikorupsi | Anti-corruption							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	296-297				
GRI 205: Antikorupsi 2016 GRI 205: Anti-corruption 2016	205-1	Operasi-operasi yang dinilai memiliki risiko terkait korupsi Operations assessed for risks related to corruption	298				
	205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur antikorupsi Communication and training about anti-corruption policies and procedures	298-299				
	205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Confirmed incidents of corruption and actions taken	291, 299-300				
Material | Material							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	111				
GRI 301: Material 2016 GRI 301: Materials 2016	301-1	Material yang digunakan berdasarkan berat atau volume Materials used by weight or volume	110-111				
	301-2	Material input daur ulang yang digunakan Recycled input materials used	110-111, 113				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	301-3	Produk reclaimed dan material kemasannya Reclaimed product and their packaging materials	113				
		Energi | Energy					
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	116				
GRI 302: Energi 2016 GRI 302: Energi 2016	302-1	Konsumsi energi dalam organisasi Energy Consumption Within the Organization	117-119				
	302-2	Konsumsi energi di luar organisasi Energy consumption outside of the organization	117, 119-120				
	302-3	Intensitas energi Energy intensity	120				
	302-4	Pengurangan konsumsi energi Reduction of energy consumption	120				
	302-5	Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reductions in energy requirements of products and services	117-118				
		Emisi | Emissions					
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	105-107				
GRI 305: Emisi 2016 GRI 305: Emissions 2016	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	108-110, 116-118				
	305-2	Emisi energi GRK (Cakupan 2) tidak langsung Energy indirect (Scope 2) GHG emissions	108-109, 119-120				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	305-3	Emisi GRK (Cakupan 3) tidak langsung lainnya Other indirect (Scope 3) GHG emissions	108-111				
	305-4	Intensitas emisi GRK GHG emissions intensity	110				
	305-5	Pengurangan emisi GRK Reduction of GHG emissions	123-126				
	305-6	Emisi zat perusak ozon (ODS) Emissions of ozone-depleting substances (ODS)	110-111				
	305-7	Nitrogen oksida (NO_x), sulfur oksida (SO_x), dan emisi udara signifikan lainnya Nitrogen oxides (NO_x), sulfur oxides (SO_x), and other significant air emissions	108				
Kepegawaian | Employment							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	140				
GRI 401: Kepegawaian 2016 GRI 401: Employment 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan New employee hires and employee turnover	170-172				
	401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	147				
	401-3	Cuti melahirkan Parental leave	145-146				
Pendidikan dan Pelatihan | Training and Education							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	149-151				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
GRI 404: Pendidikan dan Pelatihan 2016 GRI 404: Training and Education 2016	404-1	Rata-rata jam pelatihan per tahun per pegawai Average hours of training per year per employee	151-152				
	404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	153, 156-158, 180-181				
	404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	151, 154-155				
Keanekaragaman dan Kesempatan Setara | Diversity and Equal Opportunity							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	140				
GRI 405: Keanekaragaman dan Kesempatan Setara 2016 GRI 405: Diversity and Equal Opportunity 2016	405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	248-251				
	405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan Laki-laki Ratio of basic salary and remuneration of women compared to men	144				
Non Diskriminasi | Non-Discrimination							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material GRI 3: Material Topics 2021	140				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
GRI 406: Non Diskriminasi 2016 GRI 406: Non Discrimination 2016	406-1	Insiden diskriminasi dan tindakan perbaikan yang dilakukan Incidents of discrimination and corrective actions taken	141				
Kebebasan Berserikat dan Perundingan Kolektif | Freedom of Association and Collective Bargaining							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	147				
GRI 407 : Berserikat dan Perundingan Kolektif 2016 GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operasi dan pemasok di mana hak atas kebebasan berserikat dan perundingan kolektif mungkin berisiko Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	147				
Pekerja Anak | Child Labor							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	140				
GRI 408 : Pekerja Anak 2016 GRI 408: Child Labor 2016	408-1	Operasi dan pemasok yang berisiko signifikan terhadap insiden pekerja anak Operations and suppliers at significant risk for incidents of child labor	140-141				
Kerja Paksa atau Wajib Kerja | Forced or Compulsory Labor							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	140				
GRI 409 : Kerja Paksa atau Wajib Kerja 2016 GRI 409: Forced or Compulsory Labor 2016	409-1	Operasi dan pemasok yang berisiko signifikan terhadap insiden kerja paksa atau wajib kerja Operations and suppliers at significant risk for incidents of forced or compulsory labor	140-141				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
Privasi Pelanggan | Customer Privacy							
GRI 3: Topik Material 2021 GRI 3: Material Topics 2021	3-3	Pengelolaan terhadap topik material Management of material topics	343-346				
GRI 418: Privasi Pelanggan 2016 GRI 418: Customer Privacy 2016	418-1	Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan Substantiated complaints concerning breaches of customer privacy and losses of customer data	346-347				
Pengungkapan Sektor | Sector Disclosure							
GRI G4 Jasa Keuangan GRI G4 Financial Services	FS1	Kebijakan dengan komponen lingkungan dan sosial tertentu Policies with certain environmental and social components	92-95				
	FS2	Prosedur untuk menilai dan menyaring lingkungan dan risiko sosial di lini bisnis Procedures for assessing and screening environmental and social risks in business lines	53-59, 94-95, 101-103				
	FS3	Proses untuk memantau implementasi dan kepatuhan klien terhadap persyaratan lingkungan dan sosial yang termasuk dalam perjanjian atau transaksi Processes for monitoring client implementation and compliance with environmental and social requirements included in agreements or transactions	101-103,				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	FS4	Proses untuk meningkatkan kompetensi staf untuk menerapkan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis Processes for improving staff competency to implement environmental and social policies and procedures as applied to lines of business	58-59, 154-161				
	FS5	Interaksi dengan klien/ investasi/mitra bisnis mengenai risiko dan peluang lingkungan dan sosial Interactions with clients/ investments/business partners regarding environmental and social risks and opportunities	94, 102-103, 317				
	FS6	Persentase portofolio untuk lini bisnis berdasarkan ukuran wilayah tertentu (misalnya mikro/ukm/besar) dan berdasarkan sektor Portfolio percentage for business lines by specific area size (eg micro/SME/large) and by sector	315-318				
	FS7	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat sosial tertentu untuk setiap lini bisnis yang dipecah berdasarkan tujuan The monetary value of products and services designed to provide specific social benefits for each line of business broken down by purpose or objective	116, 130, 134, 217-228				

Standar GRI GRI Standard	Pengungkapan Disclosure		Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
				Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	FS8	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat lingkungan tertentu untuk setiap lini bisnis yang dipecah berdasarkan tujuan The monetary value of products and services designed to provide specific environmental benefits for each line of business broken down by purpose or objective	130-131, 134-135, 137				
	FS9	Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial serta prosedur penilaian risiko Scope and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	101				
	FS10	Persentase dan jumlah perusahaan yang dipegang dalam portofolio institusi tempat organisasi pelaporan berinteraksi dalam isu lingkungan atau sosial Percentage and number of companies held in the portfolio of institutions with which the reporting organization interacts on environmental or social issues	137				
	FS11	Persentase aset yang tunduk pada lingkungan positif dan negatif dari masalah sosial Percentage of assets that are subject to positive and negative environmental social issues	130-132				

Standar GRI GRI Standard	Pengungkapan Disclosure	Lokasi Location	Tidak Mencantumkan Omission			No. Ref. Standar Sektor GRI No. Reference of GRI Sector Standard
			Persyaratan Tidak Mencantumkan Requirement of Ommision	Alasan Reason	Penjelasan Explanation	
	FS12 Kebijakan pemungutan suara diterapkan pada masalah lingkungan atau sosial untuk dibagikan di mana organisasi pelaporan berhak untuk memilih bagi-bagi atau saran tentang pemungutan suara A voting policy on where environmental or social issues are shared where the reporting organization has the right to vote to share or receive suggestions on voting	101				
	FS13 Titik akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis Access points in low-populated or economically disadvantaged areas by type	222-225				
	FS14 Inisiatif untuk meningkatkan akses ke layanan keuangan bagi orangorang yang kurang beruntung Initiatives to improve access to financial services for disadvantaged people	218-219, 224				
	FS15 Kebijakan untuk desain dan penjualan produk dan layanan keuangan yang adil Policies for the fair design and sale of financial products and services	240				
	FS16 Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis atau penerima manfaat Initiatives to improve financial literacy by type or beneficiary	225-226, 228-234				

Referensi Otoritas Jasa Keuangan (OJK) [G.4]

Financial Service Authority (OJK) Reference

Referensi SEOJK SEOJK Reference	Pengungkapan Disclosure		Halaman Page
Surat Edaran No. 16/ SEOJK.04/2021 Circular No. 16/ SEOJK.04/2021	A.1	Penjelasan Strategi Keberlanjutan Descriptions of Sustainability Strategy	6-17, 36-37, 155-156
	B.1	Aspek Ekonomi Economic Aspects	23, 72-73, 130, 133-135, 311-314
	B.2	Aspek Lingkungan Hidup Environmental Aspects	22, 107-108, 110, 122,
	B.3	Aspek Sosial Social Aspects	23, 182-193, 201- 216
	C.1	Visi, Misi, dan Nilai Keberlanjutan Vision, Mission and Sustainability Values	82-88
	C.2	Alamat Perusahaan Company's Address	71
	C.3	Skala Usaha Scale of Business	72, 76, 141
	C.4	Produk, Layanan, dan Kegisatan Usaha yang dijalankan Products, Services and Business Activities Conducted	325-340
	C.5	Keanggotaan pada Asosiasi Membership of Associations	74-75
	C.6	Perubahan organisasi bersifat signifikan Significant Changes in Organization	44, 73
	D.1	Penjelasan Direksi Explanations from the Board	6-17
	E.1	Penanggung Jawab Penerapan Keuangan Berkelanjutan Responsibility in the Implementation of Sustainable Finance	277-281
	E.2	Pengembangan Kompetensi Terkait Keuangan Berkelanjutan Development of Finance-Related Competency	151, 155-161
	E.3	Penilaian Risiko Atas Penerapan Keuangan Berkelanjutan Risk Assessment on the Implementation of Sustainable Finance	266, 269-272
	E.4	Hubungan Dengan Pemangku Kepentingan Stakeholder Relations	53-59

Referensi SEOJK SEOJK Reference	Pengungkapan Disclosure		Halaman Page
	E.5	Permasalahan Terhadap Penerapan Keuangan Berkelanjutan Issues Surrounding the Implementation of Sustainable Finance	8-9, 156, 261,
	F.1	Kegiatan Membangun Budaya Keberlanjutan Activities in Building a Culture of Sustainability	84-85, 111, 117, 127, 168,
	F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Comparison between Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit and Loss	311-314
	F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan Comparison between Portfolio Targets and Performance, Financing Targets, or Investments in Financial Instruments or Projects Compatible with Sustainable Finance	130-132
	F.4	Biaya Lingkungan Hidup Use of Environmentally Friendly Materials	123-126
	F.5	Penggunaan Material yang Ramah Lingkungan Amount and Intensity of Energy Used	113
	F.6	Jumlah dan Intensitas Energi yang Digunakan Efforts and Fulfillment of Energy Efficiency and Use of Renewable Energy	110, 113-114, 116-120
	F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan Efforts and Fulfillment of Energy Efficiency and Use of Renewable Energy	116-119, 283
	F.8	Penggunaan Air Water Usage	127
	F.9	Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati Impacts from Operational Areas that are Near or Located in Conservation Areas or Have Biodiversity	123-126, 128, 136
	F.10	Usaha Konservasi Keanekaragaman Hayati Aspek Emisi Emissions Aspects of Biodiversity Conservation	93
	F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya Amount and Intensity of Emissions Produced by Type	110, 113-114, 117-120, 126
	F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan Emission Reduction Efforts and Achievements	106-107, 111-113, 116-117, 123-124
	F.13	Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis The amount of waste and effluent generated by type	110-111, 113, 128

Referensi SEOJK SEOJK Reference	Pengungkapan Disclosure		Halaman Page
	F.14	Mekanisme Pengelolaan Limbah dan Efluen Waste and Effluent Management Mechanism	111, 127, 128
	F.15	Tumpahan yang Terjadi (jika ada) Spills that Occur (if any)	128
	F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan Number and Material of Environmental Complaints Received and Resolved.	302, 305-306
	F.17	Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen Commitment to Providing Services for Equal Products and/or Services to Consumers	325, 330
	F.18	Kesetaraan Kesempatan Bekerja Equal Employment Opportunity	140, 144, 145-147
	F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa Child Labor and Forced Labor	140-141
	F.20	Upah Minimum Regional Regional Minimum Wage	114
	F.21	Lingkungan Bekerja yang Layak dan Aman Decent and Safe Working Environment	166-167, 282
	F.22	Pelatihan dan Pengembangan Kemampuan Pekerja Employee Capability Training and Development	151-161
	F.23	Dampak Operasi Terhadap Masyarakat Sekitar Impact of Operations on Surrounding Communities	183-193, 202, 217, 228
	F.24	Pengaduan Masyarakat Public Complaints	216, 302, 306
	F.25	Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) Environmental Social Responsibility Activities (TJSL)	201-216
	F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan Innovation and Development of Sustainable Financial Products/Services	131-132, 134-135, 137, 318, 330-340, 351
	F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan Safety Evaluated Products/Services for Customers	343-346
	F.28	Dampak Produk/Jasa Impact of Product/Service	183-193
	F.29	Jumlah Produk yang Ditarik Kembali Number of Products Recalled	326

Referensi SEOJK SEOJK Reference		Pengungkapan Disclosure	Halaman Page
	F.30	Survei Kepuasan Pelanggan Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan Customer Satisfaction Survey on Sustainable Financial Products and/or Services	349-351
	G.1	Verifikasi tertulis dari pihak independen Written Verification from Independent Party	60, 62-66
	G.2	Lembar Umpan Balik Feedback Form	61, 374
	G.3	Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya Response towards Feedback on Previous Year's Sustainability Report	44
	G.4	Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies	46, 365

Referensi Sustainability Accounting Standards Board (SASB) untuk Bank Komersial

Sustainability Accounting Standards Board (SASB) Content Index Commercial Banks

Kode Code	Keterangan Description	Halaman Page
	Keamanan Data | Data Security	
FN-CB-230a.1.	(1) Jumlah pelanggaran data, (2) persentase yang melibatkan informasi identitas pribadi (PII), (3) jumlah pemegang rekening yang terpengaruh. (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected.	346-347
FN-CB-230a.2.	Deskripsi pendekatan untuk mengidentifikasi dan mengatasi risiko keamanan data. Description of approach to identifying and addressing data security risks.	344-345
	Inklusi Keuangan & Peningkatan Kapasitas | Financial Inclusion & Capacity Building	
FN-CB-240a.1.	(1) Jumlah dan (2) besaran pinjaman beredar yang memenuhi syarat untuk program yang dirancang untuk mempromosikan usaha kecil dan pengembangan masyarakat. (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development.	218-220
FN-CB-240a.2.	(1) Jumlah dan (2) besaran pinjaman jatuh tempo dan non-akrual yang memenuhi syarat untuk program yang dirancang untuk mempromosikan usaha kecil dan pengembangan masyarakat. (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development.	235
FN-CB-240a.3.	Jumlah rekening giro ritel tanpa biaya yang diberikan kepada pelanggan yang sebelumnya tidak memiliki rekening bank atau memiliki akses terbatas ke layanan perbankan. Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers.	222-226
FN-CB-240a.4.	Jumlah peserta dalam inisiatif literasi keuangan untuk pelanggan yang tidak memiliki rekening bank, memiliki akses terbatas ke layanan perbankan, atau kurang terlayani. Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers.	226, 228

Kode Code	Keterangan Description	Halaman Page
	Penggabungan Faktor Lingkungan, Sosial, dan Tata Kelola dalam Analisis Kredit Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	
FN-CB-410a.2.	Deskripsi pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (ESG) dalam analisis kredit. Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis.	266-272
	Emisi yang Dibiayai | Financed Emissions	
FN-CB-410b.1.	Emisi bruto absolut yang dibiayai, diurai berdasarkan (1) Cakupan 1, (2) Cakupan 2 dan (3) Cakupan 3. Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3.	114
FN-CB-410b.2.	Eksposur bruto untuk setiap industri berdasarkan kelas aset. Gross exposure for each industry by asset class.	114
FN-CB-410b.3.	Persentase paparan bruto yang termasuk dalam perhitungan emisi yang dibiayai. Percentage of gross exposure included in the financed emissions calculation.	115
FN-CB-410b.4.	Deskripsi metodologi yang digunakan untuk menghitung emisi yang didanai. Description of the methodology used to calculate financed emissions.	114-115
	Etika Bisnis | Business Ethics	
FN-CB-510a.1.	Jumlah total kerugian moneter sebagai akibat dari proses hukum yang terkait dengan penipuan, perdagangan orang dalam, antimonopoli, perilaku anti-persaingan, manipulasi pasar, malpraktik, atau hukum atau peraturan industri keuangan terkait lainnya. Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations.	291
FN-CB-510a.2.	Deskripsi kebijakan dan prosedur pelapor pelanggaran. Description of whistleblower policies and procedures.	305
	Manajemen Risiko Sistemik | Systemic Risk Management	
FN-CB-550a.1.	Skor Bank Penting Sistemik Global (G-SIB), menurut kategori. Global Systemically Important Bank (G-SIB) score, by category.	286
FN-CB-550a.2.	Deskripsi pendekatan untuk menggabungkan hasil uji stres wajib dan sukarela ke dalam perencanaan kecukupan modal, strategi perusahaan jangka panjang, dan aktivitas bisnis lainnya. Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities.	99-100

Referensi Sustainable Banking Assessment (SUSBA)

Sustainable Banking Assessment (SUSBA) References

Indikator Indicator	Pengungkapan Disclosure	Halaman Page
Tujuan Objective	Strategi keberlanjutan dan pelibatan pemangku kepentingan Sustainability strategy and stakeholder engagement	36-37, 53-39
	Partisipasi dalam inisiatif keuangan berkelanjutan Participation in sustainable finance initiatives	54-58, 102-103
Kebijakan Policies	Pernyataan publik tentang LST Public statements about ESG	275-276, 99-101, 201
	Pernyataan publik tentang sektor-sektor tertentu Public statements on specific sectors	277-280, 102, 137
Proses Processes	Penilaian risiko LST dan persetujuan transaksi ESG risk assessment and transaction approval	93-94
	Pengawasan dan keterlibatan klien Client oversight and engagement	278-280
Masyarakat Community	Tanggungjawab kepada LST Responsibilities towards ESG	242, 278-280
	Pelatihan staff lingkungan & sosial, serta evaluasi kinerja Environmental & social staff training, and performance evaluation	149-161
Produk Products	Integrasi LST dalam produk dan layanan ESG integration in products and services	130-136, 217-228
Portofolio Portfolio	Penilaian risiko dan mitigasi LST pada tingkat portofolio ESG risk assessment and mitigation at portfolio level	102-103, 276, 315-318
	Pengungkapan eksposur risiko LST dan target Disclosure of ESG risk exposure and targets	312-317

Referensi Kriteria ACGS

ACGS Criteria References

Sustainability and Resilience		
Kode Code	**Pengungkapan** Disclosure	**Halaman** Page
C.1.1	Perusahaan mengidentifikasi/melaporkan topik ESG yang material bagi strategi organisasi The company identify/report ESG topics that are material to the organization's strategy	47-52
C.1.2	Perusahaan mengidentifikasi perubahan iklim sebagai isu The company identify climate change as an issue	92-100, 115, 271-272
C.1.6	Perusahaan mengkonfirmasi bahwa Laporan Keberlanjutan / Pelaporan disetujui atau direview oleh Dewan Direksi atau Komite Dewan Direksi The company confirm that its Sustainability Report / Reporting is reviewed and /or approved by the Board or Board Committee	20-21
C.2.1	Perusahaan melibatkan pemangku kepentingan internal untuk bertukar pandangan dan mengumpulkan umpan balik tentang masalah keberlanjutan yang material bagi bisnis perusahaan The company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company	53-57
C.2.2	Perusahaan melibatkan pemangku kepentingan eksternal untuk bertukar pandangan dan mengumpulkan umpan balik tentang masalah keberlanjutan yang material bagi bisnis perusahaan The company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	58-59
C.3.1	Perusahaan mengungkapkan bahwa dewan direksi secara tahunan meninjau bahwa struktur modal dan utang perusahaan kompatibel dengan tujuan strategisnya dan tingkat risiko yang terkait The company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite	"Laporan Tahunan / Annual Report"

Bonus		
Kode Code	**Pengungkapan** Disclosure	**Halaman** Page
C.1.1	Perusahaan mengungkapkan bagaimana mengelola risiko dan peluang terkait iklim The company disclose how it manages climate-related risks and opportunities	95-99
C.1.2	Perusahaan mengungkapkan bahwa Laporan Keberlanjutan / Pelaporan Keberlanjutan disahkan secara eksternal The company disclose that its Sustainability Report / Sustainability Reporting is externally assured	60, 62-66
C.1.3	Perusahaan mengungkapkan saluran keterlibatan dengan kelompok pemangku kepentingan dan bagaimana perusahaan merespons kekhawatiran para pemangku kepentingan terhadap LST The company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns	347-348, 302-305
C.1.4	Perusahaan memiliki unit / divisi / komite yang secara khusus bertanggung jawab untuk mengelola masalah keberlanjutan The company have a unit / division / committee who is specifically responsible to manage the sustainability matters	242, 277-280
C.1.5	Perusahaan mengungkapkan pengawasan dewan direksi / komisaris atas risiko dan peluang terkait keberlanjutan The company disclose board of directors/commissioners' oversight of sustainability-related risks and opportunities	242, 277-280
C.1.6	Perusahaan mengungkapkan hubungan antara remunerasi direktur eksekutif dan manajemen senior dengan kinerja keberlanjutan tahun sebelumnya The company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year	255-260

Lembar Umpan Balik [G.2]

Stakeholder Feedback Form

Terima kasih atas ketersediaan Anda untuk membaca Laporan Keberlanjutan bank **bjb** 2025. Untuk memperbaiki kualitas Laporan Keberlanjutan dan meningkatkan transparansi kinerja keberlanjutan Perseroan, kami mengharapkan saran dan tanggapan Anda atas laporan ini:

Thank you for taking the time to read the bank **bjb** 2025 Sustainability Report. To improve the quality of this Report and enhance the transparency of the Company's sustainability performance, we welcome your suggestions and feedback on this report:

No	**Pertanyaan /** Question	**Ya /** Yes	**Tidak /** No
1	Laporan Keberlanjutan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial dan lingkungan yang telah dilaksanakan oleh Perseroan The Sustainability Report has provided useful information on the economic, social and environmental performance of the company	☐	☐
2	Materi dalam laporan disajikan secara terstruktur The content of the report are presented in a well-structured manner	☐	☐
3	Data dan informasi yang diungkapkan mudah dipahami The data and information disclosed is easy to understand	☐	☐
4	Data dan informasi telah diungkapkan dengan lengkap, transparan dan berimbang The data and information have been disclosed in a full, transparent and balanced manner	☐	☐
5	Data dan informasi yang disajikan berguna dalam pengambilan keputusan The data and information provided is useful for decision making	☐	☐
6	Laporan Keberlanjutan ini telah memberikan informasi lengkap mengenai profil perusahaan dan seluruh kegiatannya secara lengkap The Sustainability Report provides comprehensive information about profile of the company and its operation	☐	☐
7	Layout, jenis font, ukuran, tata warna, tampilan dan gambar dalam laporan ini menarik dan mudah dibaca The layout, font, size, color layout, appearance and the pictures contained in the Sustainability Report make it interesting and easy to read	☐	☐

No	Pertanyaan / Question	Jawaban / Answer
1	Jelaskan informasi dalam laporan ini yang paling bermanfaat bagi anda dalam aspek: Identify the information in this report that has been of most benefit to you in terms of:	
	Pemberdayaan Pemangku Kepentingan Stakeholder Empowerment	
	Kinerja Ekonomi Financial Performance	
	Kinerja Lingkungan Environmental Performance	
	Kinerja Sosial Social Performance	
2	Jelaskan informasi dalam laporan ini yang belum diungkapkan dalam laporan ini yang seharusnya diungkapkan dalam aspek: Identify the information that has not been disclosed in this report and should have been disclosed in terms of:	
	Pemberdayaan Pemangku Kepentingan Stakeholder Empowerment	
	Kinerja Ekonomi Financial Performance	
	Kinerja Lingkungan Environmental Performance	
	Kinerja Sosial Social Performance	

PROFIL PEMBACA

Asal kelompok pemangku kepentingan
Jenis kelamin :
Umur :
Pendidikan Terakhir :
Pekerjaan :
Nama Institusi :
Bidang Usaha :

Kami sangat menghargai saran dan tanggapan yang Anda berikan kepada kami atas informasi yang disajikan dalam laporan ini. Untuk menyampaikannya kepada Perseroan, kirimkan formulir ini ke:

READER PROFILE

Member of which stakeholder group
Gender :
Age :
Last Education :
Occupation :
Name of Institution :
Line of Business :

We would appreciate any suggestions and feedback that you might have on the information presented in this report. Please submit your feedback to the Company, send this form to:

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HEAD OFFICE

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bank bjb



LAPORAN OBLIGASI KEBERLANJUTAN bank bjb 2025

SUSTAINABILITY BOND REPORT
bank **bjb** 2025

Daftar Isi
Table of Contents

1 **Pendahuluan**
Introduction

2 **Ringkasan Kerangka Kerja dan Penerbitan Obligasi Berkelanjutan bank bjb**
Summary of Framework and Issuance of bank **bjb** Sustainability Bonds

3 **Alokasi Dana Hasil Penerbitan**
Allocation of Proceeds

4 **Laporan Dampak**
Impact Report

Lampiran
Appendix

1 Pendahuluan
Introduction

bank **bjb** senantiasa berkomitmen untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB) melalui penguatan praktik keuangan yang bertanggung jawab dan terintegrasi dengan prinsip *Environmental, Social, and Governance* (ESG). Komitmen ini diwujudkan melalui penerbitan Efek Bersifat Utang Keberlanjutan (*Sustainability Bond*) sebagai instrumen pendanaan strategis yang tidak hanya berorientasi pada kinerja finansial, tetapi juga menciptakan nilai positif bagi masyarakat dan lingkungan sekitar. Melalui langkah ini, bank **bjb** berupaya berkontribusi secara nyata terhadap agenda pembangunan nasional maupun global yang berkelanjutan.

bank **bjb** remains committed to supporting the achievement of the Sustainable Development Goals (SDGs) through the strengthening of responsible financial practices integrated with Environmental, Social, and Governance (ESG) principles. This commitment is demonstrated through the issuance of Sustainability Bonds as a strategic funding instrument that is not only oriented toward financial performance, but also generates positive value for communities and the surrounding environment. Through this initiative, bank **bjb** seeks to make a tangible contribution to both national and global sustainable development agendas.

Dana yang diperoleh dari *Sustainability Bond* dialokasikan secara khusus untuk membiayai kegiatan usaha berwawasan lingkungan (KUBL) dan kegiatan usaha berwawasan sosial (KUBS) yang memenuhi kriteria yang telah ditetapkan dalam Kerangka Kerja Kebijakan Efek Bersifat Utang Keberlanjutan (*Sustainability Bond*) bank **bjb**. Pembiayaan tersebut diantaranya mencakup proyek-proyek yang mendukung Pencegahan dan Pengendalian Polusi, Pengelolaan Air dan Air Limbah Berkelanjutan, Transportasi Ramah Lingkungan, Akses terhadap Layanan Esensial, Penciptaan Lapangan Kerja, serta Ketahanan Pangan dan Sistem Pangan Berkelanjutan.

The proceeds obtained from the Sustainability Bonds are specifically allocated to finance environmentally sustainable business activities (KUBL) and socially sustainable business activities (KUBS) that meet the criteria set out in bank **bjb**'s Sustainability Bond Framework. Such financing includes, among others, projects that support Pollution Prevention and Control, Sustainable Water and Wastewater Management, Environmentally Friendly Transportation, Access to Essential Services, Employment Generation, as well as Food Security and Sustainable Food Systems.

Melalui Laporan Obligasi Berkelanjutan ini, bank **bjb** menyampaikan transparansi atas penggunaan dana serta dampak yang dihasilkan dari proyek-proyek yang didanai serta mencerminkan komitmen bank **bjb** dalam menjaga akuntabilitas, integritas, dan tata kelola yang baik, sekaligus memastikan bahwa setiap dana yang dihimpun melalui Sustainability Bond memberikan kontribusi terukur terhadap peningkatan kualitas lingkungan dan kesejahteraan sosial secara berkelanjutan.

Through this Sustainability Bond Report, bank **bjb** provides transparency regarding the use of proceeds and the impacts generated by the financed projects. This report also reflects bank **bjb**'s commitment to maintaining accountability, integrity, and good governance, while ensuring that every fund raised through the Sustainability Bonds delivers a measurable contribution to the continuous improvement of environmental quality and social welfare.

2 Ringkasan Kerangka Kerja dan Penerbitan Obligasi Berkelanjutan bank bjb

Summary of bank bjb Sustainability Bond Framework and Issuance

A. Kerangka Kerja Obligasi Berkelanjutan

Sebelum Penerbitan Obligasi Berwawasan Lingkungan pada bulan Desember 2024, bank **bjb** telah mengembangkan Kerangka Kerja Kebijakan Efek Bersifat Utang Keberlanjutan (Obligasi Berkelanjutan) dan melibatkan SDG Hubs UI untuk memberikan Opini Pihak Kedua (SPO). bank **bjb** telah menyelaraskan kerangka Obligasi Berkelanjutan tersebut dengan ketentuan Peraturan Otoritas Jasa Keuangan Indonesia (POJK) Nomor 18 Tahun 2023 tentang Penerbitan Dan Persyaratan Efek Bersifat Utang dan Sukuk Berlandaskan Keberlanjutan. Berikut merupakan ringkasan kerangka kerja Obligasi Berkelanjutan bank **bjb**:

1) Tujuan Penggunaan
   a. Kegiatan Usaha Berwawasan Lingkungan (KUBL):
      (1) Pencegahan dan pengendalian polusi,
      (2) Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan,
      (3) Konservasi keanekaragaman hayati darat dan air,
      (4) Transportasi ramah lingkungan,
      (5) Pengolahan air dan air limbah yang berkelanjutan.
   b. Kegiatan Usaha Berwawasan Sosial (KUBS):
      (1) Akses terhadap layanan esensial,
      (2) Perumahan yang terjangkau,
      (3) Penciptaan lapangan kerja, dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro,
      (4) Ketahanan pangan dan sistem pangan berkelanjutan.

A. Sustainability Bond Framework

Prior to the issuance of Green Bonds in December 2024, bank **bjb** had developed its Sustainability Bond Framework and engaged SDG Hubs UI to provide a Second Party Opinion (SPO). The Sustainability Bond Framework has been aligned with the provisions of the Indonesian Financial Services Authority Regulation (POJK) No. 18 of 2023 concerning the Issuance and Requirements of Sustainability-Linked Debt Securities and Sukuk. The following is a summary of bank **bjb**'s Sustainability Bond Framework:

1) Use of Proceeds
   a. Environmentally Sustainable Business Activities (KUBL):
      (1) Pollution prevention and control,
      (2) Sustainable management of living natural resources and land use,
      (3) Conservation of terrestrial and aquatic biodiversity,
      (4) Environmentally friendly transportation,
      (5) Sustainable water and wastewater management.
   b. Socially Sustainable Business Activities (KUBS):
      (1) Access to essential services,
      (2) Affordable housing,
      (3) Employment generation and programs designed to prevent and/or reduce unemployment, including financing for micro, small, and medium enterprises (MSMEs) and microfinance,
      (4) Food security and sustainable food systems..

2) Proses Evaluasi dan Seleksi Proyek
   a. Unit Bisnis terkait akan menyeleksi proyek atau aset yang sesuai kriteria kategori KUBL/KUBS
   b. Tim Teknis yang terdiri dari Treasury Division, Environment, Social, and Governance (ESG) Group, dan Unit terkait lainnya, akan meninjau apakah proyek-proyek tersebut telah memenuhi syarat dan kriteria sebagai aset yang dapat dibiayai atau dibiayai kembali dengan menggunakan dana hasil Penawaran Umum Obligasi Keberlanjutan (*Sustainability Bond*)
   c. Berdasarkan rekomendasi dari Tim Teknis, selanjutnya Direktur bidang treasury akan menyetujui alokasi penyaluran dana sesuai dengan kriteria yang telah ditentukan dalam kerangka kerja Obligasi Keberlanjutan (*Sustainability Bond*)

B. Pengelolaan Dana Hasil Penawaran Umum (*Management of Proceeds*)
   1) bank **bjb** mengalokasikan dana sustainability bond untuk membiayai atau membiayai kembali proyek/aset yang sesuai dengan kriteria dan memastikan bahwa alokasi dana telah disalurkan untuk membiayai atau membiaya kembali aset yang sesuai dengan kriteria KUBL dan/atau KUBS.
   2) Proyek yang menggunakan dana *Sustainability Bond* ditandai dan dipantau secara berkala untuk memastikan kesesuaian alokasi dana. bank **bjb** dapat melakukan penggantian aset atau penambahan aset lainnya yang masih berada dalam sektor KUBL dan/atau KUBS.
   3) Sesuai dengan POJK No. 18/2023, bank **bjb** akan mengelola dana hasil Penawaran Umum Obligasi Berkelanjutan dengan membuat akun khusus atau dengan membuat catatan tersendiri dalam Catatan Atas Laporan Keuangan.

2) Project Evaluation and Selection Process
   a. Relevant Business Units will identify and select projects or assets that meet the KUBL/KUBS category criteria;
   b. The Technical Team, consisting of the Treasury Division, Environment, Social, and Governance (ESG) Group, and other relevant units, will review whether such projects meet the eligibility requirements and criteria to be financed or refinanced using proceeds from the Sustainability Bond issuance;
   c. Based on recommendations from the Technical Team, the Director in charge of Treasury will approve the allocation of funds in accordance with the criteria set out in the Sustainability Bond Framework.

B. Management of Proceeds
   1) bank **bjb** allocates sustainability bond proceeds to finance or refinance projects/ assets that meet the established criteria and ensures that such allocations are directed to eligible KUBL and/or KUBS assets;
   2) Projects financed through sustainability bond proceeds are tagged and monitored periodically to ensure alignment with the allocation criteria. bank **bjb** may substitute or add other eligible assets within the KUBL and/ or KUBS sectors;
   3) In accordance with POJK No. 18/2023, bank **bjb** manages the proceeds from the Sustainability Bond issuance through the establishment of a dedicated account or by maintaining separate records within the Notes to the Financial Statements.

C. Pelaporan

1) Pelaporan Alokasi Dana

a. Informasi penting mengenai Kerangka Kerja Obligasi Keberlanjutan (*Sustainability Bond*), termasuk kriteria seleksi proyek;

b. Uraian singkat tentang proyek-proyek yang menerima alokasi dana yang diperoleh dari Obligasi Keberlanjutan (*Sustainability Bond*);

c. Jumlah dana yang diperoleh dari Obligasi Keberlanjutan (*Sustainability Bond*) yang dialokasikan ke masing-masing proyek.

(2) Pelaporan Dampak Lingkungan dan Sosial

Perseroan akan melaporkan dampak positif yang ditimbulkan dari penerapan Proyek Berwawasan Lingkungan dan Sosial yang Memenuhi Syarat. Perhitungan dampak lingkungan tersebut dapat dihitung dan diukur menggunakan pendekatan indikator praktis yang dapat digunakan termasuk namun tidak terbatas pada indikator antara lain:

C. Reporting

1) Allocation Reporting

a. Key information regarding the Sustainability Bond Framework, including project selection criteria;

b. A brief description of the projects receiving allocations from the Sustainability Bond proceeds;

c. The amount of proceeds allocated to each project financed under the Sustainability Bond.

(2) Environmental and Social Impact Reporting

The Company will report the positive impacts generated from the implementation of eligible environmental and social projects. The calculation of environmental impacts may be measured using practical indicator-based approaches, including but not limited to the following indicators:

Sektor KUBL KUBL Sector	**Indikator** Indicators
Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	• Jumlah limbah yang diolah dalam Ton atau m3; atau • Jumlah limbah yang didaur ulang dalam Ton atau m3; atau • Pengurangan intensitas karbon dalam tCO2 eq/unit jasa • Lainnya • Volume of waste treated (in tons or m^3); or • Volume of waste recycled (in tons or m^3); or • Reduction in carbon intensity (tCO_2e per unit of service); or • Others
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Sustainable Management of Living Natural Resources and Land Use	• Jumlah dan Luas Area lahan organik yang dibiayai; atau • Sertifikasi untuk industri tertentu untuk tujuan berkelanjutan atau meningkatkan kualitas lingkungan; atau • Lainnya • Number and total area of organic land financed; or • Certification for specific industries for sustainability purposes or environmental quality improvement; or • Others
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Terrestrial and Aquatic Biodiversity	• Estimasi jumlah mil laut yang dilindungi dan/atau disertifikasi. • Estimasi jumlah hektare yang dibeli/dilindungi dan disertifikasi. • Estimated number of nautical miles protected and/or certified; or • Estimated number of hectares acquired/protected and certified

Sektor KUBL KUBL Sector	**Indikator** Indicators
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	• Jumlah kendaraan ramah lingkungan yang diluncurkan • Emisi Gas Rumah Kaca yang berhasil dikurangi/dihindari dalam satuan Ton CO2; atau • Estimasi kilometer dari jalur kereta/jalur khusus Bus, BRT, koridor LRT, jalur sepeda baru atau yang disempurnakan • Number of environmentally friendly vehicles deployed; • Greenhouse gas emissions reduced/avoided (in tons of CO_2); or • Estimated kilometers of railway lines, dedicated bus lanes, BRT corridors, LRT corridors, or new/improved bicycle lanes
Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management	• Jumlah limbah yang diolah dalam Liter atau m3; atau • Jumlah limbah yang didaur ulang dalam Liter atau m3; atau • Jumlah Rumah Tangga yang terdampak; atau • Jumlah daerah tangkapan air untuk mitigasi banjir dalam m3; atau • Lainnya • Volume of wastewater treated (in liters or m^3); or • Volume of wastewater recycled (in liters or m^3); or • Number of households impacted; or • Volume of water catchment areas for flood mitigation (in m^3); or • Others

Sektor KUBL KUBL Sector	**Indikator** Indicators
Akses terhadap Layanan Esensial Access to Essential Services	• Jumlah fasilitas layanan masyarakat yang diberikan pembiayaan. • Jumlah penduduk yang memiliki akses terhadap layanan Kesehatan dengan harga terjangkau. • Jumlah fasilitas masyarakat yang dibiayai. • Jumlah siswa yang dibantu. • Number of public service facilities financed; • Number of people with access to affordable healthcare services; • Number of community facilities financed; • Number of students supported
Perumahan yang Terjangkau Affordable Housing	• Jumlah kelompok masyarakat berpenghasilan rendah yang memperoleh bantuan finansial untuk pembiayaan rumah yang terjangkau. • Number of low-income households receiving financial assistance for affordable housing
Penciptaan Lapangan Kerja, dan Program yang Dirancang untuk Mencegah dan/ atau Mengurangi Pengangguran, Termasuk Pembiayaan Usaha Kecil Menengah dan Pembiayaan Mikro Employment Generation and Programs to Prevent and/or Reduce Unemployment, Including MSME and Microfinance Financing	• Jumlah UMKM yang diberikan pembiayaan. • Jumlah pekerja dari UMKM yang diberikan pembiayaan. • Portofolio pembiayaan UMKM berdasarkan distribusi sektor. • Number of MSMEs financed; • Number of workers employed by financed MSMEs; • MSME financing portfolio by sector distribution

Sektor KUBL KUBL Sector	**Indikator** Indicators
Ketahanan Pangan dan Sistem Pangan Berkelanjutan Food Security and Sustainable Food Systems	• Jumlah area lahan dalam km2 dan persentase pertumbuhan lahan atau wilayah yang digunakan bagi pertanian atau kegiatan pemenuhan pangan ramah lingkungan. • Jumlah UMKM sektor pengolahan sistem dan pengelolaan pangan berkelanjutan dan/atau ramah lingkungan. • Total land area (in km^2) and percentage growth of land or regions used for environmentally friendly agriculture or food production; • Number of MSMEs engaged in sustainable and/or environmentally friendly food processing and management systems

D. Penerbitan

Pada tanggal 10 Desember 2024 bank **bjb** menerbitkan obligasi keberlanjutan berkelanjutan dengan jumlah pokok Rp 1 triliun.

Surat utang ini diterbitkan dalam 2 seri yakni Seri A jumlah pokok Rp200 miliar dengan jangka waktu 3 tahun, dan Seri B jumlah pokok Rp800 miliar dengan jangka waktu 5 tahun.

Transaksi tersebut merupakan Obligasi Keberlanjutan Berkelanjutan milik bank **bjb** yang diminati investor pada saat bookbuilding yaitu mencapai oversubscribe sebesar 4,6 Kali.

D. Issuance

On December 10, 2024, bank **bjb** issued Sustainability Bonds with a principal amount of Rp1 trillion.

These debt securities were issued in two series, namely Series A with a principal amount of Rp200 billion and a tenor of three years, and Series B with a principal amount of Rp800 billion and a tenor of five years.

This transaction represented bank **bjb**'s Sustainability Bonds issuance, which attracted strong investor interest during the bookbuilding period, as reflected in an oversubscription of 4.6 times.

Ringkasan Kesepakatan

Summary of Agreement

Nama Obligasi Bond Name	Obligasi Keberlanjutan Berkelanjutan I Bank **bjb** Tahap I Tahun 2024 Sustainability Bond Bank **bjb** Phase I 2024
Nilai Penerbitan Tahap I Issuance Value (Phase I)	Rp1.000.000.000.000
Nilai Penerbitan Tahap I masing-masing Seri Issuance Value per Series	Seri A : Rp200.000.000.000 Seri B : Rp800.000.000.000 Series A: IDR 200,000,000,000 Series B: IDR 800,000,000,000
Jangka Waktu Tenor	Seri/ Series A : 3 Tahun/ Years Seri/ Series B : 5 Tahun/ Years
Tanggal Penerbitan Issuance Date	10 Desember/ December 2024
Tanggal Jatuh Tempo Maturity Date	Seri/ Series A : 10 Desember/ December 2027 Seri/ Series B : 10 Desember/ December 2029
Kupon Coupon Rate	Seri/ Series A : 7,00% Seri/ Series B : 7,30%
Listing	PT Bursa Efek Indonesia | Indonesia Stock Exchange
Second Party Opinion	SDG Hubs UI
Status Alokasi Allocation Status	100% telah dialokasikan per Desember 2024 100% allocated as of December 2024

3 Alokasi Dana Hasil Penerbitan

Allocation of Proceeds from the Issuance

Per Desember 2024 bank **bjb** telah sepenuhnya mengalokasikan dana hasil penerbitan Obligasi Keberlanjutan Tahap I Tahun 2024, dengan rincian alokasi sebagai berikut:

As of December 2024, bank **bjb** had fully allocated the proceeds from the issuance of the Phase I Sustainability Bond 2024, with the allocation details as follows:

Kategori KUBL | KUBL Category		
Pencegahan dan pengendalian polusi Pollution prevention and control	**243** **Juta** | Million	**0,05%**
Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Management of natural resources and sustainable land use	**89,463** **Juta** | Million	**18,03%**
Transportasi ramah lingkungan Environmentally friendly transportation	**274,757** **Juta** | Million	**55,38%**
Pengolahan air dan air limbah yang berkelanjutan Sustainable water and wastewater management	**131,649** **Juta** | Million	**26,54%**
Sub Total	**496.112** **Juta** | Million	**100%**

Kategori KUBS | KUBS Category		
Akses terhadap layanan esensial Access to essential services	**48.296** **Juta** | Million	**9,73%**
Penciptaan lapangan kerja, dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro Job creation and programs designed to prevent and/or reduce unemployment, including MSME and microfinance financing	**111.879** **Juta** | Million	**22,55%**
Ketahanan pangan dan sistem pangan berkelanjutan Food security and sustainable food systems	**335.937** **Juta** | Million	**67,71%**
Sub Total	**496.112** **Juta** | Million	**100%**

4 Laporan Dampak
Impact Report

bank **bjb** bekerjasama dengan ahli lingkungan hidup dan berkelanjutan dalam pemberian pendapat atau penilaian bahwa kegiatan usaha dan/atau kegiatan lain yang tertera dalam kerangka kerja Kebijakan (*policy framework*) yang mendasari penerbitan *Sustainability Bond* sesuai dengan KUBL dan KUBS yang dipersyaratkan POJK serta bermanfaat bagi lingkungan dan/atau memberikan dampak positif terhadap lingkungan serta terhadap sosial masyarakat. bank **bjb** juga akan melibatkan ahli lingkungan hidup dan berkelanjutan untuk melakukan *review* atas kesesuaian alokasi penerbitan dengan kerangka kerja kebijakan (*policy framework*) yang telah disusun.

bank **bjb** collaborates with environmental and sustainability experts to obtain opinions or assessments confirming that the business activities and/or other activities outlined in the Policy Framework underlying the issuance of the Sustainability Bond are aligned with the KUBL and KUBS criteria as required under POJK regulations, and that such activities provide environmental benefits and/or generate positive environmental and social impacts. In addition, bank **bjb** will continue to engage environmental and sustainability experts to conduct reviews of the alignment between the allocation of proceeds and the established Policy Framework.



Kategori KUBL | KUBL Category

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Sustainable management of living natural resources and land use		18,03%	Proyek 1: Perkebunan dan pengolahan sawit Project 2: Palm oil plantation and processing	Membiayai industri pengolahan kelapa sawit dan produk turunannya (*downstream*) yang terintegrasi di bawah naungan perusahaan induk yang telah memiliki sertifikasi RSPO sehingga produk yang dihasilkan menerapkan standar global untuk produksi dan pengadaan minyak sawit berkelanjutan. Lokasi proyek di Medan, Sumatra Utara. Financing is provided for the palm oil processing industry and its downstream products, which are integrated under a parent company that has obtained RSPO certification. As such, the products comply with global standards for sustainable palm oil production and sourcing. The project is located in Medan, North Sumatra.	1 (satu) sertifikat RSPO 1 (one) RSPO certificate
			Proyek 2: Perkebunan dan pertanian Project 2: Plantation and agriculture	Membiayai industri perkebunan dan pertanian berbagai macam komoditi seperti stevia dan kentang. Lokasi proyek di Garut, Jawa Barat. Financing is provided for plantation and agricultural industries covering various commodities such as stevia and potatoes. The project is located in Garut, West Java.	Jumlah hektar yang dibeli/ dilindungi dan disertifikasi: 89.530 m2 (8,953 hektar) Total land purchased/protected and certified: 89,530 m^2 (8.953 hectares)

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
			Proyek 3: Industri pupuk Project 3: Fertilizer industry	Pembiayaan untuk proyek produksi dan distribusi pupuk organik yang berbahan baku dari sampah/ kotoran ternak untuk pertanian lokasi di Tasikmalaya. Sertifikasi untuk industri tertentu untuk tujuan berkelanjutan atau meningkatkan kualitas lingkungan. Financing is provided for the production and distribution of organic fertilizers derived from waste/ livestock manure for agricultural purposes, located in Tasikmalaya. The project includes certification for specific industries aimed at sustainability or environmental quality improvement.	Sertifikasi hasil uji pupuk dari Fakultas Pertanian Universitas Padjadjaran Fertilizer test certification issued by the Faculty of Agriculture, Universitas Padjadjaran
			Proyek 4: Pertanian Project 4: Agriculture	Produksi dan penyaluran pestisida organik dari sampah/ kotoran hewan. Lokasi proyek di Pekanbaru. Production and distribution of organic pesticides derived from waste/livestock manure. The project is located in Pekanbaru.	Jumlah dan luas area lahan organik yang dibiayai: 1500 m^2 Total and area of financed organic land: 1,500 m^2
Transportasi ramah lingkungan Environmentally Friendly Transportation		55,38%	Proyek 1: Pemasangan sistem persinyalan kereta api Project 1: railway signaling system installation	Proyek pemasangan sistem persinyalan kereta api rute Medan - Binjai yang memajukan transportasi yang lebih ramah lingkungan. Financing for the installation of a railway signaling system along the Medan–Binjai route, supporting more environmentally friendly transportation.	Panjang rel: ±21 km Railway length: ±21 km

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
	 		Proyek 2: Konstruksi jalan tol Project 2: Toll road construction	Proyek pembiayaan jalan tol di pulau Jawa, yang membantu mengurai kemacetan arus kendaraan. Kelancaran lalu lintas di jalan tol membantu menurunkan emisi gas rumah kaca yang dihasilkan dari kemacetan kronis. Financing for toll road development projects on the island of Java, aimed at reducing traffic congestion. Improved traffic flow on toll roads contributes to lowering greenhouse gas emissions caused by chronic congestion.	Jalur jalan tol sepanjang 36,4 km Toll road length: 36.4 km
			Proyek 3: Pembiayaan kendaraan listrik Project 3: Electric Vehicle Financing	Pembiayaan pembelian kendaraan listrik bagi nasabah perorangan yang mendukung pengurangan emisi gas rumah kaca di Indonesia. Jumlah kendaraan yang dibiayai: • 9 (sembilan) kendaraan roda 4 • 9 (sembilan) kendaraan roda 2 Financing for the purchase of electric vehicles for individual customers, supporting the reduction of greenhouse gas emissions in Indonesia: • 9 (nine) four-wheeled vehicles • 9 (nine) two-wheeled vehicles	Emisi yang dihindari: 11 ton CO_2e Avoided emissions: 11 tons CO_2e

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
Pengelolaan air dan air limbah yang berkelanjutan Sustainable water and wastewater management		67,71%	Proyek 1: Pembiayaan perusahaan air minum Project 1: Water utility financing	Pembiayaan diberikan kepada PDAM sebagai perusahaan yang bergerak di bidang pengolahan air bersih. Lokasi proyek di Bogor, Jawa Barat. Financing is provided to PDAM, a company engaged in clean water treatment. The project is located in Bogor, West Java.	1. Total produksi mencapai 2.631 liter/detik yang disebarkan di 7 zona yaitu: a. Zona 1: Rancamaya, Tangkil, Unitex b. Zona 2: Bantar Kambing c. Zona 3: Cipaku d. Zona 4: Dekeng I, Dekeng II e. Zona 5: Palasari, Palasari I, Palasari II f. Zona 6: Kota Batu, Kabandungan, Cipinang Gading g. Zona 7: Katulampa 2. Jumlah pelanggan: 196.472 SL 3. Jumlah rata-rata penggunaan per orang: 19,68 m3 1. Total production capacity of 2,631 liters/second distributed across 7 zones: a. Zone 1: Rancamaya, Tangkil, Unitex b. Zone 2: Bantar Kambing c. Zone 3: Cipaku d. Zone 4: Dekeng I, Dekeng II e. Zone 5: Palasari, Palasari I, Palasari II f. Zone 6: Kota Batu, Kabandungan, Cipinang Gading g. Zone 7: Katulampa 2. Number of customers: 196,472 service connections (SL) 3. Average usage per person: 19.68 m^3

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
			Proyek 2: Pembiayaan perusahaan air minum Project 2: Water utility financing	Pembiayaan untuk perusahaan yang berfokus pada pengolahan air bersih. Lokasi proyek di Bandung. Financing is provided for a company focused on clean water treatment located in Bandung.	1. Jumlah air minum yang didistribusikan: 38.087.730 m3/tahun 2. Jumlah pelanggan: 178.770 SL 3. Jumlah rata-rata penggunaan per orang: 10 m^3 1. Total water distributed: 38,087,730 m^3/year 2. Number of customers: 178,770 SL 3. Average usage per person: 10 m^3
			Proyek 3: Pembiayaan perusahaan air minum Project 3: Water utility financing	Pembiayaan untuk perusahaan yang berfokus pada pengolahan air bersih. Lokasi proyek di Sukabumi. Financing is provided for a company engaged in clean water treatment located in Sukabumi.	1. Jumlah air yang didistribusikan sebesar 12 juta m3/tahun 2. Jumlah rata-rata penggunaan per orang: 250 liter/hari 3. Jumlah pelanggan berapa rumah sebesar 62.815 SL 1. Total water distributed: 12 million m^3/year 2. Average usage per person: 250 liters/day 3. Number of customers: 62,815 SL
			Proyek 4: Pembiayaan perusahaan air minum Project 4: Water utility financing	Pembiayaan untuk perusahaan yang berfokus pada pengolahan air bersih di Purwakarta Financing is provided for a company focused on clean water treatment located in Purwakarta.	1. Total produksi mencapai 14.241 m3/hari 2. Jumlah pelanggan: 31. 916 SL 3. Jumlah rata-rata penggunaan per orang: 55,85m^3 1. Total production: 14,241 m^3/day 2. Number of customers: 31,916 SL 3. Average usage per person: 55.85 m^3

Kategori KUBS | KUBS Category

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
Akses terhadap layanan esensial Access to essential services		9,73%		Pembiayaan diberikan kepada yayasan yang bergerak di bidang pendidikan dan menaungi beberapa perguruan tinggi di Jawa Barat, dengan tujuan meningkatkan kualitas layanan kepada mahasiswa, khususnya melalui pengembangan fasilitas kampus agar kegiatan pembelajaran lebih optimal dan relevan dengan perkembangan terkini. Financing is provided to a foundation engaged in the education sector, which oversees several universities in West Java. The objective is to enhance service quality for students, particularly through the development of campus facilities to support more optimal and up-to-date learning activities.	Jumlah mahasiswa: 23.868 mahasiswa Number of students: 23,868 students
Penciptaan lapangan kerja, dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro Job creation and programs to prevent and/or reduce unemployment (including SME and micro financing)		22,55%	Pembiayaan kepada UMKM Financing for MSMEs	Penyaluran pembiayaan kepada UMKM pada kegiatan usaha dengan penyediaan lapangan kerja baik pada sektor Perdagangan Besar dan Eceran, Pertanian, Kehutanan dan Perikanan, dan sektor lainnya. Financing is extended to MSMEs engaged in business activities that generate employment opportunities across sectors, including Wholesale and Retail Trade, Agriculture, Forestry and Fisheries, and other sectors.	Penyaluran dana dilakukan kepada 999 UMKM, dengan rincian terdiri atas 690 usaha mikro, 238 usaha kecil, dan 71 usaha menengah. Financing was distributed to 999 MSMEs, consisting of: 690 micro enterprises, 238 small enterprises, and 71 medium enterprises.

Kategori Category	**Penyelarasan dengan SDGs** Alignment with SDGs	**%**	**Tipe Proyek** Project Type	**Penjelasan** Description	**Indikator Dampak** Impact Indicators
Ketahanan pangan dan sistem pangan berkelanjutan Food security and sustainable food systems		67,71%	Pembiayaan kepada UMKM Financing for MSMEs	Penyaluran pembiayaan kepada UMKM yang bergerak pada sektor Ekonomi utama yang termasuk ke dalam ketahanan Pangan (Pertanian, Kehutanan dan Perikanan). Financing is provided to MSMEs operating in key economic sectors contributing to food security (Agriculture, Forestry, and Fisheries).	Jumlah debitur: 368 debitur UMKM. Number of debtors: 368 MSME borrowers.
			Pembiayaan *trading* komoditi gula Commodity trading (sugar)	Perusahaan yang bergerak dalam industri trading komoditi salah satunya adalah penyediaan gula kristal putih untuk kebutuhan gula bagi masyarakat dengan cakupan nasional. Financing is provided to a company engaged in commodity trading, including the supply of white crystal sugar to meet national demand.	Jumlah gula yang diperdagangkan 26.800 ton/ tahun Total sugar traded: 26,800 tons/year

Lampiran
Appendix

Asumsi Perhitungan: Calculation Assumptions:

KUBL

Kategori Category	**Tipe Proyek** Project Type	**Asumsi Data** Data Assumptions
Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management	Seluruh pembiayaan kepada perusahaan air minum All financing provided to drinking water companies	Jumlah pelanggan diasumsikan berdasarkan data yang tercatat sebagai pelanggan di masing-masing Perusahaan The number of customers is assumed based on the customer data recorded by each respective company
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	Pembiayaan kendaraan listrik (electric vehicle) Electric vehicle financing	Asumsi perhitungan emisi transportasi: • Emisi CO_2 dari transportasi = Σ (Jarak Tempuh Kendaraan * Konsumsi Bahan Bakar per Jarak * Faktor Emisi Bahan Bakar) • Jarak tempuh kendaraan diasumsikan 10.000 km/ tahun • Jenis bahan bahan yang digunakan diasumsikan menggunakan Ron 92 sebanyak 1.000 liter/tahun • Faktor emisi menggunakan data IPCC 2006 • Penggunaan listrik: 0,15 kWh/km • Faktor emisi listrik diasumsikan 0,8 kg CO2e/kWh Assumptions used for transportation emissions calculation: • CO_2 emissions from transportation = Σ (Vehicle Distance Traveled × Fuel Consumption per Distance × Fuel Emission Factor) • Vehicle distance traveled is assumed at 10,000 km/year. • The type of fuel used is assumed to be RON 92 at 1,000 liters/year. • The emission factor is based on IPCC 2006 data. • Electricity consumption: 0.15 kWh/km. The electricity emission factor is assumed at 0.8 kg CO_2e/kWh.

KUBS

Kategori Category	**Tipe Proyek** Project Type	**Asumsi Data** Data Assumptions
Akses terhadap Layanan Esensial Access to Essential Services	Pembiayaan yayasan bidang Pendidikan Financing for foundations in the education sector	Jumlah mahasiswa diasumsikan berdasarkan jumlah mahasiswa yang tercatat di perguruan tinggi tersebut. The number of students is assumed based on the total students recorded at the respective higher education institution.

Eksternal Reviu Laporan Sustainability Bond Tahap I Tahun 2024 Laporan Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

External Review of the Sustainability Bond Report Phase I 2024 Report 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

SDGs Hub Universitas Indonesia, selaku Eksternal Reviu yang dipilih untuk melakukan reviu Laporan Tahun 2025 *Sustainability Bond* Tahap I 2024 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJB). Eksternal Reviu memiliki kompetensi pengalaman dan berijazah yang relevan dalam kegiatan Keberlanjutan (terlampir).

Tanggung Jawab Manajemen
Tanggung jawab manajemen atas penyusunan dan penyajian Laporan Tahun 2025 dari Sustainability Bond Tahap I Tahun 2024 tersebut sesuai dengan Framework Sustainability Bond BJB

Tanggung Jawab Eksternal Reviu
Tanggung jawab Ahli Keberlanjutan yaitu melakukan reviu Laporan Tahun 2025 *Sustainability Bond* Tahap I Tahun 2024 dan beberapa dokumen pendukung lainnya sesuai ketentuan POJK No. 18 tahun 2023 tentang Penerbitan dan Persyaratan Efek Bersifat Utang dan Sukuk Berlandaskan Keberlanjutan. Penyaluran dana hasil penerbitan *Sustainability Bond* ke proyek KUBL dan KUBS terpilih, dan ketersediaan data estimasi dampak lingkungan dan sosial dari proyek yang dibiayai. Dana hasil penerbitan *Sustainability Bond* telah dialokasikan 100% serta dilaporkan pada *Sustainability Bond* dan tidak ada perubahan terhadap proyek yang dibiayai. Kami melakukan reviu hanya pada dampak lingkungan dan sosial yang

The SDGs Hub of the University of Indonesia, as the External Reviewer, was selected to review the 2025 Sustainability Bond Phase I Report of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJB). The External Reviewer has relevant experience and qualifications in Sustainability activities (attached).

Management Responsibilities
Management's responsibility for the preparation and presentation of the 2025 Annual Report of the 2024 Phase I Sustainability Bond is in accordance with the BJB Sustainability Bond Framework.

External Responsibilities Review
The Sustainability Expert's responsibilities include reviewing the 2025 Sustainability Bond Phase I 2024 Report and several other supporting documents in accordance with the provisions of POJK No. 18 of 2023 concerning the Issuance and Requirements of Debt Securities and Sukuk Based on Sustainability. Distribution of funds from the issuance of the Sustainability Bond to selected KUBL and KUBS projects, and the availability of estimated environmental and social impact data from the financed projects. The funds from the issuance of the Sustainability Bond have been allocated 100% and reported in the Sustainability

tertuang dalam Laporan *Sustainability Bond* Tahap I Tahun 2024 untuk pelaporan dampak 2025 yang disusun oleh Tim di BJB , berdasarkan data yang tersedia dalam Laporan Tahunan tersebut dan data pendukung.

Bond and there are no changes to the financed projects. We conducted a review only on the environmental and social impacts contained in the Sustainability Bond Phase I 2024 Report for the 2025 impact reporting prepared by the Team at BJB , based on the data available in the Annual Report and supporting data.

Hasil Reviu

Berdasarkan reviu yang telah dilakukan, dapat disimpulkan:

Review results

Based on the review that has been conducted, it can be concluded:

1) Pemilihan proyek KUBL dan KUBS dalam penyaluran dana hasil penerbitan *Sustainability Bond* Tahap I Tahun 2024 untuk pelaporan tahun 2025 telah sesuai dengan framework *Sustainability Bond* dan POJK No. 18 Tahun 2023.

2) The proceeds from the issuance of the Sustainability Bond Phase I 2024 Annual Report 2025, the allocation for project financing in accordance with KUBL and KUBS 100% has not changed from what has been approved. The allocation of funds is Rp 1,000,000,000,000 (three trillion) consisting of 50 percent or Rp 496,112,000,000 for financing in accordance with KUBL and 50 percent or Rp 496,112,000,000 for financing KUBS, with a total percentage of fund allocation of 100%. This is in accordance with the information on Pages 9 and 10 of the Annual Impact Report.

2) Dana hasil penerbitan *Sustainability Bond* Tahap I 2024 Laporan Tahun 2025, alokasi untuk pembiayaan proyek yang sesuai KUBL dan KUBS 100% tidak mengalami perubahan dari yang telah disetujui. Alokasi dana tersebut sebasar Rp 1.000.000.000.000 (tiga triliun) terdiri dari 50 persen atau sebesar Rp 496.112.000.000 untuk pembiayaan sesuai KUBL dan 50 persen atau Rp 496.112.000.000 untuk pembiayaan

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KUBS, dengan total persentase alokasi dana adalah 100%. Hal ini telah sesuai dengan keterangan di Halaman 9 dan 10 Laporan Dampak Tahunan.

3) Proyek Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan dengan indikator yang digunakan telah sesuai pada KUBL yang telah ditetapkan sebelumnya oleh BJB yaitu sertifikat untuk industri dengan tujuan tertentu dan luas area lahan organic, hasilnya ada sebanyak 1 sertifikasi RSPO yang terletak diperkebunan di Provinsi Sumatera Utara, luas lahan yang dibiayain untuk produk komoditi stevia dan kentang di Garut Provinsi Jawa Barat seluas 8.953 hektar, sertifikasi kualitas lingkungan untuk pupuk organik di Tasikmalaya Provinsi Jawa Barat, dan produk peptisida organik di Pekanbaru seluas 1.500m2. Proyek Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan mendukung capaian SDGs nomor 2, 6, 12, 13, dan 15 (Laporan Dampak Tahunan halaman 11 perlu ditambahkan SDGs No 2).

4) Proyek Transportasi Ramah Lingkungan dengan indikator sesuai dengan framework *Sustainability Bond* Tahap I BJB 2024 yaitu pembiayaan system pesignalan kereta api dengan dampak Panjang rel estimasi 21 km untuk rute Mendan-Binjai; pembiayaan jalan tol sepanjang 36,4 km di Pulau Jawa; pembiayaan kendaraan Listrik yaitu 9 motor dan 9 mobil dengan estimasi emisi yang dihindari adalah 11 tCO^2eq, penghitungannya telah menggunakan rumus IPCC 2006. Proyek ini mendukung capaian SDGs No 7, 9, 11, dan 13 (telah sesuai dengan Laporan Dampak Tahunan Halaman 13).

496.112.000.000 untuk pembiayaan KUBS, dengan total persentase alokasi dana adalah 100%. Hal ini telah sesuai dengan keterangan di Halaman 9 dan 10 Laporan Dampak Tahunan

3) *The Sustainable Natural Resources Management and Land Use Project with the indicators used are in accordance with the KUBL previously determined by BJB , namely certificates for industries with specific purposes and organic land area, the results are 1 RSPO certification located in a plantation in North Sumatra Province, the land area funded for stevia and potato commodity products in Garut, West Java Province is 8,953 hectares, environmental quality certification for organic fertilizers in Tasikmalaya, West Java Province, and organic pesticide products in Pekanbaru is 1,500m2. The Sustainable Natural Resources Management and Land Use Project supports the achievement of SDGs numbers 2, 6, 12, 13, and 15 (Annual Impact Report page 11 needs to be added to SDGs No. 2).*

4) *Environmentally Friendly Transportation Project with indicators in accordance with the Sustainability Bond Phase I BJB 2024 framework, namely financing the railway signaling system with an estimated rail length of 21 km for the Mendan-Binjai route; financing 36.4 km of toll roads on Java Island; financing electric vehicles, namely 9 motorbikes and 9 cars with an estimated avoided emission of 11 tCO^2eq, the calculation has used the IPCC 2006 formula. This project supports the achievement of SDGs No.*

7, 9, 11, and 13 (in accordance with the Annual Impact Report Page 13).

5) Proyek Pengelolaan Air dan Air Limbah Berkelanjutan dengan indikator jumlah populasi dengan akses air minum bersih di Bogor, Bandung, Sukabumi, Purwakarta dengan total pelanggan 469.973 SL, hal ini telah sesuai dengan keterangan di Halaman 15-17 Laporan Dampak. Proyek pengolahan dan penyediaan air minum mendukung pencapaian SDGs nomor 3, 6, 11,12, 12, 13, dan 15. Pada Laporan Dampak Tahunan Halaman 15 hanya mendukung 6, 11, 12, 13, 15.

5) Sustainable Water and Wastewater Management Project with population indicator with access to clean drinking water in Bogor, Bandung, Sukabumi, Purwakarta with a total of 469,973 SL customers, this is in accordance with the information on Pages 15-17 of the Impact Report. The drinking water treatment and supply project supports the achievement of SDGs numbers 3, 6, 11, 12, 12, 13, and 15. On Page 15 of the Annual Impact Report only supports 6, 11, 12, 13, 15

6) Penghitungan dampak dari kegiatan Akses Terhadap Layanan Esensial dengan indikator jumlah fasilitas layanan masyarakat yang diberikan pembiayaan, jumlah penduduk yang memiliki akses terhadap layanan Kesehatan dengan harga terjangkau, dan jumlah siswa yang dibantu. Proyek ini membiayain Yayasan bidang Pendidikan dengan dampak proyek terhadap 23.868 mahasiswa, hal ini telah sesuai dengan indikator yang terdapat di framework *Sustainability Bond* BJB . Sedangkan, untuk dukungan SDGs telah sesuai yaitu nomor 1, 3, 4, 6, 8, dan 10.

6) Calculation of the impact of the Access to Essential Services activity with indicators of the number of community service facilities provided funding, the number of residents who have access to affordable health services, and the number of students assisted. This project funds the Education Foundation with a project impact on 23,868 students, this is in accordance with the indicators contained in the BJB Sustainability Bond framework. Meanwhile, for SDGs support, numbers 1, 3, 4, 6, 8, and 10 have been appropriate.

7) Penghitungan dampak dari kegiatan Penciptaan Lapangan Kerja, dan Program yang dirancang untuk mencegah dan/atau Mengurangi Pengangguran, termasuk pembiayaan Usaha Kecil, Menengah, dan Pembiayaan Mikro dengan indikator jumlah UMKM, jumlah pekerja, dan portofolio umkm yang dibiayai yaitu ada 690 usaha mikro UMKM, 238 Usaha Kecil UMKM, dan 71 Usaha Menengah UMKM. Kegiatan ini mendukung capaian SDGs

7) Calculation of the impact of Job Creation activities, and Programs designed to prevent and/or Reduce Unemployment, including financing of Small, Medium Enterprises, and Micro Financing with indicators of the number of MSMEs, the number of workers, and the portfolio of MSMEs financed, namely 690 MSME micro businesses, 238 MSME Small Businesses, and 71 MSME Medium Businesses. This activity supports the

nomor 1, 8, 9, 10. Hal ini telah sesuai dengan laporan dampak tahunan halaman 19.

achievement of SDGs numbers 1, 8, 9, 10. This is in accordance with the annual impact report on page 19.

8) Perhitungan dampak kegiatan Ketahanan dan Sistem Pangan Berkelanjutan dengan indikator jumlah area lahan km2 dan jumlah UMKM yaitu jumlah debitur UMKM sebanyak 368 UMKM untuk pembiayaan kepada UMKM, dan pembiayaan perdagangan komoditi gula sebanyak 26.800 ton/tahun. Kegiatan ini mendukung SDGs nomor 1, 2, 6, 8, 10, dan 12. Hal ini telah sesuai dengan Laporan Dampak Tahunan Halaman 20.

8) Calculation of the impact of Sustainable Food Security and Systems activities with indicators of the number of km2 land area and the number of MSMEs, namely the number of MSME debtors of 368 MSMEs for financing to MSMEs, and financing of sugar commodity trade of 26,800 tons/year. This activity supports SDGs numbers 1, 2, 6, 8, 10, and 12. This is in accordance with the Annual Impact Report Page 20.

Jakarta, 12 Maret 2026
Jakarta, March 12th, 2026

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