



# Tata Kelola Perusahaan

## Good Corporate Governance



## Komitmen Penerapan GCG Commitment to GCG Implementation

Implementasi tata kelola perusahaan yang baik (*good corporate governance/GCG*) secara konsisten dan berkesinambungan dapat memberikan kontribusi berharga bagi pengembangan Bank. Oleh karena itu, Bank Ganesha berkomitmen untuk meningkatkan implementasi GCG pada setiap aspek bisnis dengan berlandaskan pada prinsip-prinsip GCG yang diharapkan dapat memberikan dampak pada pengambilan keputusan yang baik, peningkatan efisiensi, efektivitas, dan akuntabilitas, serta memberikan kontribusi dan nilai tambah yang berkelanjutan bagi Pemegang Saham, karyawan, dan pemangku kepentingan lainnya.

Implementing a consistent and sustainable good corporate governance (GCG) can provide a valuable contribution to the Bank's development. Therefore, Bank Ganesha is committed to improving GCG implementation in every business aspect based on GCG principles, that are expected to have an impact on proper decision-making, increasing efficiency, effectiveness, and accountability, and providing sustainable contributions and added value for Shareholders, employees, and other stakeholders.

## Prinsip GCG GCG Principles

Penerapan GCG di lingkungan Bank Ganesha mengacu pada 4 pilar tata kelola atau governansi korporat sebagaimana telah dirilis dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG) sebagai berikut:

GCG implementation within Bank Ganesha refers to 4 pillars of corporate governance as released in the 2021 General Guidelines for Indonesian Corporate Governance (PUGKI) issued by the National Committee for Governance Policy (KNKG) as follows:

Prinsip GCG GCG Principles	Uraian Description
<b>Perilaku Beretika</b> Ethical Conduct	Bank senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat, memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten dalam menjalankan usahanya. Bank juga memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan dan dikelola secara independen, sehingga masing-masing organ Perseroan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. The Bank always prioritizes honesty, treats all parties with respect, fulfills its commitments, as well as consistently builds and maintains moral values and trust in running its business. The Bank also pays attention to the interests of Shareholders and other stakeholders based on the principle of fairness and equality, and each organ of the Company is managed independently so that it does not dominate the other and cannot be intervened by other parties.
<b>Akuntabilitas</b> Accountability	Bank senantiasa mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, Bank harus dikelola secara benar, terukur dan sesuai dengan kepentingan perusahaan dengan tetap memperhitungkan kepentingan Pemegang Saham dan pemangku kepentingan guna mencapai kinerja yang berkelanjutan. The Bank is constantly accountable for its performance in a transparent and fair manner. Therefore, the Bank must be managed properly, measurably, and in accordance with the Company's interests while still considering the interests of Shareholders and stakeholders to achieve sustainable performance.
<b>Transparansi</b> Transparency	Dalam upaya menjaga objektivitas dalam menjalankan bisnis, Bank menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Bank mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh Pemegang Saham, kreditur, dan pemangku kepentingan lainnya. In an effort to maintain objectivity in conducting business, the Bank provides relevant material information that is easily accessible and understood by the stakeholders. The Bank takes the initiative to disclose not only issues required by laws and regulations, but also important matters for decision making by Shareholders, creditors, and other stakeholders.
<b>Keberlanjutan</b> Sustainability	Bank mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan. The Bank complies with the laws and regulations and is committed to carrying out its responsibilities towards community and environment in order to contribute to sustainable development by working with all relevant stakeholders to improve their lives aligned with the business interests and the sustainable development agenda.



# Dasar Penerapan GCG

## Basis of GCG Implementation

Penerapan GCG pada Bank Ganesha mengacu kepada peraturan yang dikeluarkan oleh pemerintah dan regulator, terutama:

GCG implementation at Bank Ganesha refers to regulations issued by the government and regulators, mainly:

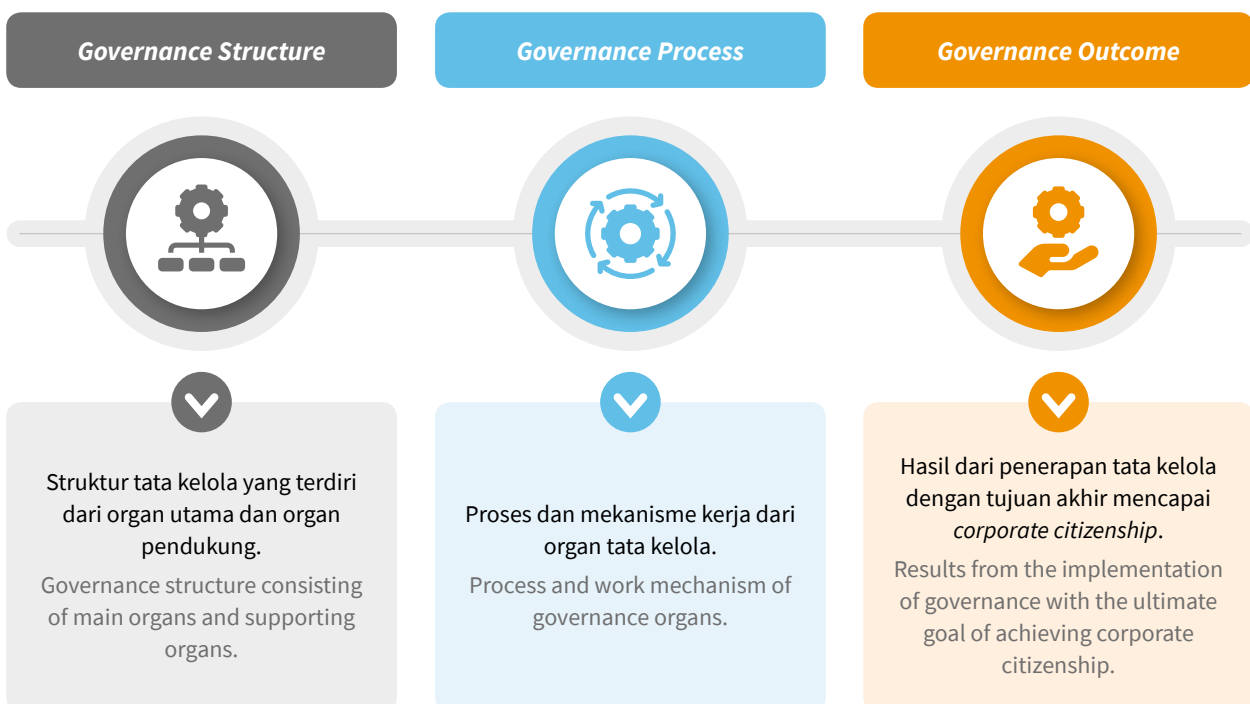
Peraturan Regulation	Isi Peraturan	Contents of the Regulation
<b>Undang-undang Laws</b>	<ol style="list-style-type: none"> <li>Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;</li> <li>Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;</li> <li>Undang-Undang Republik Indonesia No. 8 Tahun 1995 tentang Pasar Modal;</li> <li>Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi; dan</li> <li>Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (P2SK).</li> </ol>	<ol style="list-style-type: none"> <li>Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking;</li> <li>Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;</li> <li>Law of the Republic of Indonesia No. 8 of 1995 on Capital Market;</li> <li>Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data; and</li> <li>Law of the Republic of Indonesia No. 4 of 2023 on Development and Strengthening of the Financial Sector (P2SK).</li> </ol>
<b>Surat Edaran Otoritas Jasa Keuangan Financial Services Authority Circular</b>	<ol style="list-style-type: none"> <li>Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka; dan</li> <li>Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.</li> </ol>	<ol style="list-style-type: none"> <li>Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies; and</li> <li>Financial Services Authority Circular No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks.</li> </ol>
<b>Peraturan Otoritas Jasa Keuangan Financial Services Authority Regulations</b>	<ol style="list-style-type: none"> <li>Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;</li> <li>Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;</li> <li>Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;</li> <li>Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;</li> <li>Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;</li> <li>Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;</li> <li>Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;</li> <li>Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;</li> <li>Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka;</li> <li>Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;</li> <li>Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;</li> <li>Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik;</li> <li>Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;</li> <li>Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;</li> <li>Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;</li> <li>Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;</li> <li>Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;</li> </ol>	<ol style="list-style-type: none"> <li>Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines;</li> <li>Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies;</li> <li>Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies;</li> <li>Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies;</li> <li>Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies;</li> <li>Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work;</li> <li>Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter;</li> <li>Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions;</li> <li>Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares;</li> <li>Financial Services Authority Regulation of the Republic of Indonesia No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities;</li> <li>Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies;</li> <li>Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies;</li> <li>Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company;</li> <li>Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks;</li> <li>Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks</li> <li>Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks;</li> <li>Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;</li> </ol>

Peraturan Regulation	Isi Peraturan	Contents of the Regulation
	18. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum; dan 19. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.	18. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks; and 19. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.
<b>Ketentuan Lainnya</b> Other Provisions	1. Anggaran Dasar Perseroan; dan 2. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017; dan 3. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.	1. Company's Articles of Association; 2. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated March 30, 2017; and 3. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.

## Kerangka Penerapan GCG GCG Implementation Framework

Perseroan juga telah menyusun kerangka penerapan GCG yang secara umum terbagi menjadi 3 bagian yang diuraikan sebagai berikut:

The Company has also developed a GCG implementation framework which is generally divided into 3 sections as described below:

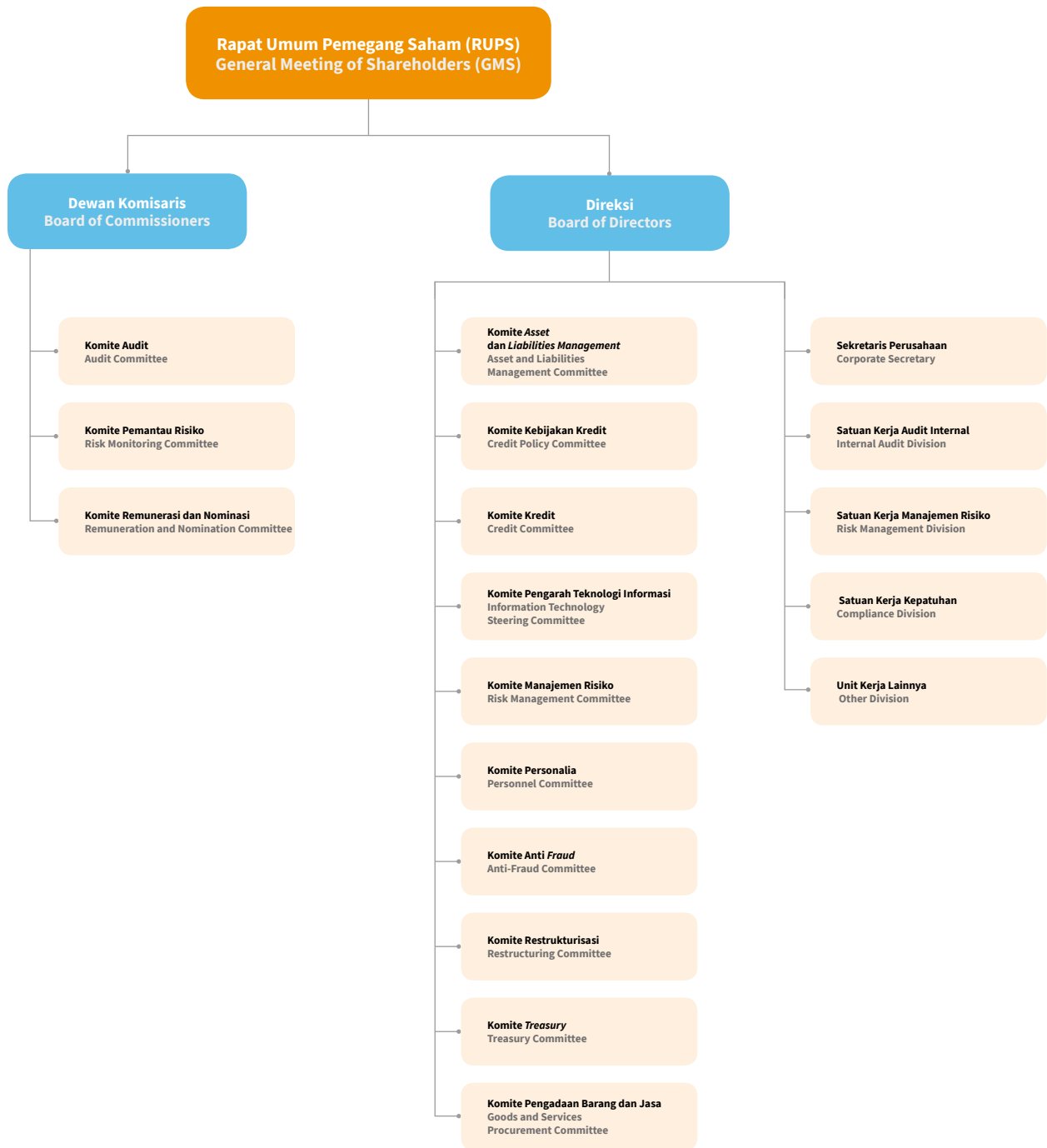


### Governance Structure

Bank Ganesha telah membentuk struktur GCG dengan berpedoman pada Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas. Struktur tersebut dibentuk untuk memaksimalkan penerapan GCG melalui fungsi masing-masing organ Bank. Struktur GCG Bank Ganesha digambarkan pada bagan berikut:

### Governance Structure

Bank Ganesha has established GCG structure with reference to the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies. This structure was formed to maximize GCG implementation through the functions of each Bank organ. The GCG structure of Bank Ganesha is described in the following chart:



Berdasarkan struktur GCG tersebut, Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi merupakan organ utama Bank. Dalam rangka memaksimalkan fungsi organ utama, Bank membentuk organ pendukung yang terdiri dari Komite-Komite di bawah Dewan Komisaris dan Direksi. Setiap organ tata kelola memiliki fungsi, tugas, serta tanggung jawab yang berbeda. Oleh karena itu, Perseroan memiliki berbagai kebijakan dan pedoman terkait pelaksanaan tugas seluruh organ GCG yang juga mengikat bagi seluruh karyawan Bank.

Based on the GCG structure, the General Meeting of Shareholders (GMS), the Board of Commissioners, and Board of Directors are main organs of the Bank. In order to maximize function of the main organs, the Bank established supporting organs consisting of Committees under the Board of Commissioners and Board of Directors. Each governance organ has different functions, duties, and responsibilities. Therefore, the Company has various policies and guidelines related to the implementation of duties of all GCG organs which are also binding for all Bank employees.

## Governance Process

Bank senantiasa memastikan penerapan GCG dapat berjalan sesuai dengan peraturan perundang-undangan dan *best practice* dengan memberlakukan beberapa kebijakan yang berkaitan dengan penerapan GCG, yaitu Pedoman Kerja Dewan Komisaris dan Direksi, Pedoman Kerja Komite, Kode Etik, Kebijakan Manajemen Risiko, dan Piagam Audit.

Perseroan juga melakukan audit independen terhadap penyajian laporan keuangan yang dilakukan oleh akuntan publik. Proses ini menjadi penting, di mana laporan keuangan menjadi salah satu informasi fundamental yang mencerminkan kinerja Perseroan selama tahun buku.

## Governance Outcome

Melalui penerapan prinsip GCG yang efektif, Perseroan terus mendapatkan kepercayaan pemangku kepentingan, kinerja operasional dan keuangan yang mengalami peningkatan. Hal ini tercermin dari tingkat kesehatan Bank kategori “Peringkat Komposit 2 (PK2) atau Sehat” dan profil risiko “PK 2”.

## Governance Process

The Bank constantly ensures that GCG implementation runs in accordance with laws and regulations and best practices by implementing several policies related to GCG implementation, which are the Board of Commissioners and Board of Directors Charter, Committee Charter, Code of Conduct, Risk Management Policy, and Audit Charter.

The Company also conducts independent audits of the presentation of financial statements by public accountant. This process is important, where the financial statements are one of the fundamental information that reflects the Company’s performance during the financial year.

## Governance Outcome

Through effective implementation of GCG principles, the Company continues to gain stakeholder trust and increase operational and financial performance. This is reflected in the Bank soundness level under “Composite Rating 2 (PK2) or Sound” category and the risk profile is “PK 2”.

# Peningkatan Kualitas Penerapan GCG Secara Berkelanjutan Continuous Quality Improvements of GCG Implementation

## Assessment GCG secara Berkelanjutan

### Prosedur dan Kriteria Penilaian

Sebagai upaya perbaikan dan peningkatan kualitas penerapan GCG dan dengan berlandaskan kepada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Bank harus melakukan penilaian sendiri (*self-assessment*) secara komprehensif setiap semester agar dapat menetapkan rencana tindak lanjut yang meliputi tindakan korektif (apabila diperlukan) dengan memperhatikan 11 faktor penilaian yaitu:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi;
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Eksternal;
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Internal;

## Continuous GCG Assessment

### Assessment Procedures and Criteria

As an effort to improve and increase GCG implementation quality and with reference to Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the Bank must conduct a comprehensive self-assessment every semester to determine follow-up plan that includes corrective action (if necessary) by considering 11 assessment factors as follows:

1. Implementation of Duties and Responsibilities of the Board of Directors;
2. Implementation of Duties and Responsibilities of the Board of Commissioners;
3. Completeness and Implementation of Committees’ Duties;
4. Conflicts of Interest Handling;
5. Implementation of Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;
8. Implementation of Risk Management including Internal Control System;

9. Penyediaan Dana kepada Pihak Terkait dan Dana Besar;
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan GCG, dan Pelaporan Internal; dan
11. Rencana Strategis Perseroan.

### Pihak yang Melakukan Penilaian

Penilaian penerapan GCG di Bank Ganesha menjadi tanggung jawab Satuan Kerja Kepatuhan dengan melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, hingga divisi-divisi/unit kerja yang berkaitan dengan penerapan tata kelola.

### Hasil Penilaian

Berdasarkan analisis terhadap seluruh faktor penilaian penerapan GCG, dapat disimpulkan bahwa hasil *self assessment* terhadap 11 faktor penilaian penerapan GCG Bank Ganesha tahun 2023 berada pada peringkat 2 dengan kategori “Baik”.

9. Provision of Funds to Related Parties and Large Exposure;
10. Transparency of Financial and Non-Financial Condition, GCG Implementation Report, and Internal Reporting; and
11. Company’s Strategic Plan.

### Assessor

Assessment of GCG implementation at Bank Ganesha is the responsibility of the Compliance Unit by involving the Board of Commissioners, Board of Directors, Executive Officers, and divisions/units associated with the governance implementation.

### Assessment Result

Based on the analysis of all GCG implementation assessment factors, it was concluded that the self-assessment result of 11 GCG implementation assessment factors at Bank Ganesha in 2023 was rated 2 with category “Good”.

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Secara keseluruhan, Bank telah menerapkan GCG dengan baik, sebagaimana tercermin dari pemenuhan yang memadai dari prinsip-prinsip GCG dan penerapannya, baik <i>governance structure</i> , <i>governance process</i> , maupun <i>governance outcome</i> . Meskipun ada kelemahan, namun kelemahan tersebut lebih bersifat administratif, kurang signifikan, dan dapat diselesaikan melalui tindakan normal oleh manajemen Bank. Overall, the Bank has implemented GCG properly, as reflected in the adequate fulfillment of GCG principles and their implementation, in terms of governance structure, governance process, and governance outcomes. Although there are weaknesses, these weaknesses are more administrative in nature, less significant, and can be resolved through routine measures taken by the Bank's management.

Analisis kesesuaian pelaksanaan penilaian sendiri GCG Bank Ganesha secara individu dengan 3 aspek, yaitu *governance structure*, *governance process*, dan *governance outcome* diuraikan sebagai berikut:

The suitability of implementing Bank Ganesha’s GCG self-assessment is analyzed individually with 3 aspects, namely governance structure, governance process, and governance outcome, described as follows:

Aspek Aspect	Nilai Score	Analisis Analysis
<i>Governance Structure</i>	2	<ol style="list-style-type: none"> <li>1. Komposisi, kriteria, dan independensi Dewan Komisaris, Direksi, dan Komite telah sesuai dengan ketentuan yang berlaku;</li> <li>2. Dewan Komisaris dan Direksi telah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan;</li> <li>3. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian internal yang baik dengan telah dibentuknya Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, serta Komite Manajemen Risiko;</li> <li>4. Bank telah memiliki Kebijakan dan Prosedur Benturan Kepentingan, Penerapan Manajemen Risiko dan Penetapan Limit, Penyediaan Dana kepada Pihak Terkait, serta Penyediaan Dana Besar dan Tata Cara Pelaksanaan Transparansi Kondisi Keuangan dan Non Keuangan;</li> <li>5. Penugasan audit kepada akuntan publik dan kantor akuntan publik telah sesuai dengan ketentuan; dan</li> <li>6. Bank telah menyusun <i>Corporate Plan</i> dan <i>Business Plan</i> sesuai dengan arah kebijakan dan strategi Bank.</li> </ol> <ol style="list-style-type: none"> <li>1. The composition, criteria, and independence of the Board of Commissioners, Board of Directors, and Committees are in accordance with the applicable regulations;</li> <li>2. The Board of Commissioners and Board of Directors have passed fit and proper test from the Financial Services Authority;</li> <li>3. The Bank has an adequate organizational structure to support the implementation of good risk management and internal control with the establishment of Internal Audit Division, Risk Management Division, Compliance Division, and Risk Management Committee;</li> <li>4. The Bank has Conflict of Interest Policies and Procedures, Implementation of Risk Management and Determination of Limits, Provision of Funds to Related Parties, and Provision of Large Exposures and Procedures for Implementing Transparency of Financial and Non-Financial Conditions;</li> <li>5. Audit assignments to public accountants and public accounting firms are in accordance with the provisions; and</li> <li>6. The Bank has prepared a Corporate Plan and Business Plan in accordance with the Bank's policy direction and strategy.</li> </ol>



Aspek Aspect	Nilai Score	Analisis Analysis
<b>Governance Process</b>	2	<ol style="list-style-type: none"> <li>1. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi untuk membantu pelaksanaan tugasnya, dan anggota Dewan Komisaris telah menyediakan waktu yang cukup agar dapat melaksanakan tugas dan tanggung jawabnya secara optimal dalam rangka fungsi pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi;</li> <li>2. Pengurus Bank, Komite, dan satuan kerja yang ada telah melakukan diskusi atau rapat dengan mengambil keputusan berdasarkan musyawarah untuk mencapai mufakat, dan hasil rapat telah diadministrasikan dalam suatu risalah rapat dan didokumentasikan dengan baik;</li> <li>3. Kebijakan dan prosedur terkait kepatuhan Bank dan manajemen risiko telah berjalan dengan baik, Direktur yang membawahi Fungsi Kepatuhan telah melaksanakan fungsinya dengan baik dengan dibantu oleh Satuan Kerja Kepatuhan serta Satuan Kerja Manajemen Risiko;</li> <li>4. Fungsi pengawasan yang dilakukan oleh Satuan Kerja Audit Intern berjalan dengan efektif, Satuan Kerja Audit Intern telah bertindak independen dan obyektif. Cakupan pemeriksaan yang dilakukan telah sesuai dengan Rencana Kerja Pemeriksaan dan Pedoman Pemeriksaan yang telah ditetapkan;</li> <li>5. Bank telah mentransparansikan kondisi keuangan dan non-keuangan, tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah, informasi produk Bank dan laporan pelaksanaan tata kelola sesuai dengan ketentuan;</li> <li>6. Bank telah menunjuk akuntan publik dengan persyaratan sesuai dengan ketentuan. Akuntan publik telah melaksanakan audit secara independen dan profesional sesuai dengan norma pemeriksaan dan prinsip akuntansi yang berlaku umum di Indonesia; dan</li> <li>7. Bank telah menyusun rencana bisnis sesuai dengan kemampuan permodalan serta memperhatikan prinsip kehati-hatian dan ketentuan yang berlaku. Dalam pelaksanaan Rencana Bisnis Bank, Dewan Komisaris telah melakukan evaluasi yang disampaikan kepada pengawas Bank setiap semester.</li> </ol> <ol style="list-style-type: none"> <li>1. The Board of Commissioners has established an Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee to assist in performing its duties, and members of the Board of Commissioners have provided sufficient time to perform their duties and responsibilities optimally in supervisory function of the implementation of the Board of Directors' duties and responsibilities;</li> <li>2. The existing Bank Management, Committees, and divisions have held discussions or meetings by making decisions based on deliberation to reach consensus, and the meeting results have been administered in minutes of meeting and are properly documented;</li> <li>3. Policies and procedures related to Bank compliance and risk management have been running well, the Director in charge of Compliance Function has carried out the functions properly and is assisted by the Compliance Division and the Risk Management Division;</li> <li>4. The supervisory function carried out by the Internal Audit Division is running effectively, the Internal Audit Division has acted independently and objectively. The audit scope is in accordance with the predetermined Audit Work Plan and Audit Guidelines;</li> <li>5. The Bank has made transparent financial and non-financial conditions, procedures for customer complaints and dispute resolution to customers, Bank product information, and governance implementation reports in accordance with regulations;</li> <li>6. The Bank has appointed a public accountant with requirements in accordance with the provisions. Public accountants have carried out audits independently and professionally in accordance with audit norms and generally accepted accounting principles in Indonesia; and</li> <li>7. The Bank has prepared a business plan in accordance with capital capabilities and by considering prudential principles and applicable regulations. In implementing the Bank's Business Plan, the Board of Commissioners has carried out evaluations, which are submitted to the Bank's supervisors every semester.</li> </ol>
<b>Governance Outcome</b>	2	<ol style="list-style-type: none"> <li>1. Direksi telah mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham yang tertuang dalam berita acara Rapat Umum Pemegang Saham (RUPS);</li> <li>2. Hasil rapat Dewan Komisaris dan Direksi telah dituangkan dalam risalah rapat, dan hasil pembahasan rapat telah dituangkan dalam notulen yang didokumentasikan oleh bagian Sekretaris Perusahaan;</li> <li>3. Pelaksanaan fungsi kepatuhan telah dilaksanakan dengan baik, laporan-laporan terkait telah disusun dan dilaporkan tepat waktu kepada otoritas. Bank juga telah menerapkan manajemen risiko secara efektif, yang disesuaikan dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha, serta kemampuan Bank;</li> <li>4. Satuan Kerja Audit Intern dan Unit Internal Kontrol sebagai salah satu bagian dari proses pengendalian intern telah menjalankan tugas dan tanggung jawabnya dengan baik dan obyektif. Terdapat beberapa temuan yang bersifat minor dan dapat segera diselesaikan. Secara umum seluruh temuan yang ada, telah ditindaklanjuti oleh <i>auditee</i>;</li> </ol> <ol style="list-style-type: none"> <li>1. The Board of Commissioners has established an Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee to assist in performing its duties, and members of the Board of Commissioners have provided sufficient time to perform their duties and responsibilities optimally in supervisory function of the implementation of the Board of Directors' duties and responsibilities;</li> <li>2. The existing Bank Management, Committees, and divisions have held discussions or meetings by making decisions based on deliberation to reach consensus, and the meeting results have been administered in minutes of meeting and are properly documented;</li> <li>3. Policies and procedures related to Bank compliance and risk management have been running well, the Director in charge of Compliance Function has carried out the functions properly and is assisted by the Compliance Division and the Risk Management Division;</li> <li>4. The supervisory function carried out by the Internal Audit Division is running effectively, the Internal Audit Division has acted independently and objectively. The audit scope is in accordance with the predetermined Audit Work Plan and Audit Guidelines;</li> </ol>

Aspek Aspect	Nilai Score	Analisis Analysis
		<p>5. Penerapan penyediaan dana kepada pihak terkait dan/atau penyediaan besar oleh Bank telah sesuai ketentuan dan senantiasa memperhatikan prinsip kehati-hatian;</p> <p>6. Prinsip transparansi telah diterapkan oleh Bank sebagaimana tercermin dalam berbagai laporan antara lain laporan keuangan publikasi, laporan pelaksanaan tata kelola, laporan suku bunga dasar kredit, laporan tahunan dan laporan audit, serta penyediaan informasi pada situs web Bank; dan</p> <p>7. Kinerja Bank relatif baik dan tidak terdapat pelanggaran yang signifikan atas ketentuan dari regulator maupun Pemerintah. Bank juga telah memenuhi berbagai ketentuan terkait kepatuhan Bank terhadap regulator, tidak terdapat <i>fraud</i> yang dapat membahayakan kelangsungan usaha Bank.</p> <p>5. The Bank has made transparent financial and non-financial conditions, procedures for customer complaints and dispute resolution to customers, Bank product information, and governance implementation reports in accordance with regulations;</p> <p>6. The Bank has appointed a public accountant with requirements in accordance with the provisions. Public accountants have carried out audits independently and professionally in accordance with audit norms and generally accepted accounting principles in Indonesia; and</p> <p>7. The Bank has prepared a business plan in accordance with capital capabilities and by considering prudential principles and applicable regulations. In implementing the Bank's Business Plan, the Board of Commissioners has carried out evaluations, which are submitted to the Bank's supervisors every semester.</p>

## Rapat Umum Pemegang Saham General Meeting of Shareholders



## Pelaksanaan RUPS Tahun 2023

Sepanjang tahun 2023, Perseroan telah menyelenggarakan 1 kali RUPS Luar Biasa pada tanggal 14 Maret 2023 dan 1 kali RUPS Tahunan pada tanggal 26 Mei 2023. Informasi terkait penyelenggaraan RUPS diuraikan sebagai berikut:

### RUPS Luar Biasa 14 Maret 2023

<b>Jadwal Pelaksanaan</b>	<ul style="list-style-type: none"> <li>Pemberitahuan rencana RUPS Luar Biasa kepada Otoritas Jasa Keuangan : 27 Januari 2023</li> <li>Pengumuman RUPS Luar Biasa : 3 Februari 2023</li> <li>Pemanggilan RUPS Luar Biasa : 20 Februari 2023</li> <li>Pengumuman ringkasan risalah RUPS Luar Biasa : 16 Maret 2023</li> </ul>																								
<b>Implementation Schedule</b>	<ul style="list-style-type: none"> <li>Notification of Extraordinary GMS plans to the Financial Services Authority : January 27, 2023</li> <li>Extraordinary GMS Announcement : February 3, 2023</li> <li>Extraordinary GMS Notice : February 20, 2023</li> <li>Announcement of summary of Extraordinary GMS minutes : March 16, 2023</li> </ul>																								
<b>Tanggal dan Tempat Pelaksanaan</b> <b>Time and Venue</b>	Dilaksanakan pada hari Selasa, 14 Maret 2023 pukul 14.21–14.35 WIB bertempat di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Held on Tuesday, March 14, 2023, at 14.21–14.35 WIB at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat.																								
<b>Pemegang Saham yang Hadir</b> <b>Shareholders Present</b>	RUPS dihadiri dan diwakili sebanyak 19.905.602.178 saham dengan hak suara yang sah 83,04% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 19,905,602,178 shares with legal voting rights of 83.04% of the total shares issued by the Company.																								
<b>Anggota Dewan Komisaris dan Direksi yang Hadir</b> <b>Members of the Board of Commissioners and Board of Directors Present</b>	<table border="0"> <tr> <td><b>Dewan Komisaris</b></td> <td><b>Direksi</b></td> </tr> <tr> <td>Presiden Komisaris : Marcello Theodore Taufik</td> <td>Presiden Direktur : Lenny Sugihat</td> </tr> <tr> <td>Wakil Presiden Komisaris : Lisawati</td> <td>Direktur : Setiawan Kumala</td> </tr> <tr> <td>Komisaris Independen : Sudarto</td> <td>Direktur : Agoes Roediyanto</td> </tr> <tr> <td></td> <td>Direktur : Arif Wicaksono</td> </tr> <tr> <td></td> <td>Direktur : Suroso</td> </tr> <tr> <td><b>Board of Commissioners</b></td> <td><b>Board of Directors</b></td> </tr> <tr> <td>President Commissioner : Marcello Theodore Taufik</td> <td>President Director : Lenny Sugihat</td> </tr> <tr> <td>Vice President Commissioner : Lisawati</td> <td>Director : Setiawan Kumala</td> </tr> <tr> <td>Independent Commissioner : Sudarto</td> <td>Director : Agoes Roediyanto</td> </tr> <tr> <td></td> <td>Director : Arif Wicaksono</td> </tr> <tr> <td></td> <td>Director : Suroso</td> </tr> </table>	<b>Dewan Komisaris</b>	<b>Direksi</b>	Presiden Komisaris : Marcello Theodore Taufik	Presiden Direktur : Lenny Sugihat	Wakil Presiden Komisaris : Lisawati	Direktur : Setiawan Kumala	Komisaris Independen : Sudarto	Direktur : Agoes Roediyanto		Direktur : Arif Wicaksono		Direktur : Suroso	<b>Board of Commissioners</b>	<b>Board of Directors</b>	President Commissioner : Marcello Theodore Taufik	President Director : Lenny Sugihat	Vice President Commissioner : Lisawati	Director : Setiawan Kumala	Independent Commissioner : Sudarto	Director : Agoes Roediyanto		Director : Arif Wicaksono		Director : Suroso
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<b>Pimpinan RUPS</b> <b>Chairman of the GMS</b>	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan. Marcello Theodore Taufik as President Commissioner of the Company.																								
<b>Pihak Independen Penghitung Suara</b> <b>Independent Party as Vote Counters</b>	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.																								
<b>Mekanisme Pengambilan Keputusan</b> <b>Mechanism in Adopting Resolutions</b>	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.																								

### Hasil Keputusan RUPS Luar Biasa 14 Maret 2023 Extraordinary GMS Resolutions March 14, 2023

<b>Mata Acara 1: Perubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan.</b> <b>Agenda - Item 1: Changes in the composition of the Board of Directors and Board of Commissioners of the Company.</b>			
<b>Jumlah Pemegang Saham yang Bertanya</b> <b>Total Shareholders who Ask Questions</b>	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
<b>Hasil Pengambilan Suara</b> <b>Voting Results</b>	<b>Setuju / Agree</b> 19.872.570.778 saham / shares	<b>Abstain</b> 6.100 saham / shares	<b>Tidak Setuju / Disagree</b> 33.025.300 saham / shares

## GMS Implementation in 2023

Throughout 2023, the Company held one Extraordinary GMS on March 14, 2023, and one Annual GMS on May 26, 2023. Information on the GMS implementation is described as follows:

### Extraordinary GMS March 14, 2023

## Mata Acara 1: Perubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan. Agenda - Item 1: Changes in the composition of the Board of Directors and Board of Commissioners of the Company.

### Keputusan

1. a. Membatalkan pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan yang telah diangkat berdasarkan keputusan RUPS Luar Biasa Perseroan yang diselenggarakan pada tanggal 26 September 2022;
- b. Mengangkat Trisna Chandra selaku Komisaris Independen Perseroan, efektif terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan; dan
- c. Mengangkat Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.

Sehingga dengan demikian, terhitung sejak pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan telah mendapat persetujuan Otoritas Jasa Keuangan dan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan telah mendapat persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya sebagai berikut:

#### Direksi

Presiden Direktur : Lenny Sugihat  
Wakil Presiden Direktur : Mahesh Ajit Ranade  
Direktur : Setiawan Kumala  
Direktur : Agoes Roediyanto  
Direktur : Arif Wicaksono  
Direktur : Suroso

#### Dewan Komisaris

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

2. Segera setelah pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan telah mendapat persetujuan Otoritas Jasa Keuangan dan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan telah mendapat persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia, memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam rapat dalam suatu akta Notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

### Resolutions

1. a. Cancelled the appointment of Gunawan Taslim as the Company's Independent Commissioner, who was appointed based on the Company's Extraordinary GMS resolutions held on September 26, 2022;
- b. Appointed Trisna Chandra as Independent Commissioner, effective as of obtaining approval from the Financial Services Authority; and
- c. Appointed Mahesh Ajit Ranade as Vice President Director, effective as of obtaining approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia.

Therefore, as of the appointment of Trisna Chandra as Independent Commissioner receives approval from the Financial Services Authority, and Mahesh Ajit Ranade as Vice President Director receives approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia, until the end of the remaining term of office of other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

#### Board of Directors

President Director : Lenny Sugihat  
Vice President Director : Mahesh Ajit Ranade  
Director : Setiawan Kumala  
Director : Agoes Roediyanto  
Director : Arif Wicaksono  
Director : Suroso

#### Board of Commissioners

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

2. Authorized the Board of Directors of the Company with the substitution rights, immediately after the appointment of Trisna Chandra as Independent Commissioner receives approval from the Financial Services Authority and Mahesh Ajit Ranade as Vice President Director receives approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia, to restate the resolutions adopted at the meeting in a Notarial deed, then notify the Minister of Law and Human Rights of the Republic of Indonesia, and register it in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

### Realisasi Realization

Telah direalisasikan sepenuhnya.  
Has been fully realized.



## RUPS Tahunan 26 Mei 2023

<b>Jadwal Pelaksanaan</b> <b>Implementation Schedule</b>	<ul style="list-style-type: none"> <li>Pemberitahuan rencana RUPS Tahunan kepada Otoritas Jasa Keuangan : 11 April 2023</li> <li>Pengumuman RUPS Tahunan : 18 April 2023</li> <li>Pemanggilan RUPS Tahunan : 4 Mei 2023</li> <li>Pengumuman ringkasan risalah RUPS Tahunan : 30 Mei 2023</li> </ul> <ul style="list-style-type: none"> <li>Notification of Annual GMS plans to the Financial Services Authority : April 11, 2023</li> <li>Annual GMS Announcement : April 18, 2023</li> <li>Annual GMS Notice : May 4, 2023</li> <li>Announcement of summary of Annual GMS minutes : May 30, 2023</li> </ul>																				
<b>Tanggal dan Tempat Pelaksanaan</b> <b>Time and Venue</b>	Dilaksanakan pada hari Jumat, 26 Mei 2023 pukul 10.17-11.07 WIB bertempat di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Held on Friday, May 26, 2023, at 10.17-11.07 WIB at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat.																				
<b>Pemegang Saham yang Hadir</b> <b>Shareholders Present</b>	RUPS dihadiri dan diwakili sebanyak 20.048.565.068 saham dengan hak suara yang sah 83,64% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 20,048,565,068 shares with legal voting rights of 83.64% of the total shares issued by the Company.																				
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<b>Pihak Independen Penghitung Suara</b> <b>Chairman of the GMS</b>	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.																				
<b>Mekanisme Pengambilan Keputusan</b> <b>Mechanism in Adopting Resolutions</b>	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.																				

## Hasil Keputusan RUPS Tahunan 26 Mei 2023 Annual GMS Resolutions May 26, 2023

<p><b>Mata Acara 1: Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan Penetapan Penggunaan Laba Bersih Perseroan tahun 2022.</b></p> <p><b>Agenda - Item 1: To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2022, and to Appropriate the Use of the Company's net profit for 2022.</b></p>			
<b>Jumlah Pemegang Saham yang Bertanya</b> <b>Total Shareholders who Ask Questions</b>	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
<b>Hasil Pengambilan Suara</b> <b>Voting Results</b>	<b>Setuju / Agree</b> 20.048.320.068 saham / shares	<b>Abstain</b> 245.000 saham / shares	<b>Tidak Setuju / Disagree</b> 0 saham / shares



**Mata Acara 1: Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan Penetapan Penggunaan Laba Bersih Perseroan tahun 2022.**

**Agenda - Item 1: To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2022, and to appropriate the Use of the Company's net profit for 2022.**

<b>Keputusan</b>	<ol style="list-style-type: none"> <li>Menyetujui Laporan Tahunan Perseroan tahun 2022;</li> <li>Mengesahkan Laporan Keuangan Tahunan Perseroan tahun 2022, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro &amp; Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporrannya No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 tanggal 31 Maret 2023 dengan pendapat wajar dalam semua hal yang material;</li> <li>Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun 2022, sebagaimana termaktub dalam Laporan Tahunan Perseroan;</li> <li>Memberikan pembebasan tanggung-jawab sepenuhnya kepada anggota Direksi Perseroan atas tindakan pengurusan dan kepada anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah dijalankan selama tahun 2022, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan tahun 2022, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya;</li> <li>Menetapkan penggunaan laba bersih Perseroan tahun 2022 sebagai berikut: <ol style="list-style-type: none"> <li>Sebagian digunakan untuk menutup kerugian Perseroan dalam tahun-tahun buku sebelumnya;</li> <li>Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan; dan</li> <li>Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya pada tahun 2022 tidak ada dividen yang dibagikan kepada Pemegang Saham Perseroan.</li> </ol> </li> </ol>
<b>Resolutions</b>	<ol style="list-style-type: none"> <li>Approved the Company's Annual Report for 2022;</li> <li>Ratified the Company's Annual Financial Statements for 2022, which have been audited by Public Accounting Firm Purwantono, Sungkoro &amp; Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 dated March 31, 2023, rendering unqualified opinion in all material respects;</li> <li>Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory for 2022, as set out in the Company's Annual Report;</li> <li>Granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during 2022, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for 2022, except for acts of fraud, embezzlement, and other criminal acts;</li> <li>Appropriated the use of the Company's net profit for 2022 as follows: <ol style="list-style-type: none"> <li>Part of it is used for covering the Company's losses in previous financial years;</li> <li>A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund; and</li> <li>The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of 2022 distributed to the Company's Shareholders.</li> </ol> </li> </ol>
<b>Realisasi Realization</b>	Telah direalisasikan sepenuhnya. Has been fully realized.

**Mata Acara 2: Penunjukan akuntan publik independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2023.**

**Agenda - Item 2: To appoint an independent public accountant to audit the Company's Annual Financial Statements for the 2023 financial year.**

<b>Jumlah Pemegang Saham yang Bertanya Total Shareholders who Ask Questions</b>	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
<b>Hasil Pengambilan Suara Voting Results</b>	<b>Setuju / Agree</b> 20.048.320.068 saham / shares	<b>Abstain</b> 245.000 saham / shares	<b>Tidak Setuju / Disagree</b> 0 saham / shares
<b>Keputusan</b>	<p>Memberikan wewenang kepada Dewan Komisaris Perseroan untuk:</p> <ol style="list-style-type: none"> <li>Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk akuntan publik independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan tahun 2023; dan</li> <li>Menetapkan besarnya honorarium bagi akuntan publik independen serta persyaratan lainnya berkenaan dengan penunjukan tersebut.</li> </ol>		
<b>Resolutions</b>	<p>Authorized the Company's Board of Commissioners to conduct the following actions:</p> <ol style="list-style-type: none"> <li>Based on the Company's Audit Committee considerations, appointing an independent public accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for 2023; and</li> <li>Determining the honorarium amount for the independent public accountant and other requirements regarding the appointment.</li> </ol>		
<b>Realisasi Realization</b>	Telah direalisasikan sepenuhnya. Has been fully realized.		

**Mata Acara 3: Penetapan besarnya gaji dan tunjangan lainnya bagi anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan.**  
**Agenda - Item 3: To determine the amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners.**

<b>Jumlah Pemegang Saham yang Bertanya</b> Total Shareholders who Ask Questions	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
<b>Hasil Pengambilan Suara</b> Voting Results	<b>Setuju / Agree</b> 20.047.516.568 saham / shares	<b>Abstain</b> 248.500 saham / shares	<b>Tidak Setuju / Disagree</b> 800.000 saham / shares
<b>Keputusan</b> Resolutions	<p>Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi sesuai dengan ketentuan Pasal 10 Ayat 3 dan Pasal 13 Ayat 4 Anggaran Dasar Perseroan menyetujui untuk:</p> <ol style="list-style-type: none"> <li>Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi anggota Direksi Perseroan;</li> <li>Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan;</li> <li>Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium, dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.</li> </ol> <p>Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations in accordance with the provisions of Article 10 Paragraph 3 and Article 13 Paragraph 4 of the Company's Articles of Association:</p> <ol style="list-style-type: none"> <li>Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors;</li> <li>Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners;</li> <li>Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.</li> </ol>		
<b>Realisasi</b> Realization	Telah direalisasikan sepenuhnya. Has been fully realized.		

**Mata Acara 4: Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II).**  
**Agenda - Item 4: To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights II (PMHMETD II).**

<b>Jumlah Pemegang Saham yang Bertanya</b> Total Shareholders who Ask Questions	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
<b>Hasil Pengambilan Suara</b> Voting Results	Tidak dilakukan pengambilan suara, karena hanya bersifat laporan. Voting is not necessary due to this item only refers to a report.		
<b>Keputusan</b> Resolutions	Mata acara rapat keempat hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan. Item 4 of the meeting agenda was only a report, and thus, no resolution was adopted.		
<b>Realisasi</b> Realization	Telah direalisasikan sepenuhnya. Has been fully realized.		

## Pelaksanaan RUPS Tahun 2022

Sepanjang tahun 2022, Perseroan telah menyelenggarakan 1 kali RUPS Tahunan pada tanggal 24 Juni 2022 dan 1 kali RUPS Luar Biasa pada tanggal 26 September 2022. di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Perseroan menunjuk pihak independen untuk RUPS Tahunan dan RUPS Luar Biasa yaitu PT Datindo Entrycom selaku Biro Administrasi Efek dalam melakukan perhitungan suara dan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH.

## Tindak Lanjut Keputusan RUPS Tahunan dan RUPS Luar Biasa 2022

Seluruh keputusan RUPS Tahunan dan RUPS Luar Biasa 2022 telah direalisasikan sepenuhnya di tahun 2023 yang diuraikan sebagai berikut:

Hasil Keputusan RUPS Tahunan 24 Juni 2022 Annual GMS Resolutions June 24, 2022	Hasil Keputusan RUPS Luar Biasa 26 September 2022 Annual GMS Resolutions September 26, 2022
<p><b>Mata Acara 1 / Agenda - Item 1:</b></p> <ol style="list-style-type: none"> <li>Menyetujui dan mengesahkan Laporan Keuangan Tahunan Perseroan, Laporan Direksi, dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun 2021 dan memberikan pembebasan tanggung jawab sepenuhnya kepada anggota Direksi Perseroan atas tindakan pengurusan dan kepada anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah dijalankan selama tahun 2021; dan</li> <li>Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2021 yaitu sebesar Rp10.866.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada Pemegang Saham tidak dibagikan dividen untuk tahun 2021.</li> </ol> <p>1. Approved and ratified the Company's Annual Financial Statements, Board of Directors' Report, and the Board of Commissioners' Supervisory Report for 2021, and granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during 2021; and</p> <p>2. Appropriated that considering the Company still suffered losses in the previous financial years, the Company's net profit for 2021 amounting to Rp10,866,000,000 will be used entirely to cover these losses, and therefore, dividends are not distributed to the Shareholders for 2021.</p> <p><b>Mata Acara 2 / Agenda - Item 2 :</b> Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk akuntan publik independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan tahun 2022 dan menetapkan besarnya honorarium bagi akuntan publik independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut.</p> <p>Authorized the Company's Board of Commissioners to appoint an independent public accountant, who will audit the Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for 2022, and determined the honorarium amount for the independent public accountant and other requirements regarding the appointment.</p>	<p><b>Mata Acara 1 / Agenda - Item 1:</b></p> <ol style="list-style-type: none"> <li>Menyetujui penerbitan saham baru melalui PMHMETD II sebanyak banyaknya 7.500.000.000 saham dengan nilai nominal Rp100,- per saham sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, sebagaimana diubah dengan Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu; dan</li> <li>Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk:       <ol style="list-style-type: none"> <li>Menetapkan jumlah saham yang ditawarkan dalam PMHMETD II;</li> <li>Menetapkan harga pelaksanaan PMHMETD II;</li> <li>Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD II dengan memperhatikan peraturan perundang-undangan yang berlaku; dan</li> </ol> </li> <li>Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD II.</li> </ol> <p>1. Approved the issuance of new shares through PMHMETD II of a maximum of 7,500,000,000 shares with a nominal value of Rp100 per share as referred to in Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights, as amended by Financial Services Authority Regulation No. 14/POJK.04/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights; and</p> <p>2. Granted power and authority to the Board of Directors to:</p> <ol style="list-style-type: none"> <li>Determine the number of shares offered in PMHMETD II;</li> <li>Set the PMHMETD II execution price;</li> <li>Take all necessary actions in executing PMHMETD II with due observance of the applicable laws and regulations; and</li> </ol> <p>3. Increased the issued and paid-up capital after the execution of PMHMETD II.</p>

## GMS Implementation in 2022

Throughout 2022, the Company held one Annual GMS on June 24, 2022, and one Extraordinary GMS on September 26, 2022, at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. The Company appointed independent parties for the Annual GMS and Extraordinary GMS, namely PT Datindo Entrycom as the Share Registrar Bureau to count votes and Notary Hannywati Gunawan, SH to conduct validation.

## Follow-up of the 2022 Annual GMS and Extraordinary GMS Resolutions

All resolutions of the 2022 Annual GMS and Extraordinary GMS were fully realized in 2023, with details as follows:



**Hasil Keputusan RUPS Tahunan 24 Juni 2022**  
Annual GMS Resolutions June 24, 2022**Mata Acara 3 / Agenda - Item 3:**

Menyetujui untuk melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji, honorarium, dan tunjangan lainnya bagi anggota Direksi dan anggota Dewan Komisaris Perseroan

Approved to delegate authority to the Board of Commissioners to determine the amount of salary, honorarium, and other benefits for members of the Board of Directors and members of the Board of Commissioners.

**Mata Acara 4 / Agenda - Item 4:**

1. Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi serta dari Dewan Komisaris Perseroan:

- a. Memberhentikan dengan hormat Lenny Sugihat selaku Presiden Komisaris Independen Perseroan, untuk selanjutnya diangkat sebagai Presiden Direktur Perseroan;
- b. Memberhentikan dengan hormat Marcello Theodore Taufik selaku Komisaris Perseroan, untuk selanjutnya diangkat sebagai Presiden Komisaris Perseroan;
- c. Memberhentikan dengan hormat Sudarto selaku Wakil Presiden Komisaris Independen Perseroan, untuk selanjutnya diangkat sebagai Komisaris Independen Perseroan;
- d. Memberhentikan dengan hormat Lisawati selaku Presiden Direktur Perseroan, untuk selanjutnya diangkat sebagai Wakil Presiden Komisaris Perseroan; dan
- e. Mengangkat Agoes Roediyanto selaku Direktur Perseroan.

2. Segera setelah diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan, memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat keempat dalam suatu akta notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

1. With due regard to recommendations from the Remuneration and Nomination Committee and from the Board of Commissioners:

- a. Honourably dismissed Lenny Sugihat as Independent President Commissioner, to be subsequently appointed as President Director;
- b. Honourably dismissed Marcello Theodore Taufik as Commissioner, to be subsequently appointed as President Commissioner;
- c. Honourably dismissed Sudarto as Independent Vice President Commissioner, to be subsequently appointed as Independent Commissioner;
- d. Honourably dismissed Lisawati as President Director, to be subsequently appointed as Vice President Commissioner; and
- e. Appointed Agoes Roediyanto as Director of the Company.

2. Authorized the Board of Directors of the Company with the substitution right, immediately after obtaining approval from the Financial Services Authority for changes to the composition of the Board of Directors and Board of Commissioners of the Company, to restate the resolutions adopted in the fourth item of the meeting agenda in a notarial deed, and then to notify the Minister of Law and Human Rights of the Republic of Indonesia and register in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

**Mata Acara 5 / Agenda - Item 5:**

Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I).

To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights I (PMHMETD I).

**Hasil Keputusan RUPS Luar Biasa 26 September 2022**  
Annual GMS Resolutions September 26, 2022**Mata Acara 2 / Agenda - Item 2:**

1. a. Memberhentikan dengan hormat Sugiarto Surjadi selaku Direktur Perseroan, dengan tidak lupa menyampaikan terima kasih yang sebesar-besarnya atas jasa jasa yang telah diberikan kepada Perseroan selama menjabat;

b. Mengangkat Suroso dan Arif Wicaksono selaku para Direktur Perseroan; dan

c. Mengangkat Gunawan Taslim, selaku Komisaris Independen Perseroan.

Sehingga dengan demikian, terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan yang telah diputuskan dalam RUPS Tahunan Perseroan yang diselenggarakan pada tanggal 24 Juni 2022 dan dalam rapat tersebut sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024.

2. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat kedua dalam suatu akta notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

1. a. Honourably dismissed Sugiarto Surjadi as the Director of the Company, by expressing deepest gratitude for the services rendered to the Company during his term of office;

b. Appointed Suroso and Arif Wicaksono as Directors of the Company; and

c. Appointed Gunawan Taslim, as the Company's Independent Commissioner.

Therefore, as of the approval from the Financial Services Authority for changes to the composition of the Board of Directors and Board of Commissioners of the Company, which was resolved at the Company's Annual GMS held on June 24, 2022, and until the remaining term of office of other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024.

2. Authorized the Board of Directors of the Company with the substitution right, to restate the resolutions adopted in the second item of the meeting agenda in a notarial deed, and then to notify the Minister of Law and Human Rights of the Republic of Indonesia and register in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.



## Dewan Komisaris

### Board of Commissioners

Sebagai organ utama Bank, Dewan Komisaris memiliki fungsi untuk melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi dan memberikan arahan kepada Direksi dalam pengelolaan Bank serta memastikan terpenuhinya kepentingan seluruh pemangku kepentingan berdasarkan prinsip-prinsip GCG dan peraturan perundang-undangan yang berlaku.

As the Bank's main organ, the Board of Commissioners has the function of supervising management actions performed by the Board of Directors, providing direction to the Board of Directors in managing the Bank, and ensuring that all stakeholders' interests are met based on GCG principles and the applicable laws and regulations.

### Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris berpedoman pada Pedoman dan Tata Tertib Kerja Dewan Komisaris Perseroan yang telah diperbarui pada tanggal 3 Januari 2023, sehingga setiap anggota Dewan Komisaris dapat melaksanakan fungsi pengawasan yang efektif, efisien, akuntabel, transparan, dan independen.

### Board of Commissioners Charter

In carrying out its duties and responsibilities, the Board of Commissioners refers to the Board of Commissioners' Charter of the Company, updated on January 3, 2023, so that each member of the Board of Commissioners can perform supervisory functions effectively, efficiently, accountably, transparently, and independently.

### Jumlah, Komposisi, Kriteria, dan Independensi Dewan Komisaris

#### Jumlah

Jumlah anggota Dewan Komisaris Perseroan pada tahun 2023 berjumlah 4 orang. Hal ini tidak melampaui jumlah Direksi, yakni sebanyak 6 orang, sehingga telah memenuhi ketentuan Otoritas Jasa Keuangan.

### Number, Composition, Criteria, and Independency of the Board of Commissioners

#### Number

The number of the Company's Board of Commissioners in 2023 was 4 members. This does not exceed the number of Board of Directors, consisting of 6 members, and thus, it meets the provisions of the Financial Services Authority.

#### Komposisi

Selama tahun 2023, telah terjadi beberapa kali perubahan komposisi Dewan Komisaris Perseroan yang diuraikan sebagai berikut:

#### Composition

Throughout 2023, there were several changes to the composition of the Company's Board of Commissioners, described as follows:

#### Periode 1 Januari 2023–14 Maret 2023

Komposisi anggota Dewan Komisaris Perseroan periode 1 Januari 2023–14 Maret 2023 sebanyak 4 orang. Adapun komposisi dan dasar hukum pengangkatan Dewan Komisaris dapat dilihat pada tabel berikut:

#### Period of January 1, 2023–March 14, 2023

The composition of the Company's Board of Commissioners for the period of January 1, 2023–March 14, 2023 consisted of 4 members. The composition and legal basis for the appointment of the Board of Commissioners can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Gunawan Taslim	Komisaris Independen Independent Commissioner	Keputusan RUPS Luar Biasa tanggal 26 September 2022 (26 Desember 2022-14 Maret 2023). Extraordinary GMS Resolutions dated September 26, 2022 (December 26, 2022-March 14, 2023).

### Periode 14 Maret 2023-Sekarang

Berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023 menyetujui pembatalan pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan serta menyetujui pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan. Namun pengangkatan Trisna Chandra sebagai Komisaris Independen terhitung efektif setelah memperoleh persetujuan *fit and proper test*, sehingga komposisi Dewan Komisaris Perseroan periode 1 Mei 2023–sekarang tetap berjumlah 4 orang. Adapun komposisi dan dasar hukum penunjukkan Dewan Komisaris dapat dilihat pada tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Trisna Chandra	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 133 tanggal 14 April 2023 (2023-2024). Deed of Meeting Resolutions No. 133 dated April 14, 2023 (2023-2024).

### Kriteria

Seluruh anggota Dewan Komisaris Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta telah melalui uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.

### Independensi

Perseroan menjamin independensi seluruh anggota Dewan Komisaris dalam menjalankan tugas dan tanggung jawabnya. Dewan Komisaris juga senantiasa bersikap profesional untuk memberikan kontribusi bagi kemajuan Bank.

### Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Seluruh calon anggota Dewan Komisaris wajib dinyatakan lulus dalam uji kemampuan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan berdasarkan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasi pelaksanaan uji kemampuan dan kepatutan Dewan Komisaris Perseroan diuraikan sebagai berikut:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022

### Period of March 14, 2023-Present

The Extraordinary GMS Resolutions dated March 14, 2023, approved to cancel the appointment of Gunawan Taslim as Independent Commissioner and approved the appointment of Trisna Chandra as Independent Commissioner of the Company. However, the appointment of Trisna Chandra as Independent Commissioner is effective after obtaining approval for the fit and proper test, thus, the composition of the Company's Board of Commissioners for the period of May 1, 2023 – present remains at 4 members. The composition and legal basis for the appointment of the Board of Commissioners can be seen in the following table:

### Criteria

All members of the Board of Commissioners have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and have passed the fit and proper test from the Financial Services Authority.

### Independency

The Company guarantees the independency of all members of the Board of Commissioners in performing their duties and responsibilities. The Board of Commissioners behaves professionally to contribute to the progress of the Bank.

### Board of Commissioners' Fit and Proper Test

Candidates for members of the Board of Commissioners must be declared passing the fit and proper test conducted by the Financial Services Authority based on the Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Information on fit and proper test of the Board of Commissioners is described as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Sudarto	Komisaris Independen Independent Commissioner	Bank Indonesia	Lulus Passed	21 Agustus 2009 August 21, 2009
Trisna Chandra*	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	31 Maret 2023 March 31, 2023

\* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

## Sertifikasi Manajemen Risiko Dewan Komisaris

Sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan yaitu dengan dimilikinya sertifikasi manajemen risiko. Kepemilikan sertifikasi manajemen risiko oleh Dewan Komisaris Perseroan diuraikan sebagai berikut:

Nama Name	Jabatan Position	Jenjang Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Jenjang 6 Level 6	2 Juli 2019-12 Desember 2023 July 2, 2019-December 12, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Jenjang 7 Level 7	30 Maret 2022-26 April 2024 March 30, 2022-April 26, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Sudarto	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	13 Juli 2020-30 Juli 2023 July 13, 2020-July 30, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Trisna Chandra*	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	12 Agustus 2022-13 Agustus 2024 August 12, 2022-August 13, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

\* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

## Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris memiliki tugas dan tanggung jawab yang tercantum dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang diuraikan sebagai berikut:

- Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, memberi nasihat kepada Direksi, dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
- Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;
- Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
- Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan

## Board of Commissioners' Risk Management Certification

In accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of the Company's management is to have risk management certification. The risk management certification of the Board of Commissioners is described as follows:

## Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners has duties and responsibilities, as stated in the Board of Commissioners' Charter, which are described as follows:

- Supervising and being responsible for supervising management policies, management course in general, providing advice to the Board of Directors, and ensuring the implementation of GCG principles in every business activity of the Bank;
- Carrying out supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS Resolutions, and other applicable legal provisions based on the principle of prudence;
- Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
- Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in the



- Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya;
5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern, auditor eksternal, pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas pemerintah lainnya;
  6. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya:
    - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
    - b. Keadaan yang membahayakan kelangsungan usaha Bank;
  7. Membentuk komite-komite paling kurang:
    - a. Komite Audit;
    - b. Komite Pemantau Risiko; dan
    - c. Komite Remunerasi dan Nominasi

Pengangkatan pihak independen anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
  8. Memastikan bahwa Komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank;
  9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
  10. Memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank;
  11. Menyetujui kebijakan umum bidang perkreditan, manajemen risiko, kepatuhan, operasional, sistem informasi manajemen, manajemen sumber daya manusia, *treasury*, pengadaan barang dan jasa, anti pencucian uang dan pencegahan pendanaan terorisme (APU/PPT), serta kebijakan-kebijakan umum lainnya. Evaluasi kebijakan tersebut dilakukan sekurang-kurangnya 1 kali dalam 3) tahun atau frekuensi yang lebih tinggi dalam hal terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
  12. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan sistem pengendalian intern dan strategi bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian intern;
  13. Dewan Komisaris yang diwakili oleh Presiden Komisaris wajib menandatangani laporan pengangkatan dan penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari setelah tanggal pengangkatan dan penghentian;
  14. Memastikan bahwa Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern termasuk informasi hasil audit yang bersifat rahasia yang disampaikan kepada Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;
- provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations;
5. Ensuring that the Board of Directors has followed up on the findings of Internal Audit Division, external auditors, the supervision results by Financial Services Authority and/or the supervision results by other government authorities;
  6. Notifying the Financial Services Authority, no later than 7 working days after discovering:
    - a. Violation of laws and regulations in the field of financial and banking; and
    - b. Conditions that endanger the Bank's business continuity;
  7. Establishing committees of at least:
    - a. Audit Committee;
    - b. Risk Monitoring Committee; and
    - c. Remuneration and Nomination Committee

Independent members of the Committee are appointed by the Board of Directors based on the Board of Commissioners' meeting decisions;
  8. Ensuring that the Committees formed can carry out their duties effectively, in accordance with the Bank's internal regulations and policies;
  9. Having work guidelines and conduct that are binding for each member of the Board of Commissioners;
  10. Understanding the types of Bank risks and ensuring that the Board of Directors has taken the necessary steps to control the Bank's risks;
  11. Approving general policies on credit, risk management, compliance, operations, management information system, human resource management, treasury, procurement of goods and services, anti-money laundering and counter-terrorist financing (AML/CFT), as well as other general policies. Evaluation of the policy is carried out at least once in 3 years or a higher frequency in the event that there are changes in factors that significantly influence the Bank's business activities;
  12. Approving and periodically reviewing internal control system policies and overall strategy of the Bank. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of internal control system implementation;
  13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of the Internal Audit Division to the Financial Services Authority no later than 10 days after the appointment and termination date;
  14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit result which are submitted to the Financial Services Authority every semester no later than 1 month after the end of the report;



15. Menyetujui Rencana Strategis (*Corporate Plan*) dan Rencana Bisnis Bank (RBB) yang telah disusun Direksi;
  16. Melaksanakan pengawasan terhadap pelaksanaan RBB dan menyampaikan Laporan Pengawasan RBB setiap semester kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;
  17. Melaksanakan pengawasan terhadap pelaksanaan Penyedia Jasa Pembayaran dan menyampaikan Laporan Pengawasan Penyedia Jasa Pembayaran setiap tahun ke Bank Indonesia paling lambat 4 bulan setelah tahun buku berakhir; dan
  18. Menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut, maka alasannya harus diberikan secara tertulis.
15. Approving the Strategic Plan (*Corporate Plan*) and Bank Business Plan (RBB) that have been prepared by the Board of Directors;
  16. Supervising RBB implementation and submitting a Supervision Report of RBB every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;
  17. Supervising the implementation of Payment Service Providers and submitting an annual Payment Service Provider Supervision Report to Bank Indonesia no later than 4 months after the end of the financial year; and
  18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted to the Annual GMS. If a member does not sign the report, the reasons must be given in writing.

### Etika Kerja Dewan Komisaris

Dalam melaksanakan tugas dan tanggung jawab, anggota Dewan Komisaris harus senantiasa bertindak sesuai dengan etika kerja sebagai berikut:

1. Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Dewan Komisaris wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
  - a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
  - b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan; dan
  - c. Remunerasi dan fasilitas lain yang diterima.

### Komisaris Independen

Komisaris Independen memiliki peranan penting dalam menjaga pelaksanaan pengawasan yang obyektif dan memastikan kesetaraan dan kewajaran terhadap berbagai kepentingan termasuk kepentingan Pemegang Saham minoritas. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, mengharuskan keberadaan komposisi Komisaris Independen minimal 50% dari jumlah keseluruhan anggota Dewan Komisaris.

### Board of Commissioners Work Ethics

In performing duties and responsibilities, members of the Board of Commissioners must always act in line with the following work ethics:

1. The Board of Commissioners is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's profit;
2. The Board of Commissioners is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Commissioners must disclose the following matters in GCG implementation report:
  - a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
  - b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
  - c. Remuneration and other facilities received.

### Independent Commissioner

Independent Commissioners has an important role in maintaining objective supervision and ensuring equality and fairness towards various interests, including the interests of minority Shareholders. Pursuant to the Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks, the composition of Independent Commissioners is required to at least be 50% of the total members of the Board of Commissioners.



**"Per 31 Desember 2023, Bank Ganesha memiliki 2 Komisaris Independen dari total 4 anggota Dewan Komisaris atau setara dengan 50% penempatan Komisaris Independen dalam keanggotaan Dewan Komisaris. Dengan demikian, Perseroan telah memenuhi ketentuan Otoritas Jasa Keuangan."**

"As of December 31, 2023, Bank Ganesha has 2 Independent Commissioners from a total of 4 members of the Board of Commissioners or equivalent to 50% of Independent Commissioners' placement in the composition of the Board of Commissioners. Thus, the Company has complied with the provisions of the Financial Services Authority."

### Kriteria Komisaris Independen

Persyaratan diangkatnya anggota Komisaris Independen minimal sama dengan persyaratan untuk mengangkat anggota Komisaris Non Independen ditambah dengan beberapa aturan lain yang termaktub dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 sebagaimana berikut ini:

### Independent Commissioner Criteria

The requirements for appointing Independent Commissioners are at least the same as those for appointing Non-Independent Commissioners, plus several other rules set out in Financial Services Authority Regulation No. 33/POJK.04/2014 as follows:

Kriteria Komisaris Independen Independent Commissioner Criteria	Sudarto	Trisna Chandra*
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 months, except for reappointment as the Company's Independent Commissioner in the following period.	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung pada Perseroan. Has no shares, either directly or indirectly, in the Company.	✓	✓
Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Company.	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan. Has no business relationship, either directly or indirectly, related to the Company's business activities.	✓	✓

\* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

### Pernyataan Independensi Komisaris Independen

Masing-masing Komisaris Independen Bank telah membuat Surat Pernyataan Independensi sesuai dengan aspek independensi yang mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 pasal 25 ayat 1 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

### Statement of Independency of Independent Commissioner

Each Independent Commissioner of the Bank has prepared a Statement of Independency in accordance with the independence aspect which refers to the provisions of Financial Services Authority Regulation No. 33/POJK.04/2014 Article 25 paragraph 1 on Board of Directors and Board of Commissioners of Issuers or Public Companies.

### Rapat Dewan Komisaris

### Board of Commissioners' Meeting

Kebijakan Policy	Pelaksanaan Rapat Meeting Implementation	
	Rapat Internal Dewan Komisaris Board of Commissioners' Internal Meeting	Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors
Rapat Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris Perseroan. Board of Commissioners' meetings are regulated in the Company's Board of Commissioners Charter.	Diadakan minimal 1 kali dalam 2 bulan. Held at least once every 2 months.	Diadakan minimal 1 kali dalam 4 bulan. Held at least once every 4 months.

Informasi terkait tingkat kehadiran Dewan Komisaris dalam rapat internal, rapat gabungan dengan Direksi, dan RUPS tahun 2023 diuraikan sebagai berikut:

Information on attendance level of the Board of Commissioners at internal meetings, joint meetings with Board of Directors, and the 2023 GMS is described as follows:

Nama dan Jabatan Name and Position	Rapat Dewan Komisaris Board of Commissioners' Meeting			Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	(%)
<b>Marcello Theodore Taufik</b> Presiden Komisaris President Commissioner	13	12	92,31	7	7	100,00	2	2	100,00
<b>Lisawati</b> Wakil Presiden Komisaris Vice President Commissioner	13	13	100,00	7	7	100,00	2	2	100,00
<b>Sudarto</b> Komisaris Independen Independent Commissioner	13	13	100,00	7	7	100,00	2	2	100,00
<b>Trisna Chandra*</b> Komisaris Independen Independent Commissioner	12	12	100,00	5	5	100,00	2	2	100,00

\* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

## Pelaksanaan Tugas Dewan Komisaris

Selama tahun 2023, fokus pengawasan Dewan Komisaris mencakup beberapa aspek penting, meliputi:

1. Mengawasi kebijakan Direksi terhadap realisasi RBB;
2. Menunjuk kantor akuntan publik;
3. Mengevaluasi tindak lanjut temuan Satuan Kerja Audit Intern;
4. Mengevaluasi laporan profil risiko;
5. Mengevaluasi pelaksanaan fungsi kepatuhan;
6. Mengevaluasi sistem pengendalian internal;
7. Mengevaluasi atas tindak lanjut pemeriksaan Otoritas Jasa Keuangan;
8. Mengevaluasi dan penetapan *limit risk appetite* dan *risk tolerance*; dan
9. Memberikan persetujuan atas keputusan operasional yang telah diambil oleh Direksi sebagaimana diatur dalam Anggaran Dasar Perseroan. Persetujuan Dewan Komisaris dalam pengambilan keputusan operasional dimaksud merupakan bagian dari upaya pengawasan dini yang dilakukan oleh Dewan Komisaris dan tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Perseroan.

## Implementation of Board of Commissioners' Duties

In 2023, the Board of Commissioners' supervisory focus covered several important aspects, including:

1. Supervising the Board of Directors' policies regarding the realization of RBB;
2. Appointing a public accounting firm;
3. Evaluating the follow-up to the findings of Internal Audit Division;
4. Evaluating the risk profile report;
5. Evaluating the implementation of compliance function;
6. Evaluating the internal control system;
7. Evaluating the follow-up of the Financial Services Authority audit;
8. Evaluating and determining risk appetite and risk tolerance limits; and
9. Approving operational decisions taken by the Board of Directors as stipulated in the Company's Articles of Association. The Board of Commissioners' approval in making operational decisions is part of the early monitoring efforts carried out by the Board of Commissioners and does not negate the Board of Directors' responsibility to manage the Company.



## Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Sepanjang tahun 2023, Dewan Komisaris telah mengeluarkan rekomendasi, evaluasi, dan persetujuan sebagai upaya perbaikan kinerja Perseroan, antara lain:

1. Evaluasi terhadap Kinerja Satuan Kerja Audit Intern Bank Ganesha secara Triwulanan;
2. Persetujuan Pemberhentian Kepala Satuan Kerja Audit Intern;
3. Persetujuan Pengangkatan Kepala Satuan Kerja Audit Intern yang baru;
4. Persetujuan Perubahan Keanggotaan Komite-Komite dibawah Dewan Komisaris;
5. Evaluasi Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik yang Melaksanakan *General Audit* Bank Ganesha Tahun 2022;
6. Persetujuan Penunjukan Pihak Independen untuk Kaji Ulang Fungsi Audit Intern Bank Ganesha;
7. Evaluasi terhadap Pelaksanaan Direktur yang Membawahi Fungsi Kepatuhan;
8. Persetujuan Penunjukkan Akuntan Publik dan Kantor Akuntan Publik yang akan melakukan *General Audit* Bank Ganesha tahun 2023; dan
9. Persetujuan Perubahan Struktur Organisasi Bank Ganesha.

## Direksi Board of Directors

Direksi merupakan organ tata kelola yang berwenang dan bertanggung jawab penuh atas pengelolaan usaha Bank untuk kepentingan Bank, sesuai dengan maksud dan tujuan Bank serta mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.

### Pedoman dan Tata Tertib Kerja Direksi

Bank telah memiliki pedoman dan tata tertib kerja Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik sebagai pedoman pelaksanaan tugas dan tanggung jawab Direksi agar sesuai dengan aturan dalam penerapan tata kelola perusahaan yang baik.

## Recommendation, Evaluation, and Approval of the Board of Commissioners

Throughout 2023, the Board of Commissioners issued recommendation, evaluation, and approval as an effort to improve the Company's performance, among others:

1. Evaluation of the Performance of Bank Ganesha Internal Audit Division on a Quarterly basis;
2. Approval of Dismissal of Head of Internal Audit Division;
3. Approval of the Appointment of new Head of the Internal Audit Division;
4. Approval of Changes in Membership of Committees under the Board of Commissioners;
5. Evaluation of the Use of Services of Public Accountants and Public Accounting Firms that Have Conducted General Audit of Bank Ganesha in 2022;
6. Approval of the Appointment of Independent Party to Review the Internal Audit Function of Bank Ganesha;
7. Evaluation of the Implementation of the Director in Charge of Compliance Function;
8. Approval of the Appointment of Public Accountant and Public Accounting Firm that would conduct General Audit of Bank Ganesha in 2023; and
9. Approval of Changes to the Organizational Structure of Bank Ganesha.

The Board of Directors is a governance organ that has authority and is fully responsible for the Bank's business management in the interests of the Bank, in line with the Bank's aims and objectives and representing the Bank, both inside and outside the court in accordance with the provisions of the Bank's Articles of Association and applicable laws and regulations.

### Board of Directors Charter

The Bank already has Board of Directors Charter, which refers to the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies as a guideline for implementing duties and responsibilities of the Board of Directors so as they comply with the rules for implementing good corporate governance.

## Jumlah, Komposisi, Kriteria, dan Independensi Direksi

### Jumlah

Per Desember 2023, jumlah anggota Direksi Perseroan sebanyak 6 orang. Jumlah tersebut telah sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, di mana Bank wajib memiliki paling sedikit 3 orang Direksi.

### Komposisi

Selama tahun 2023, terdapat perubahan komposisi Direksi Perseroan yang diuraikan sebagai berikut:

#### Periode 1 Januari 2023-14 Maret 2023

Komposisi anggota Direksi Perseroan periode 1 Januari 2023-14 Maret 2023 sebanyak 5 orang. Adapun komposisi dan dasar hukum pengangkatan Direksi dapat dilihat pada tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

#### Periode 14 Maret 2023-8 Maret 2024

Berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023 menyetujui pengangkatan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, namun pengangkatan Mahesh Ajit Ranade sebagai Wakil Presiden Direktur terhitung efektif setelah memperoleh persetujuan fit and proper test dan diperolehnya IMTA/KITAS per tanggal 11 September 2023, sehingga komposisi Direksi Perseroan periode 11 September 2023-8 Maret 2024 berjumlah 6 orang. Adapun komposisi dan dasar hukum penunjukkan Direksi dapat dilihat pada tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Mahesh Ajit Ranade	Wakil Presiden Direktur Vice President Director	Akta Pernyataan keputusan Rapat No. 165 tanggal 26 Juli 2023 (2023-2024). Deed of Meeting Resolutions No. 165 dated July 26, 2023 (2023-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).

## Number, Composition, Criteria, and Independency of the Board of Directors

### Number

As of December 2023, the number of the Company's Board of Directors is 6 members. This number is in accordance with the provisions of Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks, in which the Bank is required to have at least 3 Directors.

### Composition

Throughout 2023, there were several changes to the composition of the Company's Board of Directors described as follows:

#### Period of January 1, 2023-March 14, 2023

The composition of the Company's Board of Directors for the period of January 1, 2023-March 14, 2023 was 5 members. The composition and legal basis for the appointment of the Board of Directors can be seen in the following table:

#### Period of March 14, 2023-March 8, 2024

The Extraordinary GMS Resolutions dated March 14, 2023 approved to appoint Mahesh Ajit Ranade as Vice President Director of the Company, however, the appointment of Mahesh Ajit Ranade as Vice President Director is effective after obtaining approval for the fit and proper test and obtaining IMTA/KITAS as of September 11, 2023, thus, the composition of the Company's Board of Directors for the period of September 11, 2023-March 8, 2024, is 6 members. The composition and legal basis for the appointment of the Board of Directors can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

### Periode 8 Maret 2024-sekarang

Berdasarkan keputusan RUPS Luar Biasa tanggal 8 Maret 2024 menyetujui pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, sehingga komposisi Direksi Perseroan periode 8 Maret 2024-sekarang berjumlah 5 orang. Adapun komposisi dan dasar hukum penunjukkan Direksi dapat dilihat pada tabel berikut:

### Period of March 8, 2024-present

Based on the Extraordinary GMS resolution dated March 8, 2024, the resignation of Mahesh Ajit Ranade as Vice President Director of the Company was approved, thus, the composition of the Company's Board of Directors for the period of March 8, 2024-present is 5 members. The composition and legal basis for the appointment of the Board of Directors can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

### Kriteria

Seluruh anggota Direksi Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta telah melalui uji kemampuan dan kepatutan dari Otoritas Jasa Keuangan.

### Criteria

All members of the Board of Directors have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and have passed a fit and proper test from the Financial Services Authority.

### Independensi

Seluruh anggota Direksi Perseroan menjunjung tinggi prinsip independensi dalam melaksanakan tugas dan tanggung jawabnya, serta senantiasa mengutamakan kepentingan Bank di atas kepentingan sendiri. Direksi juga tetap menjaga agar dalam pelaksanaan tugasnya tidak dapat dipengaruhi oleh pihak manapun.

### Independency

All members of the Company's Board of Directors uphold the principle of independency in performing their duties and responsibilities, and always prioritize the Bank's interests above their own interests. The Board of Directors also ensures that the duties' performance cannot be influenced by any party.

### Penilaian Kemampuan dan Kepatutan Direksi

Seluruh calon anggota Direksi wajib dinyatakan lulus dalam uji kemampuan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan berdasarkan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasi pelaksanaan kemampuan dan kepatutan Direksi Perseroan diuraikan sebagai berikut:

### Board of Directors' Fit and Proper Test

Candidates for members of the Board of Directors must be declared passing the fit and proper test conducted by the Financial Services Authority based on the Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Information on fit and proper test of the Board of Directors is described as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Mahesh Ajit Ranade*	Wakil Presiden Direktur Vice President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	12 Juli 2023 July 12, 2023
Setiawan Kumala	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	10 Februari 2016 February 10, 2016
Suroso	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Agoes Roediyanto	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Oktober 2022 October 20, 2022
Arif Wicaksono	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022

\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

## Sertifikasi Manajemen Risiko Direksi

Sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan yaitu dengan dimilikinya sertifikasi manajemen risiko. Kepemilikan sertifikasi manajemen risiko oleh Direksi Perseroan diuraikan sebagai berikut:

## Board of Directors' Risk Management Certification

In accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of the Company's management is to have risk management certification. The risk management certification of the Board of Directors is described as follows:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Lenny Sugihat	Presiden Direktur President Director	Jenjang 7 Level 7	4 Agustus 2022-15 September 2024 August 4, 2022-September 15, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Mahesh Ajit Ranade*	Wakil Presiden Direktur Vice President Director	Jenjang 6 Level 6	31 Maret 2025 March 31, 2025	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency
Setiawan Kumala	Direktur Director	Jenjang 7 Level 7	16 September 2022-16 September 2024 September 16, 2022-September 16, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Director	Jenjang 7 Level 7	12 Agustus 2022-28 November 2024 August 12, 2022-November 28, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Agoes Roediyanto	Direktur Director	Jenjang 7 Level 7	2 September 2022-2 September 2024 September 2, 2022-September 2, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Director	Jenjang 7 Level 7	20 Juni 2022-29 Mei 2024 June 20, 2022-May 29, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

## Tugas dan Tanggung Jawab Direksi

Untuk mendukung efektivitas penerapan tugas serta proses pengambilan keputusan yang akurat dan cepat, Perseroan telah menetapkan tugas dan tanggung jawab dari masing-masing anggota Direksi berdasarkan keahlian dan pengalamannya. Pembagian tugas Direksi tertuang dalam Surat Keputusan Direksi tanggal 26 September 2022 tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan dengan penjelasan sebagai berikut:

## Duties and Responsibilities of the Board of Directors

To support effective implementation of duties and accurate and fast decision-making processes, the Company has set out duties and responsibilities of each member of the Board of Directors based on the expertise and experience. The division of duties of the Board of Directors is stated in the Board of Directors' Decision Letter dated September 26, 2022, on Division of Duties and Responsibilities of the Company's Board of Directors with the following explanation:

<b>Nama dan Bidang Tugas</b> <b>Name and Field of Duty</b>	<b>Tugas dan Tanggung Jawab</b>	<b>Duties and Responsibilities</b>
<p><b>Lenny Sugihat</b> Presiden Direktur President Director</p>	<ul style="list-style-type: none"> <li>• Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham, termasuk didalamnya penetapan strategi Bank;</li> <li>• Mengoordinasikan dan memonitor pencapaian RBB yang telah disetujui oleh Dewan Komisaris;</li> <li>• Mengoordinasikan dan memonitor pelaksanaan tugas dan tanggung jawab anggota Direksi sesuai bidang tugas masing-masing;</li> <li>• Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian intern telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;</li> <li>• Memonitor bahwa kegiatan operasional maupun non operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku;</li> <li>• Memonitor dan memastikan seluruh kegiatan operasional Bank telah sesuai dengan peraturan atau ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat atau kantor cabang;</li> <li>• Mengoordinasikan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern dan tindak lanjut temuan Satuan Kerja Audit Intern, antara lain: <ul style="list-style-type: none"> <li>- Audit atas pelaksanaan ketentuan intern dan ekstern pada kegiatan operasional Bank;</li> <li>- Audit atas kegiatan perkreditan dan operasional Bank;</li> <li>- Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; dan</li> <li>- Pelaksanaan fungsi strategi anti <i>fraud</i> dalam Bank, termasuk sistem pengendalian <i>fraud</i> yang meliputi: pencegahan; deteksi; investigasi, pelaporan dan sanksi; pemantauan, evaluasi dan tindak lanjut;</li> </ul> </li> <li>• Mengoordinasikan pelaksanaan tugas dan tanggung jawab Bagian Analisa Risiko Kredit dan Bagian Legal &amp; Remedial, antara lain: <ul style="list-style-type: none"> <li>- Pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit;</li> <li>- Memonitoring tingkat kolektibilitas kredit dan usaha penyelesaian kredit bermasalah pada kantor pusat atau kantor cabang;</li> <li>- Penyusunan strategi penyelesaian kredit bermasalah;</li> </ul> </li> <li>• Menandatangani surat-surat berharga, data/dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada otoritas/regulator, penunjukan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku;</li> <li>• Membina hubungan yang baik dengan otoritas/regulator, nasabah, calon nasabah, mitra bisnis dan instansi terkait untuk terciptanya hubungan yang harmonis; <p>Divisi <i>Corporate Office</i>, antara lain terkait:</p> <ul style="list-style-type: none"> <li>- Penyelenggaraan fungsi <i>Corporate Secretary</i>, termasuk namun tidak terbatas pada semua kegiatan korespondensi (surat menyurat), hubungan investor, kegiatan <i>corporate social responsibility</i> (CSR), persiapan/pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, dan aksi korporasi;</li> <li>- Perumusan arah dan kebijaksanaan serta pola pembinaan dan pengembangan sumber daya manusia dalam rangka terciptanya sumber daya manusia yang produktif baik dan sisi kuantitas maupun kualitas;</li> <li>- Perumusan pola dan kebijakan penilaian karyawan (<i>performance appraisal</i>) yang menjamin keadilan (<i>fairness</i>) dalam sistem <i>reward &amp; punishment</i>.</li> </ul> </li> <li>• Mengoordinasikan pelaksanaan tugas dan tanggung jawab;</li> <li>• Merancang dan mengevaluasi sistem perencanaan karyawan dan <i>career path</i>, termasuk namun tidak terbatas pada pola rekrutmen, mutasi, promosi, dan demosi karyawan;</li> </ul>	<ul style="list-style-type: none"> <li>• Performing all duties and responsibilities assigned by Shareholders, including the implementation of the Bank's strategy;</li> <li>• Coordinating and monitoring RBB achievements that have been approved by the Board of Commissioners;</li> <li>• Coordinating and monitoring the implementation of the duties and responsibilities of Board of Directors' members according to their respective duties;</li> <li>• Monitoring, directing, and ensuring that the supervisory and internal control functions and activities have been carried out in accordance with the applicable system, procedure, and regulation, including coordinating and monitoring the smooth running of operational activities, at head office and branch offices;</li> <li>• Monitoring that operational and non-operational activities in all work units have been carried out in accordance with the applicable strategies, policies, and procedures;</li> <li>• Monitoring and ensuring that all Bank operational activities are in accordance with the regulations or provisions and procedures for operational transaction activities that have been established, including formulating policy lines regarding operational limit authority within the head office or branch offices;</li> <li>• Coordinating duty and responsibility implementation of the Internal Audit Division and following up on findings of the Internal Audit Division, including: <ul style="list-style-type: none"> <li>- Audit on internal and external regulations implementation on the Bank's operational activities;</li> <li>- Audit of the Bank's credit and operational activities;</li> <li>- Evaluation of risk awareness and risk identification capability by each unit; and</li> <li>- Implementation of anti-fraud strategy function within the Bank, including fraud control system: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up;</li> </ul> </li> <li>• Coordinating duty and responsibility implementation of Credit Risk Analysis Department and the Legal &amp; Remedial Department, including: <ul style="list-style-type: none"> <li>- The credit analysis process has been carried out in accordance with the applicable regulations as a basis for considering credit decisions by the Credit Committee;</li> <li>- Monitoring the level of credit collectibility and settlement of non-performing loans at head office or branch offices;</li> <li>- Developing strategies for settlement of non-performing loans;</li> </ul> </li> <li>• Signing securities, important Company data/documents, Board of Directors' decision letters, reports to authorities/regulators, appointment of powers of attorney and other letters/reports/data/documents in accordance with the applicable regulations;</li> <li>• Establishing good relationships with authorities/regulators, customers, prospective customers, business partners, and related agencies to create harmonious relationships; <p>The Corporate Office Division, among other things, is related to:</p> <ul style="list-style-type: none"> <li>- Implementation of Corporate Secretary function, including but not limited to all correspondence activities, investor relations, corporate social responsibility (CSR) activities, preparation/implementation of the Annual GMS or Extraordinary GMS, public exposure, and corporate actions;</li> <li>- Formulation of direction and policies as well as patterns of guidance and development of human resources in creating productive human resources both in terms of quantity and quality;</li> <li>- Formulation of employee assessment patterns and policies (<i>performance appraisal</i>) that ensures fairness in reward &amp; punishment system.</li> </ul> </li> <li>• Coordinating the implementation of duties and responsibilities;</li> <li>• Designing and evaluating employee and carrier path planning systems, including but not limited to employee recruitment, transfer, promotion, and demotion patterns;</li> </ul>



Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
	<ul style="list-style-type: none"> <li>Mengkoordinasikan dan memonitor kegiatan yang terkait dengan Bagian Manajemen Aktiva Tetap dan Logistik, antara lain: <ul style="list-style-type: none"> <li>Memastikan tersedianya sarana dan prasarana jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai dengan kebijakan investasi dan bisnis yang ditetapkan oleh Bank;</li> <li>Pengelolaan barang cetakan dan alat tulis kantor untuk mendukung kegiatan operasional, administrasi kantor serta pelayanan;</li> <li>Kegiatan pengadaan, pemeliharaan, asuransi atas aktiva tetap/inventaris kantor, penyediaan sarana/prasarana komunikasi, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran, serta mutasi inventaris milik Bank;</li> <li>Pelaksanaan penunjukan rekanan/vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank; dan</li> </ul> </li> <li>Melaksanakan tugas-tugas lain yang diatur oleh anggaran dasar dan peraturan/ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur.</li> </ul>	<ul style="list-style-type: none"> <li>Coordinating and monitoring activities related to Fixed Asset Management and Logistics, including: <ul style="list-style-type: none"> <li>Ensuring the availability of office network facilities and infrastructure as part of the Bank's business development strategy, in accordance with investment and business policies established by the Bank;</li> <li>Management of printed materials and office stationery to support operational activities, office administration, and services;</li> <li>Procurement, maintenance, insurance activities for fixed assets/office inventory, provision of communication facilities/infrastructure, payment for purchases of fixed assets and inventory, capitalization limits, depreciation, deletion, numbering and transfer of inventory belonging to the Bank;</li> <li>Implementation of the appointment of partner/vendor appointment and evaluation process to support the Bank's operational activities; and</li> </ul> </li> <li>Performing other duties stipulated by the Articles of Association and applicable laws and regulations/provisions, as long as they are still within the scope of duties and functions of the President Director.</li> </ul>
<p><b>Mahesh Ajit Ranade*</b> Wakil Presiden Direktur Vice President Director</p>	<ul style="list-style-type: none"> <li>Memiliki tanggung jawab terhadap perumusan dan pelaksanaan <i>transformation plan</i>;</li> <li>Melakukan alih pengetahuan (<i>transfer of knowledge</i>) hal-hal yang berkaitan dengan bidang teknologi informasi kepada pimpinan/pejabat/staf Bank, khususnya pada unit kerja terkait;</li> <li>Mengkoordinasikan pelaksanaan kebijakan dan strategi serta pengembangan di bidang teknologi informasi dalam mendukung kegiatan operasional perbankan, termasuk namun tidak terbatas pada <i>corebanking system, hardware, software</i>, dan aplikasi pendukung lainnya;</li> <li>Memonitor dan memastikan tersedianya: <ul style="list-style-type: none"> <li>Arsitektur teknologi Bank dalam rangka transformasi digital Bank, termasuk layanan aplikasi, infrastruktur, serta keamanan teknologi informasi dan siber yang sesuai dengan kebutuhan bisnis serta memenuhi ketentuan peraturan yang berlaku; dan</li> <li>Tata kelola manajemen teknologi informasi sesuai dengan peraturan serta standar keamanan teknologi;</li> </ul> </li> <li>Mengawasi dan memastikan tercapainya <i>Service Level Agreement</i> yang telah ditentukan dalam kegiatan pengendalian, pemantauan, dan peningkatan lingkungan IT, serta pemecahan masalah, analisis akar masalah, proposal solusi, dan manajemen bisnis;</li> <li>Memastikan perencanaan strategis, mengembangkan dan mengelola produk-produk digital Bank untuk memenuhi Rencana Bisnis Bank, baik jangka pendek maupun jangka panjang dengan tetap memenuhi kaidah-kaidah manajemen risiko serta sesuai ketentuan yang berlaku;</li> <li>Memastikan bahwa produk dan layanan digital Bank mampu meningkatkan citra Bank sebagai Bank yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman;</li> <li>Memastikan proses pengelolaan dan operasional <i>database</i> dalam mendukung operasional Bank berjalan dengan baik;</li> <li>Memastikan teknologi informasi memenuhi persyaratan keamanan sesuai dengan kebijakan Bank, pedoman regulator yang ada saat ini dan yang akan datang, termasuk namun tidak terbatas pada proses identifikasi dan mitigasi risiko;</li> <li>Menetapkan kerangka kerja dukungan sistem operasi dalam hal manajemen perubahan, manajemen ketersediaan, manajemen kapasitas, manajemen aset, dan manajemen konfigurasi di seluruh lingkungan Bank; dan</li> <li>Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Wakil Presiden Direktur.</li> </ul>	<ul style="list-style-type: none"> <li>Having responsibility for the preparation and implementation of transformation plan;</li> <li>Transferring knowledge on matters relating to the field of information technology to Bank leaders/officials/staff, especially to related work units;</li> <li>Coordinating the implementation of policies and strategies as well as developments in information technology to support banking operational activities, including but not limited to corebanking systems, hardware, software, and other supporting applications;</li> <li>Monitoring and ensuring the availability of: <ul style="list-style-type: none"> <li>The Bank's technology architecture for the Bank's digital transformation, including application services, infrastructure, and information technology, and cyber security that are in accordance with business needs as well as complying with the applicable regulatory requirements; and</li> <li>Information technology management governance in accordance with regulations and technology security standards;</li> </ul> </li> <li>Supervising and ensuring the achievement of predetermined Service Level Agreement in the activities of controlling, monitoring, and improving IT environment, as well as problem solving, root cause analysis, solution proposals, and business management;</li> <li>Ensuring strategic planning, development, and management of the Bank's digital products to fulfill the Bank's Business Plan, both short and long term, while still complying with risk management principles and in accordance with the applicable regulations;</li> <li>Ensuring that the Bank's digital products and services are able to improve the Bank's image as a Bank that provides services according to customer needs quickly, comfortably, and safely;</li> <li>Ensuring database management and operational processes to support the Bank's operations to run properly;</li> <li>Ensuring information technology meets security requirements in accordance with Bank policy, current and future regulatory guidelines, including but not limited to risk identification and mitigation processes;</li> <li>Establishing an operating system support framework in terms of change management, availability management, capacity management, asset management, and configuration management throughout the Bank; and</li> <li>Carrying out other duties assigned by the President Director and stipulated by the articles of associations as long as they are still within the scope of duties and functions of the Vice President Director.</li> </ul>

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<p><b>Setiawan Kumala</b> Direktur Komersial Commercial Director</p>	<ul style="list-style-type: none"> <li>• Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan <i>fee-based income</i>;</li> <li>• Merumuskan strategi kredit, pendanaan, dan <i>fee-based income</i> yang efisien dan efektif, dan menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi dimaksud;</li> <li>• Menyusun garis-garis kebijakan perkreditan, pendanaan, dan <i>fee-based income</i> yang jelas antara lain berupa: <ul style="list-style-type: none"> <li>- <i>Target Market</i>;</li> <li>- <i>Account Management</i>;</li> <li>- <i>Solicitation/Account Plan</i>;</li> <li>- <i>Risk Asset Monitoring</i>;</li> <li>- <i>Market Environment Analysis</i>; dan</li> <li>- <i>Competitor Analysis</i>;</li> </ul> </li> <li>• Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan dan <i>fee-based income</i>, termasuk namun tidak terbatas pada <i>monitoring</i> kredit, pencapaian target pendanaan dan <i>fee based income</i>;</li> <li>• Melakukan koordinasi seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan <i>fee-based income</i>, baik pada kantor pusat maupun kantor cabang;</li> <li>• Memimpin dan mengarahkan kebijakan dan strategi bisnis digital sejalan dengan strategi bisnis Bank;</li> <li>• Memonitor kebijakan dan strategi serta pengelolaan bisnis digital agar sejalan dengan strategi bisnis Bank, serta memenuhi kaidah-kaidah manajemen risiko yang <i>prudent</i> dan dengan prinsip kehati-hatian;</li> <li>• Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai dengan sasaran bisnis masing-masing serta memastikan mitigasi terhadap kinerja bisnis yang tidak sesuai dengan sasaran;</li> <li>• Merencanakan pengembangan produk bank berdasarkan <i>feasibility study</i> yang mencakup <i>cost</i> dan <i>benefit analysis</i>;</li> <li>• Memastikan perencanaan strategis, mengembangkan dan mengelola mitra bisnis (<i>ecosystem partnership</i>) untuk fokus memberikan manfaat maksimal bagi kedua belah pihak;</li> <li>• Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan perusahaan;</li> <li>• Mengoordinasikan penyelenggaraan kegiatan <i>wealth management</i>, termasuk <i>cross selling</i> kepada nasabah;</li> <li>• Mengevaluasi tingkat daya saing produk dan layanan Bank terhadap produk dan jasa pesaing serta mencari peluang-peluang untuk pengembangannya;</li> <li>• Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; dan</li> <li>• Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Komersial.</li> </ul>	<ul style="list-style-type: none"> <li>• Designing and establishing policies related to the areas of credit, funding, and <i>fee-based income</i>;</li> <li>• Formulating efficient and effective credit, funding and <i>fee-based income</i> strategies, and disseminating them to relevant officials/departments, as well as carrying out regular evaluations of the implementation of these strategies;</li> <li>• Developing clear credit, funding, and <i>fee-based income</i> policy lines, including: <ul style="list-style-type: none"> <li>- <i>Target Market</i>;</li> <li>- <i>Account Management</i>;</li> <li>- <i>Solicitation/Account Plan</i>;</li> <li>- <i>Risk Asset Monitoring</i>;</li> <li>- <i>Market Environment Analysis</i>; and</li> <li>- <i>Competitor Analysis</i>;</li> </ul> </li> <li>• Designing and establishing credit, funding, and <i>fee-based income</i> system and procedures, including but not limited to credit <i>monitoring</i>, achieving funding targets, and <i>fee-based income</i>;</li> <li>• Coordinating all Bank activities related to credit, funding, and <i>fee-based income</i>, both at head office and branch offices;</li> <li>• Leading and directing digital business policies and strategies in line with the Bank's business strategy;</li> <li>• Monitoring policies and strategies as well as digital business management so that they are in line with the Bank's business strategy, and complying with prudent risk management principles and the principle of prudence;</li> <li>• Ensuring that performance of product, business development and marketing teams is in line with their respective business targets and ensuring mitigation of business performance that is not in line with targets;</li> <li>• Planning Bank product development based on a feasibility study that includes cost and benefit analysis;</li> <li>• Ensuring strategic planning, developing, and managing business partners (<i>ecosystem partnership</i>) to focus on providing maximum benefits for both parties;</li> <li>• Analyzing, negotiating, and finalizing partnership agreements in accordance with Company guidelines and policies;</li> <li>• Coordinating the implementation of wealth management activities, including <i>cross selling</i> to customers;</li> <li>• Evaluating competitiveness level of the Bank's products and services against competitors' products and services and looking for opportunities for development;</li> <li>• Establishing good relationships with customers, prospective customers, business partners, and related agencies or officials; and</li> <li>• Carrying out other duties assigned by superiors and stipulated by the Articles of Association as long as they are still within the scope of the Commercial Director's duties and functions.</li> </ul>

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<p><b>Suroso</b> Direktur Kepatuhan &amp; Risiko Risk &amp; Compliance Director</p>	<ul style="list-style-type: none"> <li>Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan otoritas dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian;</li> <li>Memantau dan memastikan pelaksanaan seluruh perjanjian dan komitmen yang dibuat oleh Bank dengan otoritas/instansi terkait;</li> <li>Memastikan Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang bertentangan dengan peraturan otoritas dan peraturan lain yang berlaku;</li> <li>Memiliki tanggung jawab atas penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur, dan produk/aktivitas baru yang diterapkan di Bank;</li> <li>Memiliki tanggung jawab terhadap penerapan Prinsip Mengenal Nasabah (<i>Know Your Customer</i>), termasuk di antaranya penerapan APU &amp; PPT berdasarkan konsep <i>risk based approach</i> (RBA), pelaporan laporan transaksi keuangan mencurigakan (LTKM), laporan transaksi keuangan tunai (LTKT), transaksi keuangan transfer dana dari dan ke luar negeri (TKL) ke pusat pelaporan dan analisis transaksi keuangan (PPATK);</li> <li>Memastikan penerapan GCG telah dijalankan dengan baik dan benar di Bank;</li> <li>Memiliki tanggung jawab terhadap penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;</li> <li>Mengevaluasi kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan <i>contingency plan</i>;</li> <li>Mengkoordinasikan penerapan <i>risk management</i> sesuai dengan BASEL Accord II dan BASEL III di Bank, termasuk penyediaan sumber daya manusia, sarana, dan prasarana penunjang;</li> <li>Memiliki tanggung jawab terhadap penyusunan <i>risk profile</i> dan laporan kepatuhan Bank secara berkala dan melaporkan serta mempresentasikan ke otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyampaian tingkat kesehatan bank berdasarkan risiko (<i>risk based bank rating</i>);</li> <li>Memiliki tanggung jawab terhadap pelaksanaan fungsi keamanan siber (<i>cyber security</i>), termasuk namun tidak terbatas pada proses penilaian mandiri (<i>self assessment</i>) tingkat kematangan (<i>maturity</i>) risiko siber (<i>cyber risk</i>);</li> <li>Mengkoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman <i>internal capital adequacy assessment process</i> (ICAAP) dan perhitungan kewajiban penyediaan modal minimum (KPMM) sesuai profil risiko (ICAAP) secara berkala (per semester);</li> <li>Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang bertentangan dengan prosedur yang telah ditetapkan berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha, perkreditan, operasional yang berpotensi meningkatkan eksposur risiko yang ditetapkan (<i>risk appetite &amp; risk tolerance</i>), dan pendanaan yang efektif dan murah; dan</li> <li>Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur yang membawahi Fungsi Kepatuhan.</li> </ul>	<ul style="list-style-type: none"> <li>Determining the necessary steps to ensure that the Bank has complied with all regulatory authorities and other applicable laws and regulations in the context of implementing the prudential principle;</li> <li>Monitoring and ensuring the implementation of all agreements and commitments made by the Bank to the relevant authorities/agencies;</li> <li>Ensuring that the Bank's Board of Directors does not adopt policies and/or make decisions that conflict with regulatory authorities and other applicable regulations;</li> <li>Having responsibility for the preparation and testing of all forms of policies, systems, procedures, and new products/activities implemented at the Bank;</li> <li>Having responsibility for the implementation of Know Your Customer Principle, including the implementation of AML &amp; CFT based on the risk-based approach (RBA) concept, reporting of suspicious financial transaction reports (LTKM), reports of cash financial transactions (LTKT), financial transactions of transfer of funds from and to outside state (TKL) to the center for financial transaction reports and analysis (PPATK);</li> <li>Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank;</li> <li>Having responsibility for the implementation of risk management at the Bank from the process of identifying, measuring, monitoring, and controlling risks;</li> <li>Evaluating risk management policies and their changes including risk management strategies and contingency plans;</li> <li>Coordinating the implementation of risk management in accordance with BASEL Accord II and BASEL III at the Bank, including the provision of human resources, and supporting facilities and infrastructure;</li> <li>Having responsibility for preparing the Bank's risk profile and compliance reports on a regular basis and reporting and presenting them to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings;</li> <li>Having responsibility for the implementation of cyber security function, including but not limited to self-assessment process for the maturity level of cyber risk;</li> <li>Coordinating the calculation of capital requirements according to the risk profile, including but not limited to preparing the internal capital adequacy assessment process (ICAAP) guidelines and calculating the minimum capital adequacy ratio (CAR) according to the risk profile (ICAAP) periodically (per semester);</li> <li>Providing recommendations on matters related to business decisions that conflict with established procedures based on risk profile analysis, including decisions to exceed business expansions, credits, operations that have the potential to increase the specified risk exposure (risk appetite &amp; risk tolerance), and effective and inexpensive funding; and</li> <li>Performing other duties assigned by the President Director and stipulated in the articles of association as long as they are within the scope of duties and functions of the Director in Charge of Compliance Function.</li> </ul>

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<p><b>Agoes Roediyanto</b> Direktur Operasional &amp; Jaringan Network &amp; Operation Director</p>	<ul style="list-style-type: none"> <li>• Mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;</li> <li>• Merumuskan garis-garis kebijakan dan strategi kegiatan operasional;</li> <li>• Menetapkan kerangka kerja manajemen operasi dan layanan, termasuk namun tidak terbatas pada kegiatan mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan/transaksi operasional dari seluruh kantor cabang yang meliputi pembukaan rekening, transfer, pengelolaan <i>password</i>, dan <i>safe deposit box</i>;</li> <li>• Memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan dan bertanggung jawab atas lancarnya pelaksanaan dari prosedur tersebut;</li> <li>• Memastikan ketersediaan infrastruktur dalam rangka menunjang kegiatan operasional yang aman, andal, dan memenuhi persyaratan fungsional dan teknis operasional;</li> <li>• Memastikan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan (SLA) serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah, standar kepatuhan dan deteksi dini;</li> <li>• Penyusunan Rencana Kerja dan Anggaran Tahunan (RKAT) agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta upaya-upaya perbaikan yang diperlukan;</li> <li>• Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan transaksi valuta asing dari kantor cabang yang meliputi antara lain transfer dan perdagangan valuta asing;</li> <li>• Merumuskan garis kebijakan mengenai wewenang limit transaksi keuangan di lingkungan kantor cabang;</li> <li>• Memonitor dan mengevaluasi laporan pengendalian biaya operasional, perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional;</li> <li>• Mengoordinasikan pelaksanaan proses rekrutmen pimpinan cabang/cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen berkoordinasi dengan Direktur Komersial;</li> <li>• Memonitor dan mengevaluasi indikator keberhasilan (<i>key performance indicator</i>) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala;</li> <li>• Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan <i>management information system</i> (MIS) dan pelaporan terkait kredit baik internal maupun kepada pihak regulator;</li> <li>• Meningkatkan citra Bank sebagai Bank yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; dan</li> <li>• Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional &amp; Jaringan.</li> </ul>	<ul style="list-style-type: none"> <li>• Coordinating and monitoring the smooth running of operational activities, both at head office and branch offices;</li> <li>• Formulating policy lines and strategies for operational activities;</li> <li>• Establishing operational and service management frameworks, including but not limited to coordinating, directing, developing, and supervising all operational activities/transactions from all branch offices which include account opening, transfers, password management, and safe deposit boxes;</li> <li>• Ensuring compliance with rules/regulations and procedures for operational transaction activities that have been stipulated and being responsible for the smooth implementation of such procedures;</li> <li>• Ensuring the availability of infrastructure to support safe and reliable operational activities and meeting functional requirements and technical operations;</li> <li>• Ensuring that operational services are carried out in accordance with service level standards (SLA) and fulfilling the rules of data protection, customer protection, compliance standards, and early detection;</li> <li>• Preparing Annual Work Plans and Budgets (RKAT) to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as necessary improvement efforts;</li> <li>• Coordinating, directing, fostering, and supervising all foreign exchange transaction activities from branch offices which include transfers and foreign exchange tradings;</li> <li>• Formulating policy lines regarding authority to limit financial transactions in branch offices;</li> <li>• Monitoring and evaluating reports on operational cost control, changes, and developments in work unit/branch income related to operational costs;</li> <li>• Coordinating the implementation of recruitment process for branch/sub-branch leaders, including but not limited to determining recruitment criteria/requirements in coordination with the Commercial Director;</li> <li>• Monitoring and evaluating the success indicators (<i>key performance indicators</i>) of operational units and branch offices that have been determined periodically;</li> <li>• Coordinating and monitoring credit administration activities to support the smooth running of credit process, in accordance with established policies, systems, and procedures, including but not limited to the implementation of management information systems (MIS) and reporting related to credit both internally and to regulators;</li> <li>• Improving the Bank's image as a Bank that provides services according to customer needs quickly, comfortably, and safely; and</li> <li>• Carrying out other duties assigned by superiors and stipulated by the articles of association as long as they are still within the scope of duties and functions of the Director of Operations &amp; Networks.</li> </ul>



Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
<p><b>Arif Wicaksono</b> Direktur Keuangan &amp; Treasury Finance &amp; Treasury Director</p>	<ul style="list-style-type: none"> <li>Mengawasi pengelolaan likuiditas Bank terutama dalam memantau saldo Giro Wajib Minimum (GWM), baik Rupiah maupun Valuta Asing, termasuk saldo GWM Sekunder agar selalu terjaga kecukupannya;</li> <li>Memiliki tanggung jawab atas keseimbangan likuiditas, baik Rupiah maupun Valuta Asing sehubungan dengan kegiatan pasar uang atau aktivitas hubungan bank koresponden;</li> <li>Memiliki tanggung jawab terhadap pengelolaan dana (<i>Asset Liability Management/ALM</i>) yang efektif, efisien, dan menguntungkan, termasuk namun tidak terbatas pada pemeliharaan <i>primary reserve</i> dan <i>secondary reserve</i> serta optimalisasi penyediaan dana;</li> <li>Menyusun garis-garis kebijakan pendanaan, baik Rupiah atau Valuta Asing dalam rangka: <ul style="list-style-type: none"> <li>Pendanaan yang efektif dan murah;</li> <li>Keseimbangan likuiditas;</li> <li>Profitabilitas;</li> <li><i>Pricing</i> produk dan jasa Bank;</li> <li><i>Gapping</i></li> </ul> </li> <li>Memiliki tanggung jawab dan mengoordinasikan pengelolaan serta pengaturan pemberian dan permohonan <i>credit line (money market)</i> secara timbal balik (resiprokal) dengan bank koresponden;</li> <li>Memiliki tanggung jawab atas penyusunan garis-garis kebijakan perusahaan dibidang administrasi keuangan dan MIS, memonitor dan mengevaluasi perkembangan pendapatan dan biaya operasional unit kerja;</li> <li>Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan MIS dalam upaya menciptakan pelaksanaan <i>bank management</i> yang efektif, <i>reporting financial system</i> untuk memenuhi pelaporan pihak eksternal dan internal;</li> <li>Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan;</li> <li>Mengoordinasikan dan memonitor penyusunan <i>financial statement</i> (neraca dan rugi laba) yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik;</li> <li>Merancang dan mengoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja dan memastikan MIS dilaksanakan sesuai dengan peraturan yang berlaku, termasuk namun tidak terbatas pada standar akuntansi, Bank Indonesia, Otoritas Jasa Keuangan, perpajakan dan otoritas lainnya seperti Lembaga Penjamin Simpanan (LPS) dan lain-lain;</li> <li>Mengoordinasikan dan memonitor penyusunan RBB agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku;</li> <li>Memonitor aktivitas audit keuangan yang dilakukan oleh kantor akuntan publik yang ditunjuk, termasuk memonitor penyediaan data/dokumen/informasi terkait pelaksanaan audit, memastikan pelaksanaan audit dilaksanakan secara tepat waktu dan penyampaian laporan keuangan audit ke otoritas; dan</li> <li>Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Keuangan &amp; Treasury.</li> </ul>	<ul style="list-style-type: none"> <li>Supervising the Bank's liquidity management, especially in monitoring the Primary Statutory Reserve Requirement (GWM) balance, both in Rupiah and Foreign Currency, including the balance of the Secondary GWM so that its adequacy is always maintained;</li> <li>Having responsibility for the liquidity balance, both Rupiah and Foreign Currency in connection with money market activities or correspondent Bank relationship activities;</li> <li>Having responsibility for effective, efficient, and profitable asset liability management (ALM), including but not limited to maintenance of primary reserves and secondary reserves as well as optimizing the provision of funds;</li> <li>Drawing up policy lines on funding, both in Rupiah and Foreign Currency in the framework of: <ul style="list-style-type: none"> <li>Effective and inexpensive funding;</li> <li>Liquidity balance;</li> <li>Profitability;</li> <li>Pricing of Bank products and services;</li> <li>Gapping</li> </ul> </li> <li>Having responsibility and coordinating the management and regulation of granting and requesting reciprocal credit lines (money market) with correspondent banks;</li> <li>Having responsibility for preparing the Company's policy lines in the field of financial administration and MIS, monitoring and evaluating developments in work unit's income and operational costs;</li> <li>Designing, establishing, and evaluating accounting and MIS system to create an effective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting;</li> <li>Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures;</li> <li>Coordinating and monitoring the preparation of financial statements (balance sheet and profit and loss) to be submitted to regulators as well as those published in print/electronic media;</li> <li>Designing and coordinating financial management including financial reporting, performance management, and ensuring MIS is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, Financial Services Authority, taxation, and other authorities such as the Deposit Insurance Corporation (LPS) and others;</li> <li>Coordinating and monitoring the preparation of RBB to comply with applicable regulations, policies, and procedures;</li> <li>Monitoring financial audit activities carried out by the appointed public accounting firm, including monitoring the provision of data/documents/information related to the audit, ensuring that the audit is carried out in a timely manner and the audit financial statements is submitted to the authorities; and</li> <li>Carrying out other duties assigned by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance &amp; Treasury.</li> </ul>

\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.



## Etika Kerja Direksi

Dalam melaksanakan tugas dan tanggung jawab, anggota Direksi harus senantiasa bertindak sesuai dengan etika kerja sebagai berikut:

1. Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Direksi wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
  - a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
  - b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lain dan/atau Pemegang Saham Pengendali Perseroan; dan
  - c. Remunerasi dan fasilitas lain yang diterima.

## Board of Directors Work Ethics

In performing duties and responsibilities, members of the Board of Directors must always act in line with the following work ethics:

1. The Board of Directors is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's gains;
2. The Board of Directors is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Directors must disclose the following matters in GCG implementation report:
  - a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
  - b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
  - c. Remuneration and other facilities received.

## Rapat Direksi

Kebijakan Policy	Pelaksanaan Rapat Meeting Implementation	
	Rapat Internal Direksi Internal Meeting of Board of Directors	Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners
Rapat Dewan Direksi diatur dalam Pedoman dan Tata Tertib Kerja Direksi Perseroan. Board of Directors' meetings are regulated in the Company's Board of Directors Charter.	Diadakan minimal 1 kali dalam 1 bulan. Held at least once every 1 months.	Diadakan minimal 1 kali dalam 4 bulan. Held at least once every 4 months.

Informasi terkait tingkat kehadiran Direksi dalam rapat internal, rapat gabungan dengan Dewan Komisaris, dan RUPS tahun 2023 diuraikan sebagai berikut:

Information on attendance level of the Board of Directors at internal meetings, joint meetings with Board of Commissioners, and the 2023 GMS is described as follows:

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
<b>Lenny Sugihat</b> Presiden Direktur President Director	25	24	96,00	7	7	100,00	2	2	100,00
<b>Mahesh Ajit Ranade*</b> Wakil Presiden Direktur Vice President Director	4	2	50,00	3	3	100,00	-	-	-
<b>Setiawan Kumala</b> Direktur Director	25	25	100,00	7	6	85,71	2	2	100,00

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
<b>Suroso</b> Direktur Director	25	23	92,00	7	7	100,00	2	2	100,00
<b>Agoes Roediyanto</b> Direktur Director	25	24	96,00	7	7	100,00	2	2	100,00
<b>Arif Wicaksono</b> Direktur Director	25	19	76,00	7	7	100,00	2	1	100,00

\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

## Pelaksanaan Tugas Direksi

Sepanjang tahun 2023, Direksi telah melaksanakan tugas dan tanggung jawabnya melalui langkah-langkah strategis seperti diuraikan berikut:

1. Melaksanakan tugas kepengurusan Bank dengan menyusun Rencana Jangka Panjang yang berupa rencana strategis dan juga rencana kerja tahunan yang disampaikan kepada Otoritas Jasa Keuangan. Rencana kerja tersebut mendapat persetujuan dari Dewan Komisaris dan telah dikomunikasikan kepada Pemegang Saham dan seluruh jenjang organisasi yang ada pada Bank;
2. Membuat struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab serta menetapkan surat keputusan pengangkatannya;
3. Menyusun kebijakan dan strategi manajemen risiko dan bertanggung jawab atas pelaksanaannya;
4. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain;
5. Menyusun kebijakan dan prosedur yang berlaku untuk menjalankan usaha Bank sesuai dengan ketentuan;
6. Memiliki tanggung jawab terhadap struktur pengendalian internal yang efektif serta penerapan manajemen risiko yang baik; dan
7. Mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.

## Implementation of Board of Directors' Duties

Throughout 2023, the Board of Directors carried out its duties and responsibilities through strategic steps as described below:

1. Carry out Bank management duties by compiling a Long Term Plan in the form of a strategic plan as well as an annual work plan which is submitted to the Financial Services Authority. The work plan has been approved by the Board of Commissioners and has been communicated to Shareholders and all organization levels in the Bank;
2. Create an organizational structure of the Bank, complete with details of duties and responsibilities, as well determine the appointment letter;
3. Develop risk management policies and strategies, as well as be responsible for their implementation;
4. Follow up on audit findings and recommendations from the Internal Audit Division, external auditors, and the supervision results by the Financial Services Authority or by other authorities;
5. Develop policies and procedures that apply to run the Bank's business in accordance with the provisions;
6. Be responsible for an effective internal control structure and implementation of good risk management; and
7. Be responsible for carrying out the duties to Shareholders through the GMS.

## Rekomendasi, Evaluasi, dan Persetujuan Direksi

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengelolaan Bank yang semakin efektif. Selama tahun 2023, Direksi telah mengeluarkan beberapa rekomendasi, evaluasi, dan persetujuan, antara lain:

## Recommendation, Evaluation, and Approval of the Board of Directors

As part of implementing its duties and responsibilities, the Board of Directors strives to encourage more effective implementation of Bank management. Throughout 2023, the Board of Directors issued several recommendations, evaluations, and approvals, among others:

No.	Perihal	Subject
1.	Pedoman Restrukturisasi Kreditur selama Masa Pandemi	Guidelines for Creditor Restructuring during the Pandemic
2.	ALCO	ALCO
3.	Penunjukan WAPERD	Appointment of WAPERD
4.	Penunjukan Petugas Proyek ISO (IT)	Appointment of ISO (IT) Project Officer
5.	Perubahan Komite Audit	Changes to the Audit Committee
6.	Perubahan Komite Pemantau Risiko	Changes to the Risk Monitoring Committee
7.	Perubahan Komite Nominasi dan Remunerasi	Changes to the Nomination and Remuneration Committee
8.	Kebijakan Pelaporan Kepemilikan Saham Direksi dan Komisaris	Policy on Reporting of Share Ownership of Board of Directors and Board of Commissioners
9.	Pengangkatan Kepala Satuan Kerja Audit Intern	Appointment of the Head of the Internal Audit Division
10.	Piagam Komite Pengarah TI	IT Steering Committee Charter
11.	Struktur dan Keanggotaan Komite Pengarah TI	IT Steering Committee Structure and Membership
12.	Tim Penyusunan <i>Corporate Plan</i> 2024-2028	Preparation Team of Corporate Plan 2024-2028
13.	Batas Wewenang Memutus Pengeluaran Biaya	Limits of Authority to Decide Expenditures
14.	Kebijakan Audit Intern	Internal Audit Policy
15.	Struktur Organisasi	Organizational Structure
16.	Tim Penyusunan <i>Transformation Plan</i>	Preparation Team of Transformation Plan
17.	Pembidangan Tugas dan Pedoman Kerja Direksi	Division of Duties and Charter for Board of Directors
18.	Direktur Pengganti	Substitute Director
19.	Perubahan Komite Nominasi dan Remunerasi	Changes to the Nomination and Remuneration Committee
20.	Parameter <i>Risk Appetite &amp; Risk Tolerance</i> Tahun 2024	Risk Appetite & Risk Tolerance Parameters for 2024
21.	Batas Wewenang Memutus	Limits of Decision Authority
22.	APU PPT & PPSPM	AML CFT & CPF
23.	Batas Wewenang Memutus Kredit Konsumer	Limits of Authority to Decide Consumer Credit

# Penilaian Kinerja Dewan Komisaris dan Direksi

## Performance Assessment of the Board of Commissioners and Board of Directors

Sebagai bentuk pengukuran atas pencapaian target kinerja yang telah dilaksanakan oleh Dewan Komisaris dan Direksi, maka perlu dilakukan penilaian terhadap Dewan Komisaris dan Direksi secara kolektif maupun masing-masing anggota Direksi. Informasi terkait prosedur penilaian, pihak yang melakukan penilaian, kriteria penilaian, dan hasil penilaian diuraikan sebagai berikut:

As a form of measurement of target performance achievements implemented by the Board of Commissioners and Board of Directors, assessment needs to be performed to the Board of Commissioners and Board of Directors, both collectively and individually to the members. Information on assessment procedures, assessor, assessment criteria, and assessment results are described as follows:

Dewan Komisaris Board of Commissioners	Keterangan Description	Direksi Board of Directors
<p>Kinerja Dewan Komisaris dievaluasi oleh Pemegang Saham dalam RUPS berdasarkan Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Dewan Komisaris juga melakukan penilaian sendiri (<i>self assessment</i>) baik secara kolektif kolegal maupun individu yang dilakukan 2 kali dalam 1 tahun. Penilaian tersebut menjadi dasar pertimbangan dalam pemberian remunerasi Dewan komisaris.</p> <p>The performance of the Board of Commissioners is evaluated by the Shareholders at the GMS based on the Board of Commissioners' supervisory report in the Company's Annual Report. The Board of Commissioners also conducts self-assessment both collectively and individually, two times a year. Such assessment is the basic considerations in providing remuneration to the Board of Commissioners.</p>	<p><b>Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja</b></p> <p><b>Procedures and Assessor of Performance Assessments</b></p>	<p>Penilaian sendiri (<i>self assessment</i>) Direksi dilakukan 2 kali dalam 1 tahun dan dinilai oleh Dewan Komisaris untuk disampaikan kepada Pemegang Saham berdasarkan hasil kinerja keseluruhan dari tugas dan kewajiban Direksi secara kolegal. Hal ini menjadi salah satu bahan pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi.</p> <p>Self-assessment of the Board of Directors is conducted 2 times in 1 year and is assessed by the Board of Commissioners to be submitted to Shareholders based on overall performance results of the Board of Directors' duties and obligations collegially. This matter is one of Shareholders' considerations to dismiss and/or reappoint members of the Board of Directors.</p>
<ul style="list-style-type: none"> <li>Evaluasi kompetensi dan kapabilitas Dewan Komisaris;</li> <li>Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris;</li> <li>Efektivitas rapat Dewan Komisaris; dan</li> <li>Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris.</li> </ul> <p>Evaluation of the Board of Commissioners' competence and capabilities;</p> <p>Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities;</p> <p>Effectiveness of the Board of Commissioners' meetings; and</p> <p>Effectiveness of the performance of Committees under the Board of Commissioners.</p>	<p><b>Kriteria Penilaian Kinerja</b></p> <p><b>Performance Assessment Criteria</b></p>	<ul style="list-style-type: none"> <li>Efektivitas peran dan rapat Direksi;</li> <li>Efektivitas penerapan GCG;</li> <li>Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan</li> <li>Efektivitas penerapan manajemen risiko dan pengendalian internal.</li> </ul> <p>Effectiveness of the Board of Directors' roles and meetings;</p> <p>Effectiveness of GCG implementation;</p> <p>Effectiveness of the implementation of the Company's strategy and management; and</p> <p>Effectiveness of risk management and internal control implementation.</p>
<p>Pada tahun 2023, Dewan Komisaris telah melaksanakan program kerja Dewan Komisaris dengan memperhatikan tugas, wewenang, dan kewajiban dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Atas pelaksanaan tugas pengawasan Perseroan oleh Dewan Komisaris, RUPS menyatakan bahwa Dewan Komisaris telah melaksanakan tugasnya dengan baik.</p> <p>In 2023, the Board of Commissioners implemented the Board of Commissioners' work program by considering duties, authorities, and obligations in supervising the Company in accordance with the applicable laws and regulations. Regarding the Company's supervisory duties' implementation by the Board of Commissioners, the GMS stated that the Board of Commissioners performed its duties properly.</p>	<p><b>Hasil Penilaian Kinerja</b></p> <p><b>Performance Assessment Results</b></p>	<p>Sepanjang tahun 2023, Direksi dengan itikad baik dan penuh tanggung jawab telah menjalankan seluruh tugas yang diamanatkan, mengelola bisnis dan urusan Perseroan dengan tetap memperhatikan kepentingan Perseroan serta keseimbangan kepentingan seluruh pihak yang berkepentingan dengan aktivitas Perseroan.</p> <p>Throughout 2023, the Board of Directors, in good faith and full responsibility, performed all mandated duties and managed the Company's business and affairs, with due observance of the Company's interest and the interest balance of all parties with an interest in the Company's activities.</p>

Penilaian kinerja Dewan Komisaris dan Direksi Bank juga dilakukan melalui metode self assessment GCG yang dilakukan oleh Satuan Kerja Kepatuhan dengan mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum.

Performance assessment of the Bank's Board of Commissioners and Board of Directors is also carried out through GCG self-assessment method performed by the Compliance Unit with reference to the Financial Services Authority Regulations on the Implementation of Governance for Commercial Banks.

# Penilaian Kinerja Komite di bawah Dewan Komisaris, Komite di bawah Direksi, dan Organ Pendukung Direksi

## Performance Assessment of Committees under the Board of Commissioners, Committees under the Board of Directors, and Supporting Organs of the Board of Directors

Informasi terkait prosedur penilaian, pihak yang melakukan penilaian, kriteria penilaian, dan hasil penilaian Komite di bawah Dewan Komisaris, Komite di bawah Direksi, dan Organ Pendukung Direksi diuraikan sebagai berikut:

Information on assessment procedures, assessors, assessment criteria, and assessment results of Committees under the Board of Commissioners, Committees under the Board of Directors, and Supporting Organs of the Board of Directors are described as follows:

Komite di bawah Dewan Komisaris Committees under the Board of Commissioners	Keterangan Description	Komite di bawah Direksi dan Organ Pendukung Direksi Committees under the Board of Directors and Supporting Organs of the Board of Directors
<p>Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku.</p> <p>Performance assessment procedures for Committees under the Board of Commissioners are carried out by the Board of Commissioners periodically, once a year at the end of each financial year.</p>	<p><b>Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja</b></p> <p><b>Procedures and Assessor of Performance Assessments</b></p>	<p>Prosedur penilaian kinerja Komite di bawah Direksi dan Organ Pendukung Direksi dilakukan oleh Direksi secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku.</p> <p>Performance assessment procedures for Committees under the Board of Directors and Supporting Organs of the Board of Directors are carried out by the Board of Directors periodically, once a year at the end of each financial year.</p>
<ul style="list-style-type: none"> <li>• Pelaksanaan semua tugas dan tanggung jawab pekerjaan sesuai tata tertib kerja komite;</li> <li>• Pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris; dan</li> <li>• Pelaksanaan rapat komite dan tingkat kehadiran anggota komite.</li> </ul> <p>Implementation of all duties and responsibilities according to the committee's work procedures;</p> <p>Achievement of the work program that has been presented to the Board of Commissioners; and</p> <p>Implementation of committee meetings and attendance level of committee members.</p>	<p><b>Kriteria Penilaian Kinerja</b></p> <p><b>Performance Assessment Criteria</b></p>	<ul style="list-style-type: none"> <li>• Laporan berkala yang disampaikan kepada Direksi;</li> <li>• Masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi; dan</li> <li>• Pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan rencana bisnis Bank.</li> </ul> <p>Periodic reports submitted to the Board of Directors;</p> <p>Input and recommendations on matters that fall within the scope of the Board of Directors' duties; and</p> <p>Implementation of respective duties and responsibilities in line with the Bank's strategy and business plan.</p>
<p>Dewan Komisaris menilai bahwa selama tahun 2023, komite-komite yang berada di bawah Dewan Komisaris telah menjalankan tugasnya sesuai dengan pedoman (<i>charter</i>) masing-masing komite serta membantu Dewan Komisaris dalam melakukan pengawasan Bank.</p> <p>The Board of Commissioners assessed that throughout 2023, the committees under the Board of Commissioners performed their duties in accordance with each committee charter and assisted the Board of Commissioners in supervising the Bank.</p>	<p><b>Hasil Penilaian Kinerja</b></p> <p><b>Performance Assessment Results</b></p>	<p>Pada tahun 2023, Direksi Bank Ganesha menilai bahwa Komite di bawah Direksi dan Organ Pendukung Direksi telah berperan efektif dan mampu menjalankan fungsinya dengan baik dalam membantu pelaksanaan tugas Direksi di sepanjang tahun buku tersebut.</p> <p>In 2023, the Board of Directors of Bank Ganesha assessed that the Committees under the Board of Directors and Supporting Organs of the Board of Directors played an effective role and carried out their functions properly in assisting the Board of Directors' duty implementation throughout the financial year.</p>



# Pengembangan Kompetensi Dewan Komisaris dan Direksi

## Competency Development of the Board of Commissioners and Board of Directors

### Kebijakan Pengembangan Kompetensi Dewan Komisaris dan Direksi

Perseroan memiliki kebijakan terkait pengembangan kompetensi Dewan komisaris dan Direksi guna memastikan tugas dan tanggung jawab anggota Dewan Komisaris dan Direksi dilaksanakan secara efektif, efisien, serta sejalan dengan perkembangan bisnis terkini. Anggota Dewan Komisaris dan Direksi diberikan kesempatan untuk meningkatkan kompetensi, dengan mengikuti program pendidikan/pelatihan, sertifikasi, *training*, seminar, *workshop*, *e-learning*, dan sebagainya sesuai dengan ketersediaan anggaran dan kebutuhan Perseroan.

### Pelaksanaan Program Pengembangan Kompetensi

Sepanjang tahun 2023, anggota Dewan Komisaris dan Direksi Perseroan telah mengikuti program pengembangan kompetensi sebagai berikut:

### Competency Development Policy for the Board of Commissioners and Board of Directors

The Company has policy on developing the competency of the Board of Commissioners and Board of Directors to ensure that the members' duties and responsibilities are carried out effectively, efficiently, and in line with the latest business developments. Members of the Board of Commissioners and Board of Directors are given opportunities to improve their competency, by attending education/training programs, certification, training, seminars, workshops, e-learning, and so on, in accordance with the available budget and the Company's needs.

### Implementation of the Competency Development Program

Throughout 2023, members of the Company's Board of Commissioners and Board of Directors attended the following competency development programs:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
<b>Dewan Komisaris</b> Board of Commissioners			
<b>Marcello Theodore Taufik</b> Presiden Komisaris President Commissioner	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
<b>Lisawati</b> Wakil Presiden Komisaris Vice President Commissioner	Mengenal Lebih Jauh Pengaturan Undang-Undang Pengembangan dan Penguatan Sektor Keuangan (UU P2SK) dalam Rangka Penguatan Sektor Perbankan Getting to Know More about the provisions of Law on the Development and Strengthening the Financial Sector (UU P2SK) in Strengthening Banking Sector	Juni June	OJK Institute
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
<b>Sudarto</b> Komisaris Independen Independent Commissioner	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Juli July	Efektifpro
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
<b>Trisna Chandra*</b> Komisaris Independen Independent Commissioner	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
<b>Direktur Board of Commissioners</b>			
<b>Lenny Sugihat</b> Presiden Direktur President Director	Understanding the Landscape and Significance of GSS Bonds and Understanding the Keys Elements of GSS Bonds	Mei May	Bursa Efek Indonesia Indonesia Stock Exchange
	Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Pasar Modal Getting to Know More about the Regulations on P2SK Law in Strengthening Capital Market Sector	Juli July	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Industri Keuangan Non Bank (IKNB) Getting to Know More about the Regulations on P2SK Law in Strengthening Non-Bank Financial Industry (IKNB)	Agustus August	OJK Institute
	Pengawasan Market Conduct dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
<b>Mahesh Ajit Ranade**</b> Wakil Presiden Direktur Vice President Director	Pembekalan Sertifikasi Manajemen Risiko Level 4 Briefing of Risk Management Certification Level 4	Maret March	Efektifpro
	Uji Sertifikasi Manajemen Risiko Level 4 Test of Risk Management Certification Level 4	Maret March	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
<b>Setiawan Kumala</b> Direktur Director	Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
<b>Suroso</b> Direktur Director	The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance	Februari February	OJK Institute
	Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber Establishing Digital Asset Customer Confidence from Cyber Risk	Mei May	OJK Institute
	Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
	Masa Depan Ekonomi Indonesia di Era Teknologi <i>Artificial Intelligence</i> (AI) The Future of Indonesian Economy in the Era of Artificial Intelligence (AI) Technology	Agustus August	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	Enhancing Financial Performance Through Data Analytics	Agustus August	OJK Institute
	Pemanfaatan <i>Internet of Things</i> (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in Financial Services Industry	September	OJK Institute
	The 7 <sup>th</sup> Indonesia Risk Management Outlook (IRMO) 2024	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Pengawasan <i>Market Conduct</i> dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otorita Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Agoes Roediyanto Direktur Director	Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK institute
	How to Manage Climate Related Risk in Banking Industry	Juni June	OJK institute
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
	Sosialisasi terkait Kelengkapan Pengisian Data, <i>Customer Due Diligence</i> (CDD), dan Fungsi <i>Supervisory</i> Dissemination of Complete Data Filling, Customer Due Diligence (CDD), and Supervisory Functions	Desember December	Internal Bank Ganesha
Arif Wicaksono Direktur Director	Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Pasar Modal Getting to Know More about the Regulations on P2SK Law in Strengthening Capital Market Sector	Juli July	OJK Institute
	<i>Indonesia Finance Zoominar</i> IFA-VI-2023	November	Economic Review
	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

\* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

\*\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

## Program Orientasi bagi Dewan Komisaris dan Direksi Baru

Anggota Dewan Komisaris dan Direksi yang baru diangkat diwajibkan untuk mengikuti program orientasi dengan tujuan untuk memberikan pengetahuan mengenai Perseroan, agar dapat memahami tugas dan tanggung jawabnya, proses bisnis perusahaan, serta dapat bekerja selaras dengan organ Perseroan lainnya. Program orientasi bagi Dewan Komisaris dan Direksi yang baru diangkat diselenggarakan oleh Sekretaris Perusahaan dengan materi sekurang-kurangnya meliputi:

1. Informasi terkait Perseroan, seperti akta-akta, struktur organisasi, *Corporate Plan*, Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB), Laporan Tahunan dan Laporan Keberlanjutan, dan situs web Bank Ganesha; dan
2. Tugas dan tanggung jawab pembedangan dari masing-masing anggota baru.

## Orientation Program for New Board of Commissioners and Board of Directors

Newly appointed members of the Board of Commissioners and Board of Directors are required to follow an orientation program with the aim of providing knowledge about the Company, so as they can understand their duties and responsibilities, the Company's business processes, and can work in harmony with other Company organs. The orientation program for newly appointed members of the Board of Commissioners and Board of Directors is held by the Corporate Secretary with material that at least includes:

1. Information related to the Company, such as deeds, organizational structure, Corporate Plan, Bank Business Plan (RBB) and Sustainable Finance Action Plan (RAKB), Annual Report and Sustainability Report, and the website of Bank Ganesha; and
2. The division of duties and responsibilities of each new member.



**"Pada tahun 2023, Sekretaris Perusahaan telah melaksanakan program orientasi kepada Trisna Chandra selaku Komisaris Independen Perseroan yang baru dan Mahesh Ajit Ranade\* selaku Wakil Presiden Direktur Perseroan yang baru ."**

"In 2023, the Corporate Secretary carried out orientation program for Trisna Chandra as new Independent Commissioner and Mahesh Ajit Ranade as new Vice President Director of the Company."

\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

# Nominasi dan Remunerasi Dewan Komisaris dan Direksi

## Nomination and Remuneration for the Board of Commissioners and Board of Directors

### Nominasi Dewan Komisaris dan Direksi

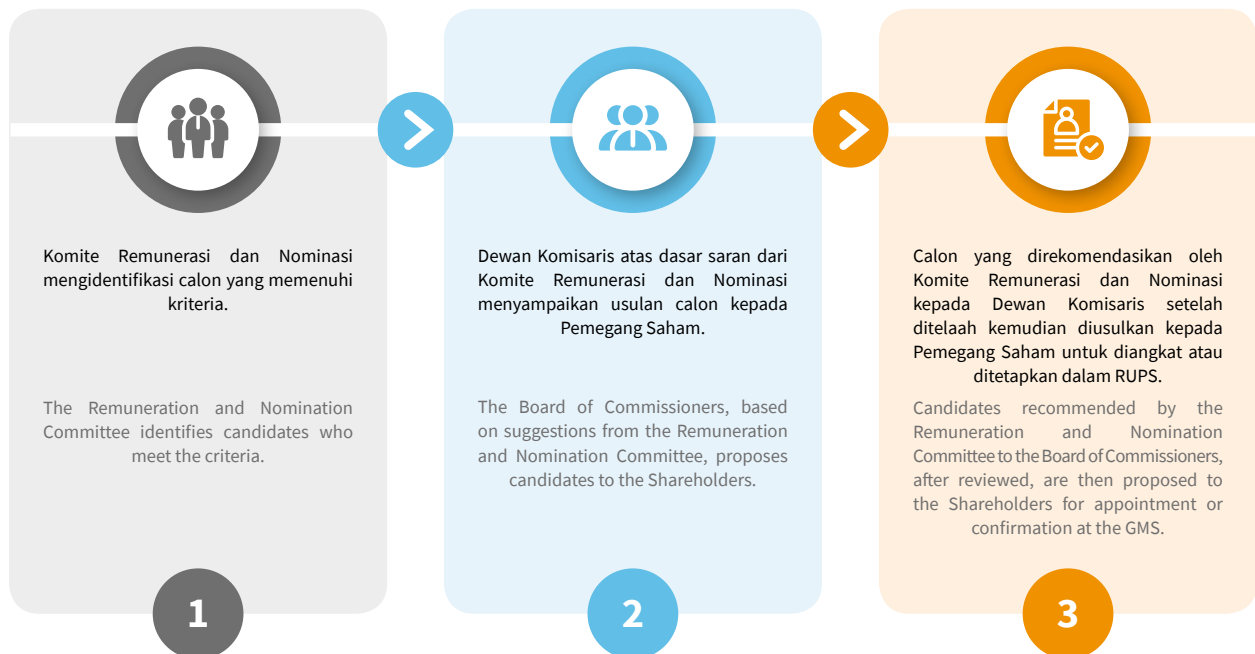
Kebijakan mengenai nominasi Dewan Komisaris dan Direksi Perseroan bertujuan untuk menjaga kesinambungan proses regenerasi kepemimpinan di Perseroan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang Perseroan.

Adapun prosedur nominasi Dewan Komisaris dan Direksi diuraikan sebagai berikut:

### Nomination of the Board of Commissioners and Board of Directors

The nomination policy for the Board of Commissioners and Board of Directors aims to maintain the continuity of leadership regeneration process in the Company to maintain business sustainability and the Company's long-term objectives.

The nomination procedure for the Board of Commissioners and Board of Directors are described as follows:



### Remunerasi Dewan Komisaris dan Direksi

#### Kebijakan dan Prosedur Remunerasi

Bank telah memiliki kebijakan remunerasi bagi Dewan Komisaris dan Direksi yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum. Dalam hal ini, Komite Remunerasi dan Nominasi menyusun rekomendasi dan usulan terkait remunerasi anggota Dewan Komisaris dan Direksi. Usulan remunerasi tersebut kemudian disampaikan kepada Dewan Komisaris, untuk selanjutnya diajukan kepada RUPS untuk dimintakan persetujuan.

### Remuneration for the Board of Commissioners and Board of Directors

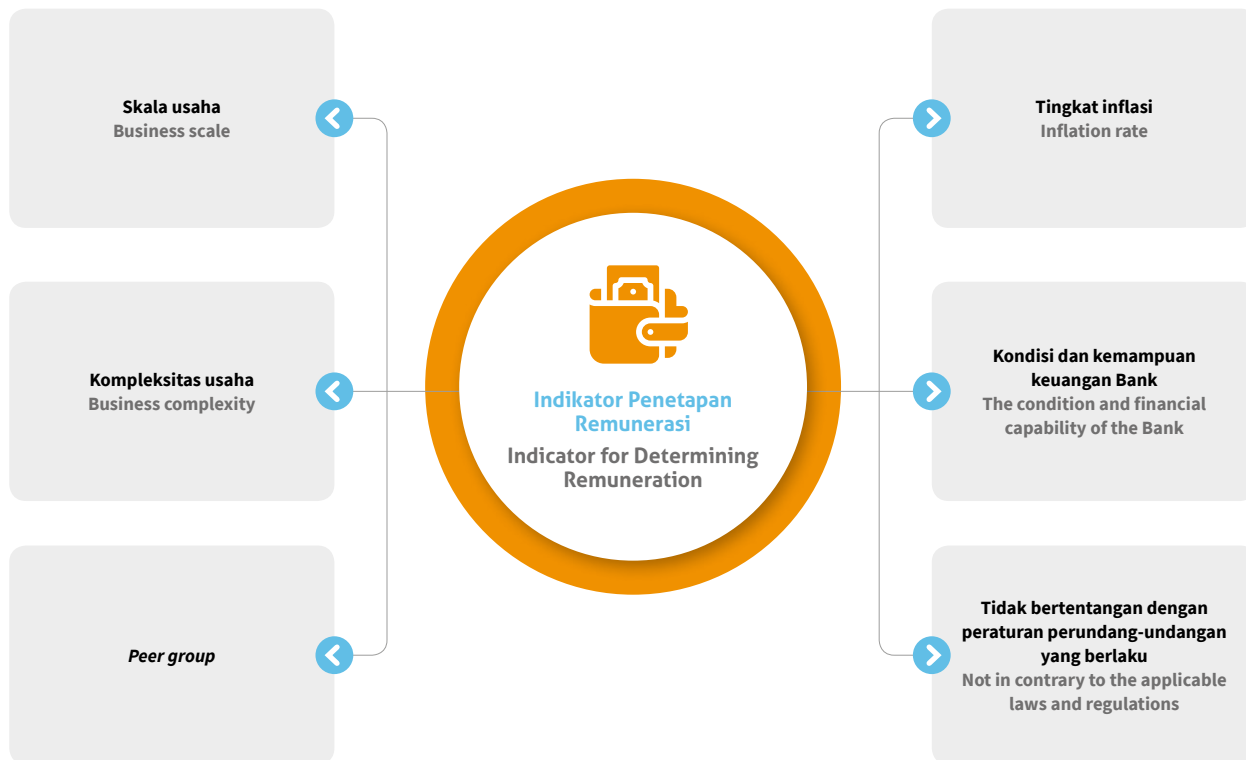
#### Remuneration Policy and Procedure

The Bank has remuneration policy for the Board of Commissioners and Board of Directors which refers to the Financial Services Authority Regulation No. 45/POJK.02/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks. In this matter, the Remuneration and Nomination Committee prepares recommendations and proposals on the remuneration of members of the Board of Commissioners and Board of Directors. The remuneration proposal is then submitted to the Board of Commissioners, and then submitted to the GMS for approval.



## Jenis dan Indikator Penetapan Remunerasi

Remunerasi Dewan Komisaris dan Direksi Bank Ganesha ditetapkan dengan memperhatikan beberapa indikator berikut:



## Types of Remuneration and Indicators for Determining Remuneration

Remuneration for the Board of Commissioners and Board of Directors of Bank Ganesha is determined by considering the following indicators:

Adapun jenis remunerasi yang diberikan kepada Dewan Komisaris dan Direksi diungkapkan sebagai berikut:

The types of remuneration provided to the Board of Commissioners and Board of Directors are disclosed as follows:

Jenis Remunerasi Type of Remuneration	Penjelasan Explanation
<b>Remunerasi yang Bersifat Tetap</b> Fixed Remuneration	Remunerasi yang diberikan dalam bentuk tunai atau dalam bentuk lain yang tidak dikaitkan dengan kinerja dan risiko, seperti gaji pokok, tunjangan, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun. Remuneration that is provided in cash or other forms is not according to performance and risk, such as basic salary, allowance, facilities, housing allowance, health benefits, education allowance, holiday allowance, and pension allowance.
<b>Remunerasi yang Bersifat Variabel</b> Variable Remuneration	Remunerasi yang dikaitkan dengan kinerja dan risiko, yang diberikan dalam bentuk tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. Pemberian remunerasi ini secara khusus mendorong <i>prudent risk taking</i> serta diberikan dengan memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha (risiko utama). Remuneration that is according to performance and risk, provided in cash and/or share or share-based instrument issued by the Bank. This provided remuneration specifically encourages prudent risk taking and considers the main risks that are most influential in business activities.

## Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi Bank mencakup seluruh karyawan baik yang berada di kantor pusat dan kantor cabang. Bank memastikan bahwa kebijakan remunerasi diterapkan dengan merata, adil, dan seimbang agar setiap karyawan mendapatkan imbal jasa yang sesuai dan sepatasnya.

## Scope of Remuneration Policy and Its Implementation

The Bank's remuneration policy covers all employees both at head office and branch offices. The Bank ensures that the remuneration policy is implemented evenly, fairly, and in balance so that each employee receives appropriate and proper compensation.

## Pelaksanaan Kaji Ulang dan Independensi Penerapan Kebijakan Remunerasi

Dalam rangka memastikan independensi pemberian remunerasi terhadap seluruh karyawan termasuk karyawan di unit kontrol, maka Bank Ganesha secara berkala melakukan kaji ulang atas kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan, dan potensi pendapatan Bank di masa yang akan datang.

### Remunerasi Dikaitkan dengan Risiko

Kebijakan remunerasi Bank senantiasa memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya *prudent risk taking* dalam rangka menjaga kelangsungan usaha Bank. Dalam menetapkan risiko yang dikaitkan dengan remunerasi yang bersifat variabel, Bank memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha sebagai risiko utama mengacu pada ketentuan regulator yang mengatur mengenai penerapan manajemen risiko bagi bank umum.

### Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Penilaian kinerja yang ditentukan melalui pendekatan *key performance Indicator* (KPI) menjadi pertimbangan Bank dalam menentukan remunerasi Dewan Komisaris dan Direksi. Dengan mempertimbangkan hasil KPI tersebut, Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang layak diterima. Rekomendasi tersebut disampaikan Dewan Komisaris kepada RUPS untuk menetapkan remunerasi bagi Dewan Komisaris dan Direksi. Selain itu, Bank juga telah menerapkan remunerasi berbasis risiko dengan adanya penetapan *material risk takers* (MRT).

### Konsultan Eksternal terkait Kebijakan Remunerasi

Bank Ganesha tidak menggunakan konsultan eksternal dalam merumuskan kebijakan terkait remunerasi bagi Dewan Komisaris, Direksi, maupun karyawan.

### Penetapan *Material Risk Takers* (MRT)

Penetapan *material risk takers* (MRT) Bank Ganesha dilakukan melalui 2 pendekatan berikut:

1. Metode kualitatif, yakni sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama yang akan ditentukan berdasarkan evaluasi profil risiko Bank; dan
2. Metode kuantitatif, yakni melalui perbandingan penerimaan remunerasi yang bersifat variabel antara MRT dan non-MRT dengan tetap mempertimbangkan kinerja dan tingkat risiko jabatan, dengan tetap mengacu dalam ketentuan yang diatur dalam Pedoman Remunerasi HRD.

## Implementation of Review and Independence in Applying Remuneration Policy

To ensure independence in providing remuneration to all employees, including employees in the control unit, Bank Ganesha periodically reviews its remuneration policy with reference to performance, risk, fairness with peer groups, targets, the Bank's long-term strategy, fulfillment of reserves as regulated in laws and regulations, and the Bank's future income potential.

### Remuneration Linked to Risk

The Bank's remuneration policy constantly considers prudential principles which aim to encourage prudent risk taking to maintain the Bank's business sustainability. In determining risks associated to variable remuneration, the Bank considers risks that are most influential in business activities as the main risks referring to regulatory provisions governing the risk management implementation for commercial banks.

### Remuneration Adjustment Linked to Performance and Risk

Performance assessment determined through the key performance indicator (KPI) approach is the Bank's consideration in determining the remuneration of the Board of Commissioners and Board of Directors. By considering the KPI results, the Remuneration and Nomination Committee provides recommendations to the Board of Commissioners regarding the appropriate remuneration amount to be provided. Such recommendation was submitted by the Board of Commissioners to the GMS to determine remuneration for the Board of Commissioners and Board of Directors. Apart from that, the Bank also implemented risk-based remuneration by determining material risk takers (MRT).

### External Consultant regarding Remuneration Policy

Bank Ganesha does not use external consultant in formulating remuneration policies for the Board of Commissioners, Board of Directors, or employees.

### Determination of Material Risk Takers (MRT)

Determination of Bank Ganesha's material risk takers (MRT) is carried out through the following 2 approaches:

1. Qualitative method, that is according to the responsibility portion that influences the main risk profile, which will be determined based on the Bank's risk profile evaluation; and
2. Quantitative method, that is through comparing variable remuneration provided between MRT and non-MRT while still considering performance and position's risk, with reference to the provisions stipulated in HRD Remuneration Guidelines.

### Penangguhan atau Penarikan Kembali Remunerasi

Bank dapat menunda pembayaran remunerasi yang bersifat variabel yang ditangguhkan (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*) kepada pihak yang ditetapkan menjadi MRT, dengan kondisi sebagai berikut:

1. Bank mengalami kerugian;
2. Terjadinya risiko yang berdampak negatif terhadap keuangan Bank;
3. Terjadinya *fraud*, pelanggaran hukum, perilaku tidak etis, dan/atau pemalsuan catatan oleh pihak yang menjadi MRT yang merugikan Bank; dan
4. Kondisi lainnya.

### Struktur dan Besaran Remunerasi

Struktur remunerasi Dewan Komisaris dan Direksi Bank sebagaimana ditetapkan oleh RUPS, terdiri dari:

1. Remunerasi, yaitu gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura; dan
2. Fasilitas lain, yaitu fasilitas yang diterima tidak dalam bentuk keuangan (*natura*), antara lain fasilitas perumahan, fasilitas kesehatan, dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

Besaran remunerasi yang diterima Dewan Komisaris dan Direksi Bank tahun 2023 diungkapkan sebagai berikut:

### Deferred or Clawbacked Remuneration

The Bank may delay the payment of variable remuneration (*malus*) or withdraw variable remuneration that has been paid (*clawback*) to parties designated as MRT, under the following conditions:

1. The Bank experiences material losses;
2. The occurrence of risks that negatively affect the Bank's finance;
3. The occurrence of fraud, legal violations, unethical conduct, and/or falsification of records by MRT parties which is detrimental to the Bank; and
4. Other conditions.

### Remuneration Structure and Amount

The remuneration structure of the Bank's Board of Commissioners and Board of Directors, as determined by the GMS, consists of:

1. Remuneration, namely salary, bonus, routine allowance, tantiem, and other non-natura facilities; and
2. Other facilities, namely in-kind facilities, including housing facilities, health facilities, and other facilities, which may or may not be owned.

The remuneration amount received by the Bank's Board of Commissioners and Board of Directors in 2023 are disclosed as follows:

### Remunerasi dan Fasilitas Dewan Komisaris dan Direksi

#### Remuneration and Facilities for Board of Commissioners and Board of Directors

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)	4	9.210	6	23.898
Fasilitas lain dalam bentuk natura perumahan, fasilitas kesehatan, dan sebagainya yang: Other facilities in the form of in-kind housing, health facilities, and so on, which:				
a. Dapat dimiliki / Can be owned	4	-	6	-
b. Tidak dapat dimiliki / Cannot be owned	4	-	6	-
<b>Total</b>		<b>9.210</b>		<b>23.898</b>

### Kelompok Remunerasi Dewan Komisaris dan Direksi Remuneration Group for Board of Commissioners and Board of Directors

Jumlah Remunerasi Total Remuneration	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors
Di atas Rp2 miliar Above Rp2 billion	3	5
Di atas Rp1 miliar sampai dengan Rp2 miliar Above Rp1 billion up to Rp2 billion	-	1
Di atas Rp500 juta sampai dengan Rp1 miliar Above Rp500 million up to Rp1 billion	1	-
Rp500 juta ke bawah Rp500 million and below	-	-

### Remunerasi Dewan Komisaris dan Direksi yang Bersifat Variabel Variable Remuneration for Board of Commissioners and Board of Directors

Remunerasi yang Bersifat Variabel yang Diterima Variable Remuneration Received	Jumlah Diterima dalam 1 tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
<b>Total</b>	-	-	-	-

### Perbandingan Rasio Gaji Tertinggi dan Terendah Comparison of the Highest and Lowest Salary Ratio

Rasio Gaji Tertinggi dan Terendah	Tahun 2023 Year 2023	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	15:1	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	2,18:1	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	1,60:1	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai tertinggi	4,67:1	Ratio of the highest salary of the Board of Directors and the highest salary of employees

### Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun Nominal Amount of Severance Paid per Person in 1 Year

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar 1	1	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	1	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	19	Below Rp500 million

## Total Saham Dewan Komisaris dan Direksi Total Shares of Board of Commissioners and Board of Directors

Jabatan	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Option				Position
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period	
Direksi	1.200.000	-	1.200.000	62-68	-	Board of Directors
Dewan Komisaris	-	-	-	-	-	Board of Commissioners
<b>Total</b>	<b>1.200.000</b>	<b>-</b>	<b>1.200.000</b>	<b>62-68</b>	<b>-</b>	<b>Total</b>

## Informasi Kuantitatif Quantitative Information

Jenis Remunerasi yang Bersifat Variabel Type of Variable Remuneration	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period			
	Sisa yang Masih Ditangguhkan Remaining Pending	Disebabkan Penyesuaian Eksplisit Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit Caused by Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in million Rupiah)	-	-	-	-
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and nominations in million Rupiah which is the conversion of the said shares)	-	-	-	-

### Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat akan Diberikan oleh Bank kepada Calon Direksi, Calon Dewan Komisaris, dan/atau Calon Pegawai Selama 1 Tahun Pertama Bekerja

Selama tahun 2023, tidak terdapat penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat, karena kebijakan pemberian remunerasi bersifat variabel diberlakukan seragam tanpa mempertimbangkan lama periode bekerja.

### Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada tahun 2023, tidak terdapat remunerasi Dewan Komisaris dan Direksi yang ditangguhkan atau ditarik kembali.

### Informasi Lain terkait Tata Kelola Remunerasi

Pada tahun 2023, tidak terdapat perselisihan internal di Perseroan yang berkaitan dengan intervensi pemilik, perselisihan internal, atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

### Number of Beneficiaries and Total Amount of Variable Remuneration Guaranteed Unconditionally to be Given by the Bank to Candidates for the Board of Directors, Candidates for the Board of Commissioners, and/or Candidates for Employees During the First 1 Year of Service

In 2023, there were no variable remuneration beneficiaries that were guaranteed unconditionally, because the variable remuneration policy is enforced uniformly without considering the length of working period.

### Deferred or Withdrawn Remuneration

In 2023, there was no deferred or clawback remuneration amount for the Board of Commissioners and Board of Directors.

### Information related to Remuneration Governance

In 2023, there were no internal disputes in the Company related to owner's intervention, internal disputes, or problems arising as a result of remuneration policies at the Bank.



# Pengelolaan Benturan Kepentingan Dewan Komisaris dan Direksi

## Management of Conflicts of Interest for the Board of Commissioners and Board of Directors

Seluruh anggota Dewan Komisaris dan Direksi Bank harus menghindari terjadinya potensi benturan kepentingan atau selalu menempatkan diri untuk tidak berada dalam potensi terjadinya benturan kepentingan dalam situasi apapun sebagaimana tercantum dalam Anggaran Dasar Bank. Bank Ganesha telah memiliki Pedoman Benturan Kepentingan bagi Dewan Komisaris dan Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan. Setiap anggota Dewan Komisaris dan Direksi wajib mematuhi Pedoman Benturan Kepentingan, antara lain:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan anggota Komisaris dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan dan/atau pihak lainnya dalam rangka bisnis perusahaan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan yang dilakukan pada kondisi adanya benturan kepentingan.

All members of the Bank's Board of Commissioners and Board of Directors must avoid potential conflicts of interest or always position themselves to avoid potential conflicts of interest in any situation as stated in the Bank's Articles of Association. Bank Ganesha already has Conflict of Interest Guideline for the Board of Commissioners and Board of Directors which refers to the Financial Services Authority Regulations. Each member of the Board of Commissioners and Board of Directors must comply with the Conflict of Interest Guidelines, including:

1. Prioritize the Company's interests and not reducing the Company's finances in the event of a conflict of interest;
2. Avoid making decisions in situations and conditions where there is a conflict of interest;
3. Disclose family, financial, management, ownership relationships with members of the Board of Commissioners and/or members of the Board of Directors and/or Controlling Shareholders of the Company and/or other parties in the context of the Company's business; and
4. Make disclosure in terms of decision making made in conditions of a conflict of interest.

## Komite di bawah Dewan Komisaris

### Committees under the Board of Commissioners

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain Komite Audit; Komite Pemantau Risiko; dan Komite Remunerasi dan Nominasi.

#### Komite Audit

Komite Audit merupakan komite yang dibentuk untuk membantu Dewan Komisaris dalam melaksanakan fungsi, tugas dan tanggung jawab pengawasan secara efektif dan independen di bidang pelaksanaan dan pelaporan pencatatan keuangan, kecukupan pengelolaan risiko, pengendalian internal secara efektif dan independen, dan efektivitas pemeriksaan oleh auditor eksternal dan internal.

In order to support the effective duties and responsibilities, the Board of Commissioners is assisted by committees that are responsible to the Board of Commissioners, including Audit Committee; Risk Monitoring Committee; and Remuneration and Nomination Committee.

#### Audit Committee

Audit Committee is a committee established to assist the Board of Commissioners in performing effective and independent supervisory functions, duties, and responsibilities in implementing and reporting financial statements, risk management adequacy, effective and independent internal control, and effective audit by external and internal auditors.

## Pedoman Kerja Komite Audit

Perseroan telah memiliki Piagam Komite Audit yang telah diperbarui pada tanggal 30 Desember 2022. Piagam ini disusun sebagai pedoman bagi anggota Komite Audit untuk melaksanakan tugas dan tanggung jawabnya secara efisien, efektif, transparan, serta independen.

## Komposisi dan Masa Jabatan Komite Audit

Mengacu pada Piagam Komite Audit, keanggotaan Komite Audit Perseroan terdiri dari 1 orang ketua dan 2 orang anggota. Komisaris Independen Perseroan bertindak sebagai Ketua Komite Audit, serta 2 orang lainnya adalah pihak independen. Masa jabatan Komite Audit tidak diperkenankan melebihi masa jabatan Dewan Komisaris dan hanya dapat diangkat kembali untuk satu kali periode yang berurutan.

Selama tahun 2023, terdapat perubahan komposisi Komite Audit Perseroan yang diuraikan sebagai berikut:

### Periode 1 Januari 2023–10 Mei 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
<b>Sudarto</b>	Ketua Chairperson	Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023). Board of Directors' Decision Letter No. 012/SKDIR/12/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
<b>Dede Suherman Sukandar</b>	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
<b>Pramu Hestiono Utama</b>	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan Legal and banking sectors

### Periode 10 Mei 2023–Sekarang

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
<b>Trisna Chandra</b>	Ketua Chairperson	Surat Keputusan Direksi No. 009/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-sekarang). Board of Directors' Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-now).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
<b>Dede Suherman Sukandar</b>	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
<b>Pramu Hestiono Utama</b>	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan Legal and banking sectors

## Audit Committee Charter

The Company has an Audit Committee Charter, which was updated on December 30, 2022. This Charter was prepared as a guideline for Audit Committee members to carry out the duties and responsibilities efficiently, effectively, transparently, and independently.

## Audit Committee's Composition and Term of Office

Pursuant to the Audit Committee Charter, the Company's Audit Committee consists of 1 chairman and 2 members. The Company's Independent Commissioner acts as Chairperson of Audit Committee, and 2 other members act as independent parties. The term of office of the Audit Committee is not permitted to exceed the term of office of the Board of Commissioners and can only be reappointed for one consecutive period.

Throughout 2023, there were several changes to the composition of the Company's Audit Committee described as follows:

### Period of January 1, 2023–May 10, 2023

### Period of May 10, 2023–Now



## Profil Komite Audit

### Trisna Chandra

#### Ketua

Menjabat sebagai ketua Komite Audit periode 10 Mei 2023-sekarang berdasarkan Surat Keputusan Direksi No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

### Dede Suherman Sukandar

#### Anggota

Warga Negara Indonesia, lahir pada tahun 1955, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-sekarang berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Peternakan dari Universitas Padjadjaran dan *Master of Business Administration* bidang Pemasaran dari St. Louis University, USA. Memiliki pengalaman karier sebagai Staf Kantor Cabang Pleihari Banjarmasin Bank Rakyat Indonesia (1983-1985), *Account Officer* Kantor Cabang Khusus Jakarta Bank Rakyat Indonesia (1990-1995), Kepala Bagian Pendanaan Kantor Pusat Bank Rakyat Indonesia (1995-1997), Kepala Bagian *Dealing Room Treasury* Kantor Pusat Bank Rakyat Indonesia (1997-2001), Direktur Kepatuhan Bank Interpacific Tbk (2001-2005), Kepala *Desk* Kepatuhan Kantor Pusat Bank Rakyat Indonesia (2005-2007), Kepala Divisi Bisnis Internasional Bank Rakyat Indonesia (2007-2009), Kepala Divisi *Treasury* Bank Rakyat Indonesia (2009-2010), Direktur PT Puncak Lembah Hijau (2010-2012), dan Direktur Utama PT Puncak Lembah Hijau (2012-2020). Saat ini menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2015).

### Pramu Hestiono Utama

#### Anggota

Warga Negara Indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-sekarang berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

## Audit Committee Profile

### Trisna Chandra

#### Chairperson

Serves as Chairperson of Audit Committee for the period of May 10, 2023-present based on the Board of Directors' Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

### Dede Suherman Sukandar

#### Member

Indonesian citizen, born in 1955, domiciled in Bogor. Serves as member of Audit Committee for the period of May 10, 2023-present based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Animal Husbandry from Padjadjaran University and Master of Business Administration in Marketing from St. Louis University, USA. Has career experience as Staff of Pleihari Banjarmasin Branch Office of Bank Rakyat Indonesia (1983-1985), Account Officer of Jakarta Special Branch Office of Bank Rakyat Indonesia (1990-1995), Head of Funding Section of Head Office of Bank Rakyat Indonesia (1995-1997), Head of Treasury Dealing Room Department of Head Office of Bank Rakyat Indonesia (1997-2001), Compliance Director of Bank Interpacific Tbk (2001-2005), Compliance Head Desk of Head Office of Bank Rakyat Indonesia (2005-2007), Head of International Business Division of Bank Rakyat Indonesia (2007-2009), Head of Treasury Division of Bank Rakyat Indonesia (2009-2010), Director of PT Puncak Lembah Hijau (2010-2012), and President Director of PT Puncak Lembah Hijau (2012-2020). Currently serving as member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 3 from Banking Professional Certification Institute (2015).

### Pramu Hestiono Utama

#### Member

Indonesian citizen, born in 1962, domiciled in Jakarta. Serves as member of Audit Committee for the period of May 10, 2023-present based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

Meraih gelar Sarjana bidang Hukum dari Universitas Jayabaya Jakarta (1987). Memiliki pengalaman karier di Bank Rakyat Indonesia sebagai *Supervisor Operasional Kredit* (1990-1995), *Credit Administration Officer* Kantor Cabang Tanjung Priok Jakarta (1995-1999), *Internal Controller* Kantor Cabang Jatinegara Jakarta (1999-2004), *Internal Controller* Kantor Cabang Kota Jakarta (2004-2006), *Manajer Operasional* Kantor Cabang Gatot Subroto Jakarta (2006-2007), *Pemimpin Cabang Pembantu* Cikarang Bekasi (2007-2009), *Pemimpin Cabang Rantau Kalimantan Selatan* (2009-2010), *Group Head Hukum* Kantor Wilayah Palembang (2010-2013), *Group Head Hukum* Kantor Wilayah Surabaya (2013), *Group Head Hukum Operasional* Divisi Hukum Kantor Pusat (2013-2017), dan *Wakil Pemimpin Kantor Inspeksi Wilayah Denpasar* (2017-2018). Saat ini, menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2015).

### Pernyataan Independensi Komite Audit

Seluruh anggota Komite Audit telah memenuhi kriteria independensi yakni, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat memengaruhi kemampuannya bertindak independen.

### Tugas dan Tanggung Jawab Komite Audit

Komite Audit melaksanakan tugas dan tanggung jawab berpedoman pada Piagam Komite Audit yang dijelaskan sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas, antara lain:
  - a. Kesesuaian laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntansi yang berlaku;
  - b. Kesesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan;
3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya dan/atau terjadinya ketidaksesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan Bank yang didasarkan pada independensi, ruang lingkup penugasan, dan imbal jasa;

He holds a Bachelor's degree in Law from Jayabaya University, Jakarta (1987). Have career experience in Bank Rakyat Indonesia as *Credit Operations Supervisor* (1990-1995), *Credit Administration Officer* of Tanjung Priok Jakarta Branch Office (1995-1999), *Internal Controller* of Jatinegara Jakarta Branch Office (1999-2004), *Internal Controller* of Jakarta Kota Branch Office (2004-2006), *Operational Manager* of Gatot Subroto Jakarta Branch Office (2006-2007), *Head of Cikarang Bekasi Sub-branch Office* (2007-2009), *Head of Rantau South Kalimantan Branch* (2009-2010), *Group Head of Law* of Palembang Regional Office (2010-2013), *Group Head of Law* of Surabaya Regional Office (2013), *Group Head of Operational Law* of Legal Division of Head Office (2013-2017), and *Deputy Head of Denpasar Regional Inspection Office* (2017-2018). Currently, serves as a member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 1 from the Banking Professional Certification Institute (2015).

### Audit Committee's Independency Statement

All members of the Audit Committee have met the independency criteria, which are having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationship with the Bank, which affect their ability to act independently.

### Duties and Responsibilities of the Audit Committee

The Audit Committee performs its duties and responsibilities based on the Audit Committee Charter, which is explained as follows:

1. Review the financial information to be published by the Company to the public and/or authorities, among others:
  - a. Conformity of financial statements, projections, and other reports related to the Company's financial information in accordance with applicable accounting standards;
  - b. Conformity of the audit implementation by the public accounting firm with the applicable auditing standards;
2. Review compliance with laws and regulations related to the Company's activities;
3. Provide an independent opinion in the event of a dissenting opinion between the management and the accountant regarding the services rendered and/or the occurrence of discrepancies in the audit implementation by the public accounting firm with the applicable auditing standards;
4. Provide recommendations to the Board of Commissioners regarding the appointment of public accountant and public accounting firm for the purpose of auditing the Bank's annual historical financial information based on independence, assignment scope, and fees;



5. Memastikan bahwa laporan penunjukan akuntan publik dan/atau kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan yang dilaporkan Perseroan kepada Otoritas Jasa Keuangan, dilakukan selambat-lambatnya 10 hari kerja setelah penunjukan akuntan publik dan/atau kantor akuntan publik dan harus disertai dokumen rekomendasi Komite Audit atas pertimbangan yang digunakan dalam memberikan rekomendasi;
  6. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, paling sedikit terhadap:
    - a. Kesesuaian pelaksanaan audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik telah sesuai dengan standar audit yang berlaku;
    - b. Kecukupan waktu pekerjaan lapangan;
    - c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik;
    - d. Rekomendasi perbaikan yang diberikan oleh akuntan publik dan/atau kantor akuntan publik;
    - e. Komite Audit wajib memastikan bahwa laporan evaluasi Komite Audit terhadap pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, dilaporkan ke Otoritas Jasa Keuangan secara berkala setiap tahun, paling lama 6 bulan setelah tahun buku berakhir.
  7. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal yaitu Satuan Kerja Audit Intern dan melakukan pemantauan atas pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, kantor akuntan publik, dan hasil pengawasan otoritas/regulator;
  8. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan;
  9. Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi dengan Dewan Komisaris atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi dengan Dewan Komisaris. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang diusulkan oleh Komite Audit dan disetujui oleh Dewan Komisaris atas biaya Perseroan;
  10. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan;
  11. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern, dan wajib memastikan bahwa laporan pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris disampaikan oleh Perseroan kepada Otoritas Jasa
5. Ensure that the report on appointment of public accountant and/or public accounting firm for the purpose of auditing the annual historical financial information is submitted by the Company to the Financial Services Authority no later than 10 working days after the appointment of such public accountant and/or public accounting firm and must be accompanied by the Audit Committee's recommendation documents for the considerations used in providing recommendations;
  6. Evaluate the implementation of provision of audit services on annual historical financial information by Public Accountant and/or Public Accounting Firm, at least on:
    - a. Conformity of the audit of annual historical financial information conducted by public accountant and/or public accounting firm with the applicable auditing standards;
    - b. Adequacy of field work time;
    - c. Assessment of the scope of services provided and the adequacy of sampling;
    - d. Recommendations for improvement provided by the public accountant and/or public accounting firm;
    - e. The Audit Committee is required to ensure that the Audit Committee's evaluation report on the provision of audit services on annual historical financial information by public accountant and/or public accounting firm is reported to the Financial Services Authority periodically every year, no later than 6 months after the end of the financial year.
  7. Review the planning and implementation of audits by internal auditor, namely the Internal Audit Division, and monitor the follow-up actions taken by the Board of Directors on the findings of internal auditor, public accounting firm, and the supervision results by authorities/regulators;
  8. Examine complaints related to the Company's accounting and financial reporting processes;
  9. Conduct investigation into allegation of errors in the Board of Directors' and Board of Commissioners' meeting decisions or irregularities in implementing the results of the Board of Directors' and Board of Commissioners' meeting decisions. The investigation can be carried out by the Audit Committee or an independent party proposed by the Audit Committee and approved by the Board of Commissioners at the expense of the Company;
  10. Review and provide advice to the Board of Commissioners regarding potential conflict of interest in the Company;
  11. Provide recommendations to the Board of Commissioners regarding the appointment and/or dismissal of Head of Internal Audit Division, and must ensure that the report on the appointment and/or dismissal of Head of Internal Audit Division, that is signed by the President Director and President Commissioner, is submitted by the Company to the Financial Services Authority at the latest



- Keuangan paling lambat 10 hari kerja setelah tanggal pemberhentian dan/atau pengangkatan Kepala Satuan Kerja Audit Intern;
12. Memberikan rekomendasi kepada Dewan Komisaris mengenai penetapan Piagam Audit Intern (*Internal Audit Charter*). Komite Audit wajib memastikan bahwa Piagam Audit Intern (*Internal Audit Charter*) dikaji paling sedikit sekali dalam 3 tahun;
  13. Dalam pelaksanaan fungsi audit intern, Komite Audit bertanggung jawab terhadap:
    - a. Memastikan dan mengkaji efektifitas pelaksanaan audit intern Perseroan;
    - b. Mengevaluasi kinerja Satuan Kerja Audit Intern setiap triwulan;
    - c. Memastikan Satuan Kerja Audit Intern melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan;
    - d. Memastikan Satuan Kerja Audit Intern bekerja secara independen;
    - e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan dan penetapan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern;
    - f. Meninjau laporan hasil audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengantisipasi kelemahan pengendalian intern, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Intern;
    - g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Satuan Kerja Audit Intern secara keseluruhan serta penghargaan kinerja;
    - h. Memastikan Satuan Kerja Audit Intern menjunjung tinggi integritas dalam pelaksanaan tugas;
  14. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendalian mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Intern. Komite Audit wajib memastikan bahwa laporan hasil kaji ulang pihak ekstern yang independen yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris, disampaikan kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah periode pengkajian berakhir;
  15. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit, disampaikan kepada Otoritas Jasa Keuangan paling lambat 3 hari kerja setelah ditemukan;
  16. Komite Audit wajib memastikan bahwa laporan pelaksanaan pokok-pokok hasil audit intern yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit, disampaikan no later than 10 working days after the date of dismissal and/or appointment of Head of Internal Audit Division;
  12. Provide recommendations to the Board of Commissioners regarding the establishment of Internal Audit Charter. The Audit Committee must ensure that the Internal Audit Charter is reviewed at least once every 3 years;
  13. In implementing the internal audit function, the Audit Committee is responsible for:
    - a. Ensuring and reviewing the effectiveness of implementation of the Company's internal audit;
    - b. Evaluating Internal Audit Division's performance every quarter;
    - c. Ensuring that the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;
    - d. Ensuring that the Internal Audit Division works independently;
    - e. Providing recommendations to the Board of Commissioners regarding the preparation and determination of the audit plan, scope, and budget of the Internal Audit Division;
    - f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions quickly to anticipate internal control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by the Internal Audit Division;
    - g. Providing recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Division as a whole and performance awards;
    - h. Ensuring that the Internal Audit Division upholds integrity in carrying out its duties;
  14. Provide recommendations to the Board of Commissioners regarding the appointment of independent quality control from external parties to review the Internal Audit Division' performance. The Audit Committee must ensure that the independent external party review report, which is signed by the President Director and President Commissioner, is submitted to the Financial Services Authority no later than 2 months after the review period ends;
  15. The Audit Committee must ensure that a special report regarding any internal audit findings that are predicted to jeopardize the Company's business continuity, which is signed by the President Director and Chairman of Audit Committee, is submitted to the Financial Services Authority no later than 3 working days after being found;
  16. The Audit Committee must ensure that the implementation report on the main results of internal audit, which is signed by the President Director and the Chairman of Audit

kepada Otoritas Jasa Keuangan secara semesteran, paling lambat:

- a. Tanggal 31 Juli tahun berjalan, untuk laporan semester kesatu;
  - b. Tanggal 31 Januari tahun berikutnya, untuk laporan semester kedua; dan
17. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.

## Rapat Komite Audit

Kebijakan rapat Komite Audit diatur dalam Piagam Komite Audit. Rapat diadakan minimal 1 kali dalam 3 bulan dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite.

Pada tahun 2023, Komite Audit telah melaksanakan rapat sebanyak 11 kali dengan agenda rapat pembahasan mengenai evaluasi kinerja Satuan Kerja Audit Intern, rekomendasi penunjukan Kepala Satuan Kerja Audit Intern, rekomendasi penggunaan akuntan publik/kantor akuntan publik untuk *general audit*, dan evaluasi penggunaan jasa akuntan publik/kantor akuntan publik. Informasi terkait tingkat kehadiran rapat masing-masing anggota Komite Audit diuraikan sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto*	Ketua Chairperson	4	4	100,00
Trisna Chandra**	Ketua Chairperson	7	7	100,00
Dede Suherman Sukandar	Anggota Member	11	11	100,00
Pramu Hestiono Utama	Anggota Member	11	11	100,00

\* Efektif berhenti menjabat sejak tanggal 10 Mei 2023. / Effectively stop serving since May 10, 2023.

\*\* Efektif menjabat sejak tanggal 10 Mei 2023. / Effectively serving since May 10, 2023.

## Laporan Pelaksanaan Kerja Komite Audit

Selama tahun 2023, Komite Audit melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut:

1. Evaluasi per triwulan atas kinerja Satuan Kerja Audit Intern;
2. Merekomendasikan penunjukan akuntan publik/kantor akuntan publik untuk pelaksanaan *general audit* Bank Ganesha 2023;
3. Melakukan evaluasi atas kinerja akuntan publik/kantor akuntan publik dalam pelaksanaan *general audit* Bank Ganesha 2022, serta melaporkannya ke Otoritas Jasa Keuangan; dan
4. Merekomendasikan penunjukan Kepala Satuan Kerja Audit Intern Bank Ganesha yang baru.

Committee, is submitted to the Financial Services Authority semi-annually, no later than:

- a. July 31 of the current year, for the first semester report;
  - b. January 31 of the following year, for the second semester report; and
17. Maintain the confidentiality of the Company's documents, data, and information.

## Audit Committee Meeting

Audit Committee meeting policies are stipulated in the Audit Committee Charter. Meetings are held at least once every 3 months with an attendance quorum of at least 51% of the total committee members.

In 2023, the Audit Committee held 11 meetings with meeting agenda discussing the performance evaluation of the Internal Audit Division, recommendations for the appointment of Head of Internal Audit Division, recommendations for the use of public accountant/public accounting firm for general audits, and evaluation of the use of services of public accountant/public accounting firm. Information related to meeting attendance of each Audit Committee member is described as follows:

## Report on the Implementation of Audit Committee's Work

Throughout 2023, the Audit Committee carried out its duties and responsibilities and provided several recommendations, including the following:

1. Evaluating the performance of Internal Audit Division on a quarter basis;
2. Recommending the appointment of public accountant/public accounting firm to carry out *general audit* of Bank Ganesha 2023;
3. Evaluating the performance of public accountant/public accounting firm in implementing the 2022 Bank Ganesha *general audit*, and reporting it to the Financial Services Authority; and
4. Recommending the appointment of new Head of Bank Ganesha's Internal Audit Division.

## Pengembangan Kompetensi Komite Audit

Sepanjang tahun 2023, Komite Audit tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite Audit telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

## Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dibentuk untuk membantu Dewan Komisaris dalam melaksanakan pengawasan terkait kebijakan nominasi dan remunerasi anggota Dewan Komisaris Direksi Perseroan. Selain itu, tujuan pembentukan komite juga untuk memastikan pelaksanaan tugas penerapan tata kelola Dewan Komisaris serta memenuhi persyaratan yang ditetapkan oleh otoritas pengawas Bank.

### Pedoman Kerja Komite Remunerasi dan Nominasi

Perseroan telah memiliki Pedoman Kerja Komite Nominasi dan Remunerasi yang telah diperbarui pada tanggal 5 Desember 2018. Pedoman ini disusun sebagai acuan bagi anggota Komite Remunerasi dan Nominasi untuk melaksanakan tugas dan tanggung jawabnya secara efisien, efektif, transparan, serta independen.

### Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Berdasarkan Pedoman Kerja Komite Remunerasi dan Nominasi, keanggotaan Komite Remunerasi dan Nominasi Perseroan sekurang-kurangnya 3 orang yang terdiri dari 1 orang ketua yang merupakan Komisaris Independen dan anggota lainnya yang dapat berasal dari anggota Dewan Komisaris, pihak independen yang berasal dari luar Bank, dan seorang Pejabat Eksekutif yang membawahi Divisi Sumber Daya Manusia. Masa jabatan Komite Remunerasi dan Nominasi tidak diperkenankan melebihi masa jabatan Dewan Komisaris dan hanya dapat diangkat kembali untuk satu kali periode yang berurutan.

Selama tahun 2023, terdapat perubahan komposisi Komite Remunerasi dan Nominasi Perseroan yang diuraikan sebagai berikut:

#### Periode 1 Januari 2023–10 Mei 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
<i>Vacant</i>	Ketua Chairperson	Surat Keputusan Direksi No. 014/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023).	N/A	N/A
<b>Marcello Theodore Taufik</b>	Anggota Member	Board of Directors' Decision Letter No. 014/SKDIR/XII/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors

## Competency Development of the Audit Committee

Throughout 2023, the Audit Committee did not attend any competency development activities held by external parties. However, the Audit Committee carried out independent competency development through books and/or digital information.

## Remuneration and Nomination Committee

The Remuneration and Nomination Committee was established to assist the Board of Commissioners in supervising nomination and remuneration policy for members of the Board of Commissioners and Board of Directors of the Company. In addition, the purpose of establishing the committee is also to ensure the execution of duties in implementing the governance of the Board of Commissioners and fulfilling the requirements set by the Bank's supervisory authority.

### Remuneration and Nomination Committee Charter

The Company has Nomination and Remuneration Committee Charter, which was updated on December 5, 2018. This guideline is prepared as a reference for members of the Remuneration and Nomination Committee to perform their duties and responsibilities efficiently, effectively, transparently, and independently.

### Composition and Term of Office of the Remuneration and Nomination Committee

Based on the Remuneration and Nomination Committee Charter, the Company's Remuneration and Nomination Committee shall at least consist of 3 members comprising 1 chairperson who is an Independent Commissioner and other members who are from the Board of Commissioners, independent parties from external Bank, and one Executive Officer in charge of Human Resources Division. The term of office of the Remuneration and Nomination Committee is not permitted to exceed the term of office of the Board of Commissioners and can only be reappointed for one consecutive period.

Throughout 2023, there were several changes to the composition of the Company's Remuneration and Nomination Committee described as follows:

#### Period of January 1, 2023–May 10, 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Anggota Member	Surat Keputusan Direksi No. 014/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Solaiman	Anggota Member	Board of Directors' Decision Letter No. 014/SKDIR/XII/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Bidang hukum Legal sector

## Periode 10 Mei 2023–16 Oktober 2023

## Period of May 10, 2023–October 16, 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 11/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-16 Oktober 2023). Board of Directors' Decision Letter No. 11/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-October 16, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Solaiman	Anggota Member		Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Bidang hukum Legal sector

## Periode 16 Oktober 2023–Sekarang

## Period of October 16, 2023– Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023 (16 Oktober 2023-sekarang). Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023 (October 16, 2023-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Shirley	Anggota Member		Kepala Divisi Head of Division	Bidang keuangan dan perbankan Finance and banking sectors

## Profil Komite Remunerasi dan Nominasi

## Remuneration and Nomination Committee Profile

Sudarto  
Ketua

Menjabat sebagai ketua Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Sudarto  
Chairperson

Serves as Chairperson of Remuneration and Nomination Committee for the period of October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

## Marcello Theodore Taufik Anggota

Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

## Shirley Anggota

Warga Negara Indonesia, lahir pada tahun 1971, berdomisili di Jakarta. Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana Akuntansi dari California State University at Hayward (1993). Memiliki pengalaman karier sebagai *Credit Analyst Officer* Citibank Consumer Banking (1994-1997), *Head of Credit Approval Unit* PT Bank Papan Sejahtera (1997-1999), *Research Analyst* PT Bahana Securities (1999-2000), *Sales & Marketing* PT Bahana Securities (2000-2002), *Komisaris* PT Lumbung Mineral Sentosa (2009-2016), dan *General Manager of Finance & Administration* PT Sumber Utama Kristindo (2017-2023). Saat ini, beliau menjabat sebagai Kepala Divisi *Corporate Office* PT Bank Ganesha Tbk (sejak 2023).

## Pernyataan Independensi Komite Remunerasi dan Nominasi

Perseroan memastikan bahwa seluruh anggota Komite Remunerasi dan Nominasi telah memenuhi kriteria independensi yakni, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat memengaruhi kemampuannya bertindak independen.

## Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bertugas untuk membantu Dewan Komisaris dalam melaksanakan tugas pengawasan terhadap hal-hal sebagai berikut:

1. Terkait dengan Fungsi Nominasi:
  - a. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
    - Sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi;

## Marcello Theodore Taufik Member

Serves as member of Remuneration and Nomination Committee for the period October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

## Shirley Member

Indonesian citizen, born in 1971 domiciled in Jakarta. Serves as member of Remuneration and Nomination Committee for the period October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

Earned a Bachelor's degree in Accounting from California State University at Hayward (1993). Has career experience as Credit Analyst Officer at Citibank Consumer Banking (1994-1997), Head of Credit Approval Unit at PT Bank Papan Sejahtera (1997-1999), Research Analyst at PT Bahana Securities (1999-2000), Sales & Marketing at PT Bahana Securities (2000-2002), Commissioner at PT Lumbung Mineral Sentosa (2009-2016), and General Manager of Finance & Administration at PT Sumber Utama Kristindo (2017-2023). Currently, serving as Head of Corporate Office Division of PT Bank Ganesha Tbk (since 2023).

## Statement of Independency of the Remuneration and Nomination Committee

The Company ensures that all members of the Remuneration and Nomination Committee have met the independency criteria, which are having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationship with the Bank, which affect their ability to act independently.

## Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee is in charge of assisting the Board of Commissioners in performing its supervisory duties on the following matters:

1. Related to the Nomination Function:
  - a. Evaluate and provide recommendations to the Board of Commissioners regarding:
    - System and procedures for selecting and/ or replacing members of the Board of Commissioners and Board of Directors;



- Calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS;
  - Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko;
  - Kebijakan evaluasi kinerja bagi anggota Dewan Komisaris dan/atau anggota Direksi;
- b. Menyusun kebijakan dan kriteria dalam mengidentifikasi calon Dewan Komisaris dan/atau anggota Direksi, mengkaji ulang dan menyetujui nominasi dengan penilaian integritas, kompetensi, dan reputasi keuangan;
- c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan komisaris dan/atau anggota Direksi;
- d. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Dewan Komisaris dan/atau anggota Direksi;
2. Terkait dengan Fungsi Remunerasi:
- a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai:
- Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
  - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi;
- b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian remunerasi yang diterima masing-masing anggota Dewan Komisaris dan/atau anggota Direksi;
- c. Melaksanakan prosedur remunerasi bagi anggota Dewan Komisaris dan/atau Direksi yaitu sebagai berikut:
- Menyusun struktur remunerasi berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
  - Menyusun kebijakan atas struktur remunerasi; dan
  - Menyusun besaran atas struktur remunerasi.
- Candidate member of the Board of Commissioners and/or Board of Directors to be submitted to the GMS;
  - Candidate for independent party who will become member of the Audit Committee and Risk Monitoring Committee;
  - Performance evaluation policy for members of the Board of Commissioners and/or members of the Board of Directors;
- b. Develop policies and criteria for identifying candidates for the Board of Commissioners and/or members of the Board of Directors, review and approve nominations with an assessment of integrity, competence, and financial reputation;
- c. Assist the Board of Commissioners in evaluating the performance of members of the Board of Commissioners and/or members of the Board of Directors;
- d. Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Commissioners and/or members of the Board of Directors;
2. Related to the Remuneration Function:
- a. Provide recommendations and evaluations to the Board of Commissioners regarding:
- Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
  - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors;
- b. Assist the Board of Commissioners in assessing the conformity of performance and remuneration received by each member of the Board of Commissioners and/or the Board of Directors;
- c. Carry out remuneration procedures for members of the Board of Commissioners and/or Board of Directors, as follows:
- Develop a remuneration structure in the form of fixed and/or variable salaries, honorarium, incentives, and/or allowances;
  - Formulate policies on the remuneration structure; and
  - Arrange the amount of the remuneration structure.

## Rapat Komite Remunerasi dan Nominasi

Kebijakan rapat Komite Remunerasi dan Nominasi diatur dalam Pedoman Kerja Komite Remunerasi dan Nominasi. Rapat diadakan minimal 3 kali dalam setahun dengan kuorum kehadiran sekurang-kurangnya 25% dari jumlah anggota komite.

Pada tahun 2023, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 4 kali dengan agenda rapat

## Remuneration and Nomination Committee's Meeting

Policy on Remuneration and Nomination Committee meetings are stipulated in the Remuneration and Nomination Committee Charter. Meetings are held at least 3 times a year with an attendance quorum of at least 25% of the total committee members.

In 2023, the Remuneration and Nomination Committee held 4 meetings with meeting agenda discussing candidates for

pembahasan mengenai calon Komisaris dan Direktur baru serta remunerasi untuk karyawan. Informasi terkait tingkat kehadiran rapat masing-masing anggota Komite Remunerasi dan Nominasi diuraikan sebagai berikut:

new Board of Commissioners and Board of Directors as well as remuneration for employees. Information on meeting attendance of each member of the Remuneration and Nomination Committee is described as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
<b>Sudarto</b>	Ketua Chairperson	4	2	50,00
<b>Marcello Theodore Taufik</b>	Anggota Member	4	1	25,00
<b>Solaiman*</b>	Anggota Member	4	3	75,00
<b>Shirley**</b>	Anggota Member	4	1	25,00

\* Efektif berhenti menjabat sejak tanggal 16 Oktober 2023. / Effectively stop serving since October 16, 2023.

\*\* Efektif menjabat sejak tanggal 16 Oktober 2023. / Effectively serving since October 16, 2023.

### Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi

Selama tahun 2023, Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut:

1. Memberikan rekomendasi pencalonan Komisaris Independen; dan
2. Memberikan rekomendasi pencalonan anggota Direksi.

### Report on the Implementation of Remuneration and Nomination Committee's Work

Throughout 2023, the Remuneration and Nomination Committee carried out its duties and responsibilities and provided several recommendations, including the following:

1. Providing recommendations for the nomination of Independent Commissioners;
2. Providing recommendations of nominations for members of the Board of Directors.

### Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Dalam upaya untuk meningkatkan pengetahuan, memperkaya informasi, dan menambah jaringan yang dapat menunjang pelaksanaan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi Perseroan telah mengikuti berbagai program pengembangan kompetensi yang diuraikan sebagai berikut:

### Competency Development of the Remuneration and Nomination Committee

In an effort to increase knowledge, enrich information, and increase networks that can support duties and responsibilities' implementation, the Company's Remuneration and Nomination Committee attended various competency development programs, described as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
<b>Sudarto</b> Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
<b>Marcello Theodore Taufik</b> Anggota Member			

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Solaiman* Anggota Member	Strategi Pengembangan Sumber Daya Manusia Human Resources Development Strategy	Juni June	Binar Academy
	Pemenuhan dan Kajian Strategis Undang-Undang No. 6/23 Cipta Kerja Fulfillment and Strategic Review of Law No. 6/23 Job Creation	Juni June	Lembaga Pusat Kajian dan Pengembangan Sumber Daya Indonesia Indonesian Center for Resource Studies and Development Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Shirley** Anggota Member	Managing ESG Risk & Opportunities	Oktober October	Otoritas Jasa Keuangan Financial Services Authority
	Pengaturan UU P2SK dalam Rangka Penguatan Literasi, Inklusi, dan Perlindungan Konsumen Regulation of P2SK Law in Strengthening Literacy, Inclusion, and Consumer Protection	November	Otoritas Jasa Keuangan Financial Services Authority

\* Efektif berhenti menjabat sejak tanggal 16 Oktober 2023. / Effectively stop serving since October 16, 2023.

\*\* Efektif menjabat sejak tanggal 16 Oktober 2023. / Effectively serving since October 16, 2023.

## Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite pendukung Dewan Komisaris yang menjalankan fungsi pengawasan untuk memberikan keyakinan bahwa penerapan manajemen risiko telah memenuhi ketentuan sehingga kegiatan usaha Bank berjalan sesuai dengan peraturan dan perundang-undangan yang berlaku.

### Pedoman Kerja Komite Pemantau Risiko

Perseroan telah memiliki Pedoman Kerja Komite Pemantau Risiko yang telah diperbarui pada tanggal 5 Desember 2018. Pedoman tersebut berfungsi sebagai pedoman bagi Komite Pemantau Risiko dalam melaksanakan tugas, tanggung jawab, dan wewenangnya sehingga rekomendasi yang diberikan kepada Dewan Komisaris sesuai dengan kebutuhan dan tujuan Perseroan.

### Komposisi dan Masa Jabatan Komite Pemantau Risiko

Berdasarkan Pedoman Kerja Komite Pemantau Risiko, komposisi Komite Pemantau Risiko sekurang-kurangnya 3 orang yang terdiri dari 1 orang yang berasal dari Komisaris Independen dan 2 orang anggota independen yang dipilih sesuai dengan keahlian dan pengalaman di bidang keuangan dan perbankan pada umumnya dan memiliki pemahaman yang mendalam tentang aspek manajemen risiko.

## Risk Monitoring Committee

Risk Monitoring Committee is the Board of Commissioners' supporting committee which performs supervisory function to ensure that the risk management implementation has met the provisions, so that the Bank's business activities run in accordance with the applicable laws and regulations.

### Risk Monitoring Committee Charter

The Company has Risk Monitoring Committee Charter, which was updated on December 5, 2018. The Charter serves as the guidelines for the Risk Monitoring Committee in performing its duties, responsibilities, and authority so that the recommendations given to the Board of Commissioners are in accordance with the Company's needs and objectives.

### Composition and Term of Office of the Risk Monitoring Committee

Based on the Risk Monitoring Committee Charter, the composition of the Risk Monitoring Committee is at least 3 members consisting of 1 member who is an Independent Commissioner and 2 independent members who are selected according to their expertise and experience in general finance and banking and have in-depth understanding about risk management aspects.

Masa jabatan anggota Komite Pemantau Risiko yang merangkap sebagai anggota Dewan Komisaris sama dengan masa kerja penunjukan sebagai anggota Dewan Komisaris yang ditentukan oleh RUPS. Sedangkan untuk anggota Komite Pemantau Risiko yang bukan merupakan anggota Dewan Komisaris, masa jabatannya tidak lebih lama dari masa jabatan Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan.

Selama tahun 2023, terdapat perubahan komposisi Komite Pemantau Risiko Perseroan yang diuraikan sebagai berikut:

#### Periode 1 Januari 2023–10 Mei 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 013/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023). Board of Directors' Decision Letter No. 013/SKDIR/XII/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang perbankan Finance sector
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan Legal and banking sectors

The term of office of members of the Risk Monitoring Committee who hold concurrent position as members of the Board of Commissioners is the same as the term of office of their appointment as members of the Board of Commissioners as determined by the GMS. Meanwhile, for members of Risk Monitoring Committee who are not members of the Board of Commissioners, their term of office is no longer than the term of office of the Board of Commissioners, without prejudice to the Board of Commissioners' right to dismiss them.

Throughout 2023, there were several changes to the composition of the Company's Risk Monitoring Committee described as follows:

#### Period of January 1, 2023–May 10, 2023

#### Periode 10 Mei 2023–Sekarang

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 010/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-sekarang). Board of Directors' Decision Letter No. 010/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-now).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang perbankan Finance sector
Trisna Chandra	Anggota Member		Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan Legal and banking sectors

#### Period of May 10, 2023–Present

### Profil Komite Pemantau Risiko

Profil lengkap ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Sedangkan, profil lengkap Dede

### Risk Monitoring Committee's Profile

Complete profile of the chairperson and members of the Risk Monitoring Committee who serve as Commissioners can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Suherman Sukandar dan Pramu Hestiono Utama dapat dilihat pada sub bab Komite Audit dalam pembahasan sebelumnya.

### Pernyataan Independensi Komite Pemantau Risiko

Perseroan memastikan bahwa seluruh anggota Komite Pemantau Risiko telah memenuhi kriteria independensi yakni, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat memengaruhi kemampuannya bertindak independen.

### Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana dijelaskan dalam Pedoman Kerja Komite Pemantau Risiko antara lain:

1. Melakukan pemantauan kebijakan dan pelaksanaan manajemen risiko; dan
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

### Rapat Komite Pemantau Risiko

Kebijakan rapat Komite Pemantau Risiko diatur dalam Pedoman Kerja Komite Pemantau Risiko. Rapat diadakan minimal 1 kali dalam 3 bulan dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite.

Pada tahun 2023, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 5 kali dengan agenda rapat pembahasan mengenai:

1. Pembahasan Laporan Profil Risiko Triwulan IV 2022, Triwulan I 2023, Triwulan II 2023, dan Triwulan III 2023; dan
2. Penetapan *Risk Appetite/Risk Tolerance* Tahun 2024.

Informasi terkait tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko diuraikan sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
<b>Sudarto</b>	Ketua Chairperson	5	5	100,00
<b>Marcello Theodore Taufik*</b>	Anggota Member	5	2	40,00
<b>Lisawati</b>	Anggota Member	5	4	80,00
<b>Trisna Chandra*</b>	Anggota Member	5	4	80,00
<b>Dede Suherman Sukandar</b>	Anggota Member	5	5	100,00
<b>Pramu Hestiono Utama</b>	Anggota Member	5	4	80,00

\* Efektif menjabat sejak tanggal 10 Mei 2023. / Effectively serving since May 10, 2023.

Meanwhile, the complete profiles of Dede Suherman Sukandar and Pramu Hestiono Utama can be seen in the Audit Committee sub-chapter in the previous discussion.

### Statement of Independency of the Risk Monitoring Committee

The Company ensures that all members of the Risk Monitoring Committee have met the independency criteria, which are having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationships with the Bank, which affect their ability to act independently.

### Risk Monitoring Committee's Duties and Responsibilities

Duties and responsibilities of the Risk Monitoring Committee as explained in the Risk Monitoring Committee Charter are as follows:

1. Monitor policies and implementation of risk management; and
2. Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management Division.

### Risk Monitoring Committee's Meeting

The policy of Risk Monitoring Committee meeting is stipulated in the Risk Monitoring Committee Charter. Meetings are held at least once every 3 months with an attendance quorum of at least 51% of the total committee members.

In 2023, the Risk Monitoring Committee held 5 meetings with meeting agenda regarding:

1. Discussion of Risk Profile Report for Quarter IV 2022, Quarter I 2023, Quarter II 2023, and Quarter III 2023; and
2. Determination of Risk Appetite/Risk Tolerance in 2024.

Information related to meeting attendance of the Risk Monitoring Committee member is described as follows:

## Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Selama tahun 2023, Komite Pemantau Risiko melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut:

1. Meminta Direksi untuk mengupayakan aset produktif dan liabilitas memenuhi target dalam RBB tahun 2023, dengan tetap memenuhi baik ketentuan internal Bank maupun ketentuan dan peraturan dari otoritas yang berlaku;
2. Memberikan saran agar rasio *non performing loan* (NPL) terhadap total kredit, rasio 15 debitur inti terhadap total kredit, rasio kredit kualitas rendah (KKR) terhadap total kredit, rasio *current account saving account* (CASA) terhadap total pendanaan dapat dikelola dengan lebih baik dalam rangka memenuhi target RBB, memenuhi *risk appetite/risk tolerance* yang ditetapkan Bank serta memenuhi permintaan semua temuan Otoritas Jasa Keuangan;
3. Mengelola angka NPL agar Direksi dapat memenuhi besaran cadangan kerugian penurunan nilai (CKPN) sesuai dengan ketentuan; dan
4. Memenuhi target rasio pembiayaan inklusif makroprudensial (RPIM) dalam RBB, agar Direksi tetap mengupayakan adanya kenaikan rasio kredit UMKM terhadap total kredit.

## Pengembangan Kompetensi Komite Pemantau Risiko

Informasi terkait pendidikan dan/atau pelatihan masing-masing anggota Komite Pemantau Risiko dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris dan Komite Audit.

## Report on the Implementation of Risk Monitoring Committee's Work

Throughout 2023, the Risk Monitoring Committee carried out its duties and responsibilities and provided several recommendations, including the following:

1. Requesting the Board of Directors to strive for earning assets and liabilities to meet the targets in the 2023 RBB, while still complying with both the Bank's internal provisions and the applicable authorities' rules and regulations;
2. Providing recommendations so that the ratio of non-performing loans (NPL) to total loans, the ratio of 15 core debtors to total loans, the ratio of low quality credit (KKR) to total loans, and the ratio of current account saving accounts (CASA) to total funding can be better managed to meet RBB targets, meet the risk appetite/risk tolerance set by the Bank, and fulfill the requests of all Financial Services Authority findings;
3. Managing NPL figure so that the Board of Directors can fulfill the amount of allowance for impairment losses (CKPN) in accordance with the provisions; and
4. Fulfilling macroprudential inclusive financing ratio (RPIM) target in RBB, so that the Board of Directors continues to strive for an increase in the ratio of MSME loans to total loans.

## Competency Development of the Risk Monitoring Committee

Information on education and/or training of each member of the Risk Monitoring Committee can be seen in the Competency Development section for the Board of Commissioners and Audit Committee.

## Komite di bawah Direksi Committees under the Board of Directors

Bank Ganesha memiliki 10 Komite di bawah Direksi yang dibentuk untuk mendukung pelaksanaan tugas dan tanggung jawab Direksi sesuai dengan Peraturan Otoritas Jasa Keuangan yaitu Komite *Asset and Liabilities Management*; Komite Kebijakan Kredit; Komite Kredit; Komite Pengarah Teknologi Informasi; Komite Manajemen Risiko; Komite Personalia; Komite *Anti Fraud*; Komite Restrukturisasi; Komite *Treasury*; dan Komite Pengadaan Barang dan Jasa.

Bank Ganesha has 10 committees under the Board of Directors, which are established to support the implementation of the Board of Directors' duties and responsibilities in accordance with the Financial Services Authority Regulations, namely Asset and Liabilities Management Committee; Credit Policy Committee; Credit Committee; Information Technology Steering Committee; Risk Management Committee; Personnel Committee; Anti-Fraud Committee; Restructuring Committee; Treasury Committee; and the Goods and Services Procurement Committee.



## Komitee Asset and Liabilities Management

Assets and Liabilities Management (ALCO) merupakan komitee pendukung Direksi yang memiliki tugas untuk menganalisis dan mengevaluasi pengelolaan aset dan liabilitas, serta pengambilan keputusan yang terkait melalui perumusan kebijakan, strategi, dan sasaran untuk mengelola aset dan liabilitas Bank secara terintegrasi.

### Pedoman Kerja ALCO

Dalam menjalankan tugas dan tanggung jawabnya, ALCO telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

### Struktur dan Keanggotaan ALCO

Struktur dan keanggotaan ALCO berdasarkan Surat Keputusan Direksi No. 037/SKDIR/X/23 tanggal 20 Oktober 2023 tentang Komite ALCO PT Bank Ganesha Tbk diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur	President Director
<b>Sekretaris</b> Secretary	Kepala Divisi <i>Treasury &amp; Financial Institution</i>	Head of Treasury & Financial Institution Division
<b>Anggota Tetap</b> Permanent Member	<ul style="list-style-type: none"> <li>Direktur <i>Operation &amp; Network</i>;</li> <li>Wakil Presiden Direktur;</li> <li>Direktur <i>Finance &amp; Treasury</i>;</li> <li>Direktur <i>Commercial</i>;</li> <li>Direktur Kepatuhan;</li> <li>Chief Digital Officer;</li> <li>Kepala Divisi <i>Finance &amp; MIS</i>;</li> <li>Kepala Divisi <i>Conventional Credit</i>;</li> <li>Kepala Divisi <i>Consumer &amp; Fintech Business</i>;</li> <li>Kepala Divisi <i>Digital Business</i>;</li> <li>Kepala Bagian <i>Credit I dan II</i>;</li> <li>Kepala Bagian <i>Credit Risk Analysis</i>;</li> <li>Kepala Divisi <i>Risk Management &amp; System Procedure</i>;</li> <li>Kepala Divisi <i>Corporate Office</i>;</li> <li>Kepala Bagian <i>Wealth Management</i>; dan</li> <li>Kepala Bagian <i>Assets and Liabilities Management</i>.</li> </ul>	<ul style="list-style-type: none"> <li>Director of Operations &amp; Network;</li> <li>Vice President Director;</li> <li>Finance &amp; Treasury Director;</li> <li>Commercial Director;</li> <li>Compliance Director;</li> <li>Chief Digital Officer;</li> <li>Head of Finance &amp; MIS Division;</li> <li>Head of Conventional Credit Division;</li> <li>Head of Consumer &amp; Fintech Business Division;</li> <li>Head of Digital Business Division;</li> <li>Head of Credit I and II;</li> <li>Head of Credit Risk Analysis Section;</li> <li>Head of Risk Management &amp; System Procedure Division;</li> <li>Head of Corporate Office Division;</li> <li>Head of Wealth Management; and</li> <li>Head of Assets and Liabilities Management Section.</li> </ul>

### Pernyataan Independensi ALCO

Perseroan menjamin independensi seluruh anggota ALCO dalam menjalankan tugas dan tanggung jawabnya. Anggota ALCO senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

### Tugas dan Tanggung Jawab ALCO

Dalam menjalankan fungsinya, ALCO memiliki tugas dan tanggung jawab antara lain:

- Membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat secara menyeluruh yang meliputi analisa dan perumusan kebijakan dan strategi, pengambilan keputusan dan pengawasan dalam pengelolaan risiko likuiditas, risiko suku bunga, risiko pasar, dan permodalan sejalan dengan strategi usaha dan ketentuan otoritas;

## Asset and Liabilities Management Committee

Assets and Liabilities Management (ALCO) is a supporting committee of the Board of Directors that is in charge of analyzing and evaluating the assets' management and liabilities, and making related decisions through the formulation of policies, strategies, and targets to manage the Bank's assets and liabilities in an integrated manner.

### ALCO Charter

In performing its duties and responsibilities, ALCO has a charter that refers to the Financial Services Authority Regulations.

### Structure and Composition of ALCO

The structure and composition of ALCO, based on Board of Directors' Decision Letter No. 037/SKDIR/X/23 dated October 20, 2016 on the ALCO Committee of PT Bank Ganesha Tbk, is described as follows:

### Statement of Independency of ALCO

The Company guarantees the independency of all members of ALCO in performing their duties and responsibilities. ALCO members always act professionally in the Company's interests without any intervention from any party.

### Duties and Responsibilities of ALCO

In performing its functions, ALCO has duties and responsibilities as follows:

- Assist the Board of Directors' duty implementation in maintaining a strong overall balance sheet structure which includes analysis and formulation of policies and strategies, decision making and supervision in managing liquidity risk, interest rate risk, market risk, and capital in line with business strategy and authority regulations;

2. Memberikan masukan dan rekomendasi strategi pengelolaan *assets and liabilities* yang optimal kepada Direksi untuk dapat putusan dalam rapat ALCO;
  3. Mengawasi agar kebijakan *assets and liabilities management* diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan atau kendala dalam penerapan kebijakan yang sudah diputuskan;
  4. Memberikan rekomendasi kepada Direksi apabila diperlukan perubahan atau penyesuaian kebijakan *assets and liabilities management*;
  5. Memantau dan mengevaluasi:
    - a. Pelaksanaan pengelolaan likuiditas;
    - b. Pengendalian rekening Nostro;
    - c. Gap pada produk *assets and liabilities* Bank;
    - d. Pengelolaan posisi devisa neto (PDN) dan kajian data neraca serta rekening administratif;
    - e. Pelaksanaan pemberian suku bunga Kredit dan dana pihak ketiga;
    - f. Pelaksanaan pengelolaan komposisi kredit dan dana pihak ketiga;
  6. Meninjau atau mengkaji ulang kebijakan *assets and liabilities management* yang telah ditetapkan agar disesuaikan dengan perkembangan bisnis Bank;
  7. Meninjau kembali struktur neraca dan mengkaji ulang pengelolaan risiko eksposur (portofolio) *assets and liabilities* Bank;
  8. Meninjau dan mengkaji prakiraan keadaan ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valuta asing;
  9. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank; *assets and liabilities gap*; *foreign exchange risk*; dan *earning & investment management*;
  10. Menetapkan dan mengkaji ulang suku bunga pinjaman dan pendanaan, termasuk suku bunga dasar kredit (SBDK) dan rekening antar kantor (RAK);
  11. Meninjau kembali kinerja dan posisi *assets and liabilities* Bank guna mengevaluasi dampak keputusan rapat ALCO;
  12. Mengelola dan mengevaluasi risiko suku bunga dan strategi *asset and liabilities management* untuk memastikan bahwa hasil telah konsisten dengan tujuan pengelolaan risiko suku bunga;
  13. Mengkaji ulang penetapan harga (*pricing*) *assets and liabilities* untuk menghasilkan pendapatan optimal dalam penanaman dana dengan biaya dana yang efisien, serta memelihara struktur *assets and liabilities*;
  14. Melakukan analisa kualitas aktiva produktif Bank termasuk cadangan penyisihan yang telah terbentuk untuk tujuan perlindungan terhadap kerugian yang mungkin terjadi di masa yang akan datang;
  15. Mengelola likuiditas Bank, dengan menjaga sumber-sumber likuiditas yang digunakan, termasuk struktur biaya bunga maupun biaya lainnya;
2. Provide input and recommendations for optimal assets and liabilities management strategies to the Board of Directors to obtain decisions at ALCO meetings;
  3. Supervise so that assets and liabilities management policies are implemented consequently and consistently, and formulate solutions in case of any obstacles or hindrances in implementing the predetermined policies;
  4. Provide recommendations to the Board of Directors in case any changes or adjustments are needed to assets and liabilities management policies;
  5. Monitor and evaluate:
    - a. Implementation of liquidity management;
    - b. Control of Nostro accounts;
    - c. Gap in Bank assets and liabilities products;
    - d. Management of net foreign exchange position (PDN) and review of data on balance sheets and administrative accounts;
    - e. Provision of lending interest rates and third party funds;
    - f. Management of the composition of loans and third party funds;
  6. Study or review the established assets and liabilities management policies, so that they are adjusted to the Bank's business developments;
  7. Review the balance sheet structure and review the management of risk exposure (portfolio) of the Bank's assets and liabilities;
  8. Review and study forecasts of macroeconomic conditions, market interest rates, foreign exchange rates, funding, loans, and foreign exchange positions;
  9. Establish instructions and directions regarding the management and control of: Bank liquidity; assets and liabilities gap; foreign exchange risk; and earnings & investment management;
  10. Set and review loan and funding interest rates, including prime lending rate (SBDK) and inter-office accounts (RAK);
  11. Review the performance and position of the Bank's assets and liabilities to evaluate the impact of ALCO meeting decisions;
  12. Manage and evaluate interest rate risk and asset and liabilities management strategies to ensure that results are consistent with interest rate risk management objectives;
  13. Review pricing assets and liabilities to generate optimal income in investing funds with efficient funding costs, as well as maintain assets and liabilities structure;
  14. Analyze the quality of the Bank's earning assets, including the established allowance for protection against losses that may occur in the future;
  15. Manage the Bank's liquidity, by maintaining the liquidity sources used, including the structure of interest costs and other costs;

16. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan Bank*;
  17. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang memengaruhi strategi dan kebijakan *assets and liabilities management*;
  18. Ketua ALCO bertanggung jawab memimpin pengambilan keputusan rapat;
  19. Sekretaris ALCO bertanggung jawab mengoordinasikan materi rapat, menyelenggarakan rapat, memandu jalannya rapat, dan menyusun notulen rapat;
  20. Kepala Divisi *Treasury & Financial Institution* bertanggung jawab memberikan presentasi kondisi suku bunga dan nilai tukar saat ini dan prediksi kondisi pasar yang akan datang sebagai bahan pertimbangan dalam mengambil keputusan rapat;
  21. Kepala Divisi *Conventional Credit* bertanggung jawab memberikan presentasi kondisi pencapaian target termasuk target *pipeline*, kendala yang dihadapi, suku bunga bank-bank pesaing, dan hal-hal lain yang berkaitan;
  22. Kepala Divisi *Finance & MIS* bertanggung jawab memberikan presentasi kondisi finansial Bank termasuk perbandingan antara target RBB dengan posisi periode laporan, dan hal-hal lain yang berkaitan; dan
  23. Anggota ALCO bertanggung jawab memberi masukan sesuai bidang masing-masing sebagai tambahan informasi dalam pengambilan keputusan rapat.
16. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and Corporate Plan;
  17. Deliver information regarding regulatory provisions and regulations that affect assets and liabilities management strategies and policies;
  18. The Chairperson of ALCO is accountable for leading meeting decision making;
  19. The ALCO Secretary is responsible for coordinating meeting materials, organizing meetings, guiding the proceedings, and compiling meeting minutes;
  20. The Head of the Treasury & Financial Institution Division is responsible for providing a presentation on the current conditions of interest rates, exchange rates, and predictions of future market conditions as material for consideration in making meeting decisions;
  21. The Head of the Conventional Credit Division is responsible for providing a presentation on the conditions for achieving targets including pipeline targets, obstacles faced, interest rates of competing banks, and other related matters;
  22. The Head of the Finance & MIS Division is responsible for providing a presentation of the Bank's financial condition including a comparison between RBB target and the position for the reporting period, and other related matters; and
  23. ALCO members are responsible for providing input according to their respective fields as additional information in meeting decision making.

### Rapat ALCO

Kebijakan rapat ALCO diatur dalam Surat Keputusan Direksi tentang *Asset and Liability Committee* No. 037/SKDIR/X/2023. Rapat diadakan minimal 1 kali dalam 1 bulan dengan kuorum kehadiran sekurang-kurangnya 4 Direktur, Sekretaris ALCO, Kepala Divisi Finance & MIS, dan 2 Kepala Divisi dari Struktur Direktur *Commercial*. Sepanjang tahun 2023, ALCO telah melaksanakan rapat sebanyak 12 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat ALCO membahas mengenai perekonomian, kondisi Bank, profil risiko suku bunga, dan likuiditas.

### Laporan Pelaksanaan Kerja ALCO

ALCO telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. *Collecting*: proses pengumpulan informasi yang berkaitan dengan A/L serta informasi lain yang terkait;
2. *Processing*: proses pengelompokan informasi menjadi bagian-bagian sesuai dengan kebutuhan kelompok informasi;
3. *Analyzing*: proses analisa dan kajian informasi berkaitan dengan data A/L dengan menggunakan berbagai pengembangan metode analisa;

### ALCO Meeting

The policy on ALCO's meeting is stipulated in the Board of Directors' Decision Letter on the *Asset and Liability Committee* No. 037/SKDIR/X/2023. Meetings are held at least once a month with an attendance quorum of at least 4 Board of Directors, ALCO Secretary, Head of Finance & MIS Division, and 2 Division Heads of Commercial Director Structure. Throughout 2023, ALCO held 12 meetings with an average meeting attendance rate of 100.00%. The ALCO meeting agenda discusses economy, the Bank's conditions, interest rate risk profile, and liquidity.

### Report on the Implementation of ALCO's Work

ALCO realized its duties and responsibilities throughout 2023, including:

1. *Collecting*: the process of collecting information related to A/L and other related information;
2. *Processing*: the process of grouping information into parts according to the needs of the information group;
3. *Analyzing*: the process of analyzing and reviewing information related to A/L data using various developed analytical methods;

4. *Reporting*: proses penyajian informasi dalam bentuk laporan (*executive summary*) untuk mempermudah melihat permasalahan serta mencari pemecahannya (*problem solving*); dan
5. *Recommending*: penyampaian usulan dan rekomendasi pemecahan masalah dengan disertai analisa melalui berbagai skenario.

### Pengembangan Kompetensi ALCO

Program pengembangan kompetensi yang diikuti anggota ALCO sepanjang tahun 2023 sebagai berikut:

4. *Reporting*: the process of presenting information in form of a report (*executive summary*) to make it easier to locate problems and solve them (*problem solving*); and
5. *Recommending*: submission of proposals and recommendations for solving problems, accompanied by analysis through various scenarios.

### Competency Development of ALCO

The competency development programs attended by ALCO members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Menghindari dan Mengantisipasi Tren Kejahatan Siber Perbankan di Era Digital Avoiding and Anticipating Banking Cybercrime Trends in Digital Era	Juli July	Ikatan Bankir Indonesia Indonesian Bankers Association
Pembekalan <i>Treasury Level Basic</i> Briefing of Basic Level Treasury	Juli July	Efektifpro Knowledge Source
Pembekalan <i>Treasury Level Intermediate</i> Briefing of Intermediate Level Treasury	Agustus August	Efektifpro Knowledge Source
Perlindungan Konsumen dalam Era Digitalisasi, Penerapan Pengawasan <i>Market Conduct</i> , dan Dampaknya bagi Perbankan Consumer Protection in Digitalization Era, Implementation of Market Conduct Supervision, and the Impact on Banking	Agustus August	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum

### Komite Kebijakan Perkreditan

Sebagai komite pendukung Direksi, Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab dalam perumusan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan, serta memberikan rekomendasi untuk langkah-langkah perbaikan di bidang perkreditan.

#### Pedoman Kerja Komite Kebijakan Perkreditan

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kebijakan Perkreditan telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

#### Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Struktur dan keanggotaan Komite Kebijakan Perkreditan berdasarkan Surat Keputusan Direksi No. 020/SKDIR/XII/2022 tanggal 30 Desember 2022 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur	President Director
<b>Sekretaris</b> Secretary	Kepala Bagian Sistem dan Prosedur	Head of Systems and Procedures Department

### Credit Policy Committee

As the Board of Directors' supporting committee, the Credit Policy Committee has duties and responsibilities in formulating policies, supervising policies implementation, monitoring developments and conditions of the credit portfolio, and providing recommendations for improvement steps in the credit sector.

#### Credit Policy Committee Charter

In performing its duties and responsibilities, the Credit Policy Committee has charter that refers to Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligation for Compilation and Implementation of Bank Credit or Financing Policies for Commercial Banks.

#### Duties and Responsibilities of the Credit Policy Committee

Structure and composition of the Credit Policy Committee is based on Board of Directors' Decision Letter No. 020/SKDIR/XII/2022 dated December 30, 2022, described as follows:

Susunan Structure	Diisi oleh Held by	
<b>Anggota Inti</b> Core Members	<ul style="list-style-type: none"> <li>Presiden Direktur (merangkap Ketua); dan</li> <li>Direktur.</li> </ul>	<ul style="list-style-type: none"> <li>President Director (concurrently Chairperson); and</li> <li>Director.</li> </ul>
<b>Anggota Biasa</b> Common Members	<ul style="list-style-type: none"> <li>Kepala Divisi <i>Conventional Credit</i>;</li> <li>Kepala Divisi <i>Consumer &amp; Fintech Channel</i>;</li> <li>Kepala Satuan Kerja Audit Intern;</li> <li>Kepala Satuan Kerja Kepatuhan &amp; APU-PPT;</li> <li>Kepala Satuan Kerja Manajemen Risiko &amp; Sistem dan Prosedur;</li> <li>Kepala Bagian Analisa Risiko Kredit;</li> <li>Kepala Bagian Legal &amp; Remedial;</li> <li>Kepala Bagian Sistem dan Prosedur; dan</li> <li>Kepala Bagian Admin Kredit.</li> </ul>	<ul style="list-style-type: none"> <li>Head of Conventional Credit Division;</li> <li>Head of Consumer &amp; Fintech Channel Division;</li> <li>Head of Internal Audit Unit;</li> <li>Head of Compliance &amp; AML CTF Unit;</li> <li>Head of Risk Management &amp; System and Procedure Unit;</li> <li>Head of Credit Risk Analysis Department;</li> <li>Head of Legal &amp; Remedial Department;</li> <li>Head of System and Procedure Department; and</li> <li>Head of Credit Admin Department.</li> </ul>

### Pernyataan Independensi Komite Kebijakan Perkreditan

Perseroan menjamin independensi seluruh anggota Komite Kebijakan Perkreditan dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Kebijakan Perkreditan senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

### Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan masukan kepada Direksi dalam rangka menyusun kebijakan perkreditan;
2. Mengawasi dan memantau pelaksanaan kebijakan perkreditan yang telah ditetapkan agar diterapkan dengan sebaik-baiknya; dan
3. Memberikan saran dan langkah-langkah perbaikan atas kebijakan perkreditan.

### Rapat Komite Kebijakan Perkreditan

Kebijakan rapat Komite Kebijakan Perkreditan diatur dalam Surat Keputusan Direksi No. 045/SKDIR/XII/18. Rapat diadakan minimal 1 kali dalam setahun dengan kuorum kehadiran sekurang-kurangnya 50% dari jumlah anggota Komite. Sepanjang tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 1 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat Komite Kebijakan Perkreditan membahas mengenai pembahasan *risk acceptance criteria* (RAC) dan batas wewenang memutus kredit konsumen.

### Laporan Pelaksanaan Kerja Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Melakukan revisi atas pedoman-pedoman sehubungan terbitnya Peraturan Otoritas Jasa Keuangan dan Peraturan Anggota Dewan Gubernur Terbaru; dan
2. Penentuan *risk acceptance criteria* untuk *credit scoring* atas segmentasi kredit konsumen.

### Statement of Independency of Credit Policy Committee

The Company guarantees the independency of all members of the Credit Policy Committee in performing their duties and responsibilities. Members of Credit Policy Committee always act professionally in the Company's interests, without any intervention from any party.

### Duties and Responsibilities of the Credit Policy Committee

The Credit Policy Committee has the following duties and responsibilities:

1. Providing input to the Board of Directors in order to formulate credit policies;
2. Supervising and monitoring the implementation of predetermined credit policies so that they are implemented as well as possible; and
3. Providing suggestions and measures to improve credit policies.

### Credit Policy Committee's Meeting

The policy on Credit Policy Committee meeting is stipulated in the Board of Directors' Decision Letter No. 045/SKDIR/XII/18. Meetings are held at least once a year with an attendance quorum of at least 50% of the total Committee members. Throughout 2023, the Credit Policy Committee held one meeting with an average meeting attendance rate of 100.00%. The agenda for the Credit Policy Committee meeting discusses the risk acceptance criteria (RAC) and limits of authority to decide on consumer credit.

### Report on the Implementation of Credit Committee's Work

The Credit Committee realized its duties and responsibilities throughout 2023, including:

1. Revise the guidelines following the latest issuance of Financial Services Authority Regulations and Regulations of Members of Board of Governors; and
2. Determine the risk acceptance criteria for credit scoring for consumer credit segmentation.



## Pengembangan Kompetensi Komite Kebijakan Perkreditan

Program pengembangan kompetensi yang diikuti anggota Komite Kebijakan Perkreditan sepanjang tahun 2023 sebagai berikut:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Webinar The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance	Februari February	OJK Institute
Refreshment Manajemen Risiko Risk Management Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Peluang dan Tantangan <i>Fintech P2P Lending</i> di Era UU P2SK Opportunities and Challenges of <i>Fintech P2P Lending</i> in the Era of P2SK Law	September September	OJK Institute
Webinar Enhancing Financial Performance Through Data Analytics	Agustus August	OJK Institute
Refreshment Manajemen Risiko Risk Management Refreshment	Desember December	Bankers Association for Risk Management

## Komite Kredit

Komite Kredit dibentuk untuk membantu Direksi dalam pengambilan keputusan terkait kebijakan kredit yang ditetapkan Bank, serta mengevaluasi dan memberikan keputusan kredit agar sesuai dengan batas wewenang yang ditetapkan.

### Pedoman Kerja Komite Kredit

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kredit telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

### Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit berdasarkan Surat Keputusan Direksi No. 039/SKDIR/XI/2023 tanggal 28 November 2023 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member)
<b>Anggota</b> Members	<ul style="list-style-type: none"> <li>Direktur Komersial;</li> <li>Kepala Divisi Kredit Konvensional; dan</li> <li>Kepala Bagian Analisa Risiko Kredit.</li> </ul>	<ul style="list-style-type: none"> <li>Commercial Director;</li> <li>Head of Conventional Credit Division; and</li> <li>Head of Credit Risk Analysis Section.</li> </ul>

## Competency Development of the Credit Committee

The competency development programs attended by Credit Committee members throughout 2023 are as follows:

## Credit Committee

The Information Technology Steering Committee was established to assist the Board of Commissioners and Board of Directors in supervising activities related to information technology, so as the information technology implementation can optimally support and provide added value to the Bank's business and operational activities.

### Credit Committee Charter

In performing its duties and responsibilities, Credit Committee has a charter that refers to the Financial Services Authority Regulations.

### Structure and Composition of the Credit Committee

Structure and composition of the Credit Committee is based on Board of Directors' Decision Letter No. 039/SKDIR/XI/2023 dated November 28, 2023, described as follows:





### Pernyataan Independensi Komite Kredit

Perseroan menjamin independensi seluruh anggota Komite Kredit dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Kredit senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

### Tugas dan Tanggung Jawab Komite Kredit

Dalam menjalankan fungsinya, Komite Kredit memiliki tugas dan tanggung jawab antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan saksama.

### Rapat Komite Kredit

Komite Kredit tidak memiliki kebijakan terkait rapat komite. Semua keputusan terkait kredit dilakukan secara sirkuler.

### Laporan Pelaksanaan Kerja Komite Kredit

Komite Kredit telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan saksama.

### Pengembangan Kompetensi Komite Kredit

Sepanjang tahun 2023, anggota Komite Kredit melakukan pengembangan kompetensi secara berkala, baik melalui media buku dan/atau informasi digital.

### Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk untuk membantu Dewan Komisaris dan Direksi dalam mengawasi kegiatan yang terkait dengan teknologi informasi, sehingga penyelenggaraan teknologi informasi dapat mendukung secara optimal dan memberikan nilai tambah bagi kegiatan bisnis dan operasional Bank.

### Statement of Independency of Credit Committee

The Company guarantees the independency of all Credit Committee members in performing their duties and responsibilities. Credit Committee members always act professionally in the Company's interests, without any intervention from any party.

### Duties and Responsibilities of the Credit Committee

In performing its functions, the Credit Committee has duties and responsibilities as follows:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

### Credit Committee's Meeting

The Credit Committee does not have any policy on committee meetings. All decisions related to credit are made circularly.

### Report on the Implementation of Credit Committee's Work

The Credit Committee realized its duties and responsibilities throughout 2023, including:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

### Competency Development of the Credit Committee

Throughout 2023, the Credit Committee members carried out routine competency development, either through books and/or digital information.

### Information Technology Steering Committee

The Information Technology Steering Committee was established to assist the Board of Commissioners and Board of Directors in supervising activities related to information technology, so as the information technology implementation can optimally support and provide added value to the Bank's business and operational activities.

## Pedoman Kerja Komite Pengarah Teknologi Informasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengarah Teknologi Informasi telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

## Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Struktur dan keanggotaan Komite Pengarah Teknologi Informasi berdasarkan Surat Keputusan Direksi No. 016/SKDIR/VI/2023 tanggal 21 Juni 2023 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Direktur TI & Operasional (Merangkap Anggota).	Director of IT & Operations (Concurrently Member).
<b>Sekretaris</b> Secretary	Kepala Divisi TI (Merangkap Anggota).	Head of IT Division (Concurrently Member).
<b>Anggota Tetap</b> Permanent Member	<ul style="list-style-type: none"> <li>Direktur Kepatuhan;</li> <li>Direktur Keuangan &amp; <i>Treasury</i>;</li> <li>Direktur Komersial;</li> <li>Kepala Satuan Kerja Manajemen Risiko &amp; Sistem Prosedur;</li> <li>Kepala Divisi Operasional;</li> <li>Kepala Satuan Kerja Kepatuhan &amp; APU-PPT;</li> <li>Kepala Divisi <i>Consumer &amp; Fintech Channel</i>;</li> <li>Kepala Divisi Kredit Konvensional; dan</li> <li>Kepala Divisi Bisnis Digital.</li> </ul>	<ul style="list-style-type: none"> <li>Compliance Director;</li> <li>Finance &amp; Treasury Director;</li> <li>Commercial Director;</li> <li>Head of Risk Management &amp; System Procedure Division;</li> <li>Head of Operational Division;</li> <li>Head of Compliance &amp; AML-CFT Division;</li> <li>Head of Consumer &amp; Fintech Channel Division;</li> <li>Head of Conventional Credit Division; and</li> <li>Head of Digital Business Division.</li> </ul>
<b>Anggota Tidak Tetap</b> Non-Permanent Member	<ul style="list-style-type: none"> <li>Kepala Divisi Keuangan, Akuntansi, dan MIS;</li> <li>Kepala Divisi Treasury &amp; <i>Financial Institution</i>;</li> <li>Kepala Divisi Satuan Kerja Audit Intern;</li> <li>Kepala Bagian TI;</li> <li>Kepala Bagian <i>Fintech Channel</i>;</li> <li>Kepala Bagian <i>Consumer</i>; dan</li> <li>Pimpinan Cabang.</li> </ul>	<ul style="list-style-type: none"> <li>Head of Finance, Accounting, and MIS Division;</li> <li>Head of Treasury &amp; Financial Institution Division;</li> <li>Head of Internal Audit Division;</li> <li>Head of IT;</li> <li>Head of Fintech Channel;</li> <li>Head of Consumer Department; and</li> <li>Branch Leader.</li> </ul>

## Pernyataan Independensi Komite Pengarah Teknologi Informasi

Perseroan menjamin independensi seluruh anggota Komite Pengarah Teknologi Informasi dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Pengarah Teknologi Informasi senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

## Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab memberikan rekomendasi kepada Direksi sebagai berikut:

1. Rencana strategis TI yang sejalan dengan rencana korporasi Bank;

## Information Technology Steering Committee's Charter

In performing its duties and responsibilities, the Information Technology Steering Committee has a charter that refers to Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks and Financial Services Authority Circular No. 21/SEOJK.03/2017 on Implementation of Risk Management in the Use of Information Technology for Commercial Banks.

## Structure and Composition of the Information Technology Steering Committee

Structure and composition of the Information Technology Steering Committee is based on Board of Directors' Decision Letter No. 016/SKDIR/VI/2023 dated June 21, 2023, described as follows:

## Statement of Independency of the Information Technology Steering Committee

The Company guarantees the independency of all members of the Information Technology Steering Committee in performing their duties and responsibilities. Members of the Information Technology Steering Committee always act professionally in the Company's interests, without any intervention from any party.

## Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee has the duties and responsibilities in providing recommendations to the Board of Directors as follows:

1. IT strategic plan that is in line with the Bank's corporate plan;

2. Kebijakan, standar, dan prosedur TI;
3. Kesesuaian antara rencana pengembangan TI dan rencana strategis TI;
4. Kesesuaian antara pelaksanaan pengembangan TI dan rencana pengembangan TI;
5. Evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;
6. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
7. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu; dan
8. Kecukupan dan alokasi sumber daya terkait TI yang dimiliki Bank.

### Rapat Komite Pengarah Teknologi Informasi

Kebijakan rapat Komite Pengarah Teknologi Informasi diatur dalam Surat Keputusan Direksi No. 015/SKDIR/VI/2023 tentang Piagam Komite Pengarah Teknologi dan Informasi. Rapat diadakan minimal 2 kali dalam setahun dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite. Sepanjang tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan rapat sebanyak 2 kali dengan rata-rata tingkat kehadiran rapat lebih dari 50,00%. Adapun agenda rapat Komite Pengarah Teknologi Informasi membahas mengenai rekomendasi:

1. Rencana strategis TI;
2. Kebijakan, standar, dan prosedur TI;
3. Kesesuaian pengembangan TI dengan rencana strategis TI;
4. Kesesuaian pelaksanaan pengembangan dengan rencana strategis TI;
5. Evaluasi atas efektivitas biaya TI dengan pencapaian manfaat yang direncanakan;
6. Pemantauan dan upaya peningkatan kinerja TI;
7. Upaya penyelesaian permasalahan TI yang tidak dapat terselesaikan; dan
8. Kecukupan dan sumber daya TI yang dimiliki.

### Laporan Pelaksanaan Kerja Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Menyusun laporan rencana strategis TI 2024-2025;
2. Pengkinian kebijakan, standar, dan prosedur TI (Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022);
3. Sertifikasi ISO 27001 – 2022 Sistem Manajemen Keamanan Informasi;
4. Penilaian ketahanan dan keamanan siber;
5. Laporan rencana pengembangan TI; dan
6. Penilaian tingkat digital maturitas Bank (Assessment Rancangan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2023).

2. IT policies, standards, and procedures;
3. Conformity between IT development plans and IT strategic plans;
4. Conformity between the IT implementation development and the IT development plan;
5. Evaluation of IT cost effectiveness towards achieving planned benefits;
6. Monitoring of IT performance and efforts to improve IT performance;
7. Efforts to resolve various IT-related issues that cannot be resolved by IT users and providers effectively, efficiently, and in a timely manner; and
8. The policy on adequacy and allocation of IT-related resources owned by the Bank.

### Information Technology Steering Committee's Meeting

The policy on Information Technology Steering Committee meeting are stipulated in the Board of Directors' Decision Letter No. 015/SKDIR/VI/2023 on the Charter of the Technology and Information Steering Committee. Meetings are held at least 2 times a year with an attendance quorum of at least 51% of the total committee members. Throughout 2023, the Information Technology Steering Committee held 2 meetings with an average meeting attendance rate of more than 50.00%. The agenda of Information Technology Steering Committee meeting is to discuss the recommendations of:

1. IT strategic plan;
2. IT policies, standards, and procedures;
3. Conformity of IT development with IT strategic plan;
4. Conformity of development implementation with IT strategic plans;
5. Evaluation of IT cost effectiveness with the achievement of planned benefits;
6. Monitoring and efforts to improve IT performance;
7. Efforts to resolve IT issues that cannot be resolved; and
8. Adequacy and IT resources owned.

### Report on the Implementation of Information Technology Steering Committee's Work

The Information Technology Steering Committee realized its duties and responsibilities throughout 2023, including:

1. Preparation of 2024-2025 IT strategic plan report;
2. Update of IT policies, standards, and procedures (Financial Services Authority Regulation No. 11/POJK.03/2022);
3. Certification of ISO 27001 – 2022 Information Security Management System;
4. Assessment of cyber resilience and security;
5. Report of IT development plan; and
6. Assessment of the Bank's digital maturity level (Assessment of Draft Financial Services Authority Circular Letter No. 24/SEOJK.03/2023).

## Pengembangan Kompetensi Komite Pengarah Teknologi Informasi

Program pengembangan kompetensi yang diikuti anggota Komite Pengarah Teknologi Informasi sepanjang tahun 2023 sebagai berikut:

## Competency Development of the Information Technology Steering Committee

The competency development programs attended by Information Technology Steering Committee members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pelatihan Awareness ISO/IEC 27001-2022 ISO/IEC 27001-2022 Awareness Training	Januari January	Hope Training & Consulting
User Training dan Sosialisasi Simulasi Go Live Temenos T24 User Training and Dissemination of Go Live Temenos T24 Simulation	Januari January	Bank Ganesha
Sosialisasi Program dan Modul Kerja Tahun 2023 Dissemination of Programs and Work Modules in 2023	Januari January	Bank Ganesha
Workshop Module Retail Bonds System	Februari February	Praisindo
Sosialisasi Anti Money Laundering (AML) Counter Financing of Terrorism (CFT), Good Corporate Governance (GCG), Kode Etik, dan Sumber Daya Manusia Dissemination of Anti Money Laundering (AML), Counter-Terrorist Financing (CFT), Good Corporate Governance (GCG), Code of Conduct, and Human Resources	Februari February	Bank Ganesha
Refreshment Manajemen Risiko Risk Management Refreshment	Maret March	Efektifpro dan Badan Sertifikasi Manajemen Risiko Efektifpro and Risk Management Certification Agency
Training Sertifikasi ISO 27001:2022 ISO 27001:2022 Certification Training	Maret March	Hope Training & Consulting
Pelaksanaan Rekonsiliasi Data Migrasi (DM4) Reconciliation Implementation of Migration Data (DM4)	April April	Internal Bank Ganesha
Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022	Mei May	Trinita Solusi Kreatifindo
AWS General Overview	Mei May	AWS Indonesia
Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF)	Juni June	Andara Sarana
Sosialisasi Penggunaan Menu Aplikasi Data Warehouse Laporan Dissemination of the Use of Application Menu Data Warehouse Report	Juni June	Fortress Data Service (FDS)
Pelatihan Rekonsiliasi Data Migrasi 5 Reconciliation Training of Migration Data 5	Juni June	Fortress Data Service (FDS)
Sosialisasi (Induction) Anti Money Laundering (AML) Counter Financing of Terrorism (CFT), SQM, Sumber Daya Manusia, Satuan Kerja Manajemen Risiko (SKMR) dan Digital Bisnis Dissemination (Induction) Anti Money Laundering (AML) Counter Financing of Terrorism (CFT), SQM, Human Resources, Risk Management Work Unit (SKMR) and Digital Business	Juni June	Internal Bank Ganesha
Pelatihan Pelaksanaan Rekonsiliasi Data Migrasi 5 T24 Training on Implementation of Migration Data Reconciliation 5 T24	Juni June	Internal Bank Ganesha
Sosialisasi Ketahanan dan Keamanan dalam Menghadapi Risiko Siber Dissemination of Resilience and Security in Facing Cyber Risks	Juni June	Internal Bank Ganesha
Sosialisasi Penggunaan Aplikasi Temenos dan Anti Money Laundering (AML) Dissemination of the Use of the Temenos Application and Anti Money Laundering (AML)	Juli July	Internal Bank Ganesha
AWS Technical Essentials	Juli July	AWS Indonesia

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Rekonsiliasi Data Migrasi Go Live Temenos Reconciliation of Go Live Temenos Migration Data	Juli July	Fortress Data Service (FDS)
AWS Security Essentials	Juli July	AWS Indonesia
Architecting on AWS	Agustus August	AWS Indonesia
Sosialisasi Penggunaan Portal Ketentuan dan Portal <i>Report Reminder</i> Dissemination on the Use of Provisions Portal and Report Reminder Portal	Agustus August	Internal Bank Ganesha - Kepatuhan Ganesha Bank Internal - Compliance
System Operations on AWS	September September	AWS Indonesia
Data Ware House (DWH) Temenos (T24)	September September	Fortress Data Service (FDS)
<i>Training Aplikasi Fraud Detection System</i> PT Fortress Data Service Application Training of Fraud Detection System of PT Fortress Data Service	September September	Fortress Data Service (FDS)
DevOps Engineering on AWS	Oktober October	AWS Indonesia
Sosialisasi Nomor Pokok Wajib Pajak (NPWP) 16 Digit dan Nomor Identitas Tempat Kegiatan Usaha (NITKU) 22 Digit Dissemination of 16-digit Taxpayer Identification Number (NPWP) and 22-digit Business Activity Place Identification Number (NITKU)	Oktober October	KPP Madya Jakarta Barat Medium Tax Office West Jakarta
Enterprise Architecture: TOGAF 9 Foundation with International Exam Preparation	November November	Andalan Teknologi Informasi
Developing on AWS	November November	AWS Indonesia
Jenkins, From Zero to Zero: Become a DevOps Jenkins Master	November November	Udemy

## Komite Manajemen Risiko

Komite Manajemen Risiko dibentuk untuk memastikan kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko Bank. Selain itu, Komite Manajemen Risiko juga menyusun kebijakan, strategi dan pedoman penerapan manajemen risiko, serta menyempurnakan penerapan manajemen risiko.

### Pedoman Kerja Komite Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

## Risk Management Committee

The Risk Management Committee was established to ensure the risk management framework provides adequate protection for all Bank risks. In addition, the Risk Management Committee also prepares policies, strategies, and guidelines for implementing risk management, and improving the risk management implementation.

### Risk Management Committee Charter

In performing its duties and responsibilities, the Risk Management Committee has a charter that refers to Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 22, 2016, on Risk Management Implementation for Commercial Banks, and Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016, on Risk Management Implementation for Commercial Banks.

## Struktur dan Keanggotaan Komite Manajemen Risiko

Struktur dan keanggotaan Komite Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 003/SKDIR/I/2019 tanggal 28 Januari 2019 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Direktur yang Membawahi Fungsi Kepatuhan	Director in Charge of Compliance Function
<b>Sekretaris</b> Secretary	Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur	Head of Risk Management & System and Procedure Division
<b>Anggota Tetap</b> Permanent Member	Direksi	Board of Directors
<b>Anggota Tidak Tetap</b> Non-Permanent Member	<ul style="list-style-type: none"> <li>• Kepala Divisi; dan</li> <li>• Kepala Bagian yang Berkepentingan Diundang.</li> </ul>	<ul style="list-style-type: none"> <li>• Head of Divisions; and</li> <li>• Head of Relevant Departments are Invited.</li> </ul>

## Pernyataan Independensi Komite Manajemen Risiko

Perseroan menjamin independensi seluruh anggota Komite Manajemen Risiko dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Manajemen Risiko senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

## Tugas dan Tanggung Jawab Komite Manajemen Risiko

Dalam menjalankan fungsinya, Komite Manajemen Risiko memiliki tugas dan tanggung jawab antara lain:

1. Memberikan masukan kepada Direksi dalam rangka penyusunan kebijakan manajemen risiko terutama yang berkaitan dengan pengelolaan risiko;
2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya; dan
3. Mengevaluasi dan melakukan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

## Rapat Komite Manajemen Risiko

Kebijakan rapat Komite Manajemen Risiko diatur dalam Surat Keputusan Direksi No. 003/SKDIR/I/19 tentang Komite Manajemen Risiko PT Bank Ganesha Tbk. Rapat diadakan minimal 1 kali dalam 3 bulan dengan kuorum kehadiran sekurang-kurangnya 50% dari jumlah anggota Komite. Sepanjang tahun 2023, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat Komite Manajemen Risiko membahas dan menyetujui mengenai hasil penilaian profil risiko posisi triwulan IV 2022, triwulan I 2023, triwulan II 2023, dan triwulan III 2023.

## Structure and Composition of the Risk Management Committee

Structure and composition of the Risk Management Committee is based on Board of Directors' Decision Letter No. 003/SKDIR/I/2019 dated January 28, 2019, described as follows:

## Statement of Independency of the Risk Management Committee

The Company guarantees the independency of all members of the Risk Management Committee in performing their duties and responsibilities. Members of Risk Management Committee always act professionally in the Company's interests, without any intervention from any party.

## Duties and Responsibilities of the Risk Management Committee

In performing its functions, the Risk Management Committee has duties and responsibilities, among others:

1. Providing input to the Board of Directors in the context of formulating risk management policies, especially those related to risk management;
2. Supervising that the risk management policies are implemented as well as possible; and
3. Evaluating and conducting periodic reviews of risk management policies and providing suggestions if changes are needed.

## Risk Management Committee's Meeting

The policy on Risk Management Committee meeting is stipulated in the Board of Directors' Decision Letter No. 003/SKDIR/I/19 on the Risk Management Committee of PT Bank Ganesha Tbk. Meetings are held at least once every 3 months with an attendance quorum of at least 50% of the total Committee members. Throughout 2023, the Risk Management Committee held 4 meetings with an average meeting attendance rate of 100.00%. The agenda for the Risk Management Committee meeting is to discuss and approve the risk profile assessment results for quarter IV 2022, quarter I 2023, quarter II 2023, and quarter III 2023.



## Laporan Pelaksanaan Kerja Komite Manajemen Risiko

Komite Manajemen Risiko telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Menyetujui hasil penilaian profil risiko posisi triwulan IV 2022, triwulan I 2023, triwulan II 2023, dan triwulan III 2023;
2. Menetapkan *risk appetite* dan *risk tolerance* Bank tahun 2024; dan
3. Melakukan sosialisasi budaya risiko kepada seluruh jajaran manajemen dan karyawan.

## Pengembangan Kompetensi Komite Manajemen Risiko

Program pengembangan kompetensi yang diikuti anggota Komite Manajemen Risiko sepanjang tahun 2023 sebagai berikut:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juli July	OJK Institute
The 7 <sup>th</sup> Indonesia Risk Management Outlook (IRMO) 2024	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Pengawasan <i>Market Conduct</i> dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

## Komite Personalia

Sebagai komite pendukung Direksi, Komite Personalia berfungsi untuk membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi ketenagakerjaan, serta memberikan saran-saran dan langkah perbaikan yang sesuai dengan peraturan ketenagakerjaan di perbankan dan Undang-undang Ketenagakerjaan yang berlaku di Indonesia.

## Pedoman Kerja Komite Personalia

Dalam menjalankan tugas dan tanggung jawabnya, Komite Personalia telah memiliki pedoman kerja yang mengacu pada perundang-undangan yang berlaku tentang Ketenagakerjaan dan peraturan pelaksanaannya.

## Report on the Implementation of Risk Management Committee's Work

The Risk Management Committee realized its duties and responsibilities throughout 2023, including:

1. Approve the risk profile assessment results for quarter IV 2022, quarter I 2023, quarter II 2023, and quarter III 2023;
2. Determine the Bank's risk appetite and risk tolerance in 2024; and
3. Disseminate risk culture to all levels of management and employees.

## Competency Development of the Risk Management Committee

The competency development programs attended by the Risk Management Committee members throughout 2023 are as follows:

## Personnel Committee

As a supporting committee for the Board of Directors, the Personnel Committee functions to assist the Board of Directors in formulating policies, supervising policy implementation, monitoring developments and employment conditions, as well as providing suggestions and corrective steps in accordance with labor regulations in banking and the Labor Law applicable in Indonesia.

## Personnel Committee Charter

In carrying out the duties and responsibilities, the Personnel Committee has the charter that refers to the applicable laws on Manpower and its implementing regulations.

## Struktur dan Keanggotaan Komite Personalialia

Struktur dan keanggotaan Komite Personalialia berdasarkan Surat Keputusan Direksi No. 016/SK/DIR/III/16 tanggal 1 Maret 2016 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur	President Director
<b>Sekretaris</b> Secretary	Kepala Bagian Sumber Daya Manusia	Head of Human Resources Department
<b>Anggota</b> Member	<ul style="list-style-type: none"> <li>Direktur; dan</li> <li>Kepala Bagian Sumber Daya Manusia.</li> </ul>	<ul style="list-style-type: none"> <li>Director; and</li> <li>Head of Human Resources Department.</li> </ul>

## Pernyataan Independensi Komite Personalialia

Perseroan menjamin independensi seluruh anggota Komite Personalialia dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Personalialia senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

## Tugas dan Tanggung Jawab Komite Personalialia

Komite Personalialia memiliki tugas dan tanggung jawab sebagai berikut:

- Merumuskan kebijakan ketenagakerjaan; dan
- Memantau kebijakan ketenagakerjaan yang telah diterapkan sesuai dengan ketentuan dengan memperhatikan kondisi keuangan dan kewajaran dari *peer group* dan perkembangan strategis perusahaan.

## Rapat Komite Personalialia

Kebijakan rapat Komite Personalialia diatur dalam Surat Keputusan Direksi No. 016/SK/DIR/III/2016 tanggal 1 Maret 2016. Rapat dilaksanakan untuk memantau perkembangan dan kondisi ketenagakerjaan, memberikan saran/langkah perbaikan, serta memenuhi peraturan ketenagakerjaan Bank dan Undang-Undang Ketenagakerjaan. Sepanjang tahun 2023, Komite Personalialia tidak melaksanakan rapat komite.

## Laporan Pelaksanaan Kerja Komite Personalialia

Komite Personalialia telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

- Memberikan solusi atau jalan keluar masalah ketenagakerjaan;
- Melakukan promosi, mutasi, dan rotasi karyawan; dan
- Memberikan sanksi/hukuman berupa surat peringatan kepada karyawan yang melakukan pelanggaran ketenagakerjaan.

## Structure and Composition of the Personnel Committee

Structure and composition of the Personnel Committee is based on Board of Directors' Decision Letter No. 016/SK/DIR/III/16 dated March 1, 2016, described as follows:

## Statement of Independency of Personnel Committee

The Company guarantees the independency of all Personnel Committee members in performing their duties and responsibilities. Personnel Committee members always act professionally in the Company's interests, without any intervention from any party.

## Duties and Responsibilities of the Personnel Committee

The Personnel Committee has the following duties and responsibilities:

- Formulating employment policies; and
- Monitoring that the employment policies that have been implemented are in accordance with the provisions, by observing the financial condition and fairness of peer group and strategic development of the Company.

## Personnel Committee's Meeting

The policy on Personnel Committee meeting is stipulated in the Board of Directors' Decision Letter No. 016/SK/DIR/III/2016 dated March 1, 2016. Meetings are held to monitor developments and employment conditions, provide suggestions/improvement steps, and comply with the Bank employment regulations and Labor Law. Throughout 2023, the Personnel Committee did not hold any committee meetings.

## Report on the Implementation of Personnel Committee's Work

The Personnel Committee realized its duties and responsibilities throughout 2023, including:

- Providing solutions or settlement to employment issues;
- Carrying out promotion, transfer, and employee rotation; and
- Imposing sanction/punishment in form of warning letters to employee who commits employment violation.

## Pengembangan Kompetensi Komite Personalia

Program pengembangan kompetensi yang diikuti anggota Komite Personalia sepanjang tahun 2023 sebagai berikut:

## Competency Development of the Personnel Committee

The competency development programs attended by Personnel Committee members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance	Februari February	OJK Insitute
Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber Establishing Digital Asset Customer Confidence from Cyber Risk	Mei May	OJK Institute
Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Strategi Pengembangan SDM untuk Dorong Pemenuhan Kebutuhan Talenta Digital Industri Jasa Keuangan HR Development Strategy to Promote Fulfillment of Digital Talent Needs in Financial Services Industry	Juni June	Binar Academy
How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
Pemahaman dan Kajian Strategis Undang-Undang No. 6 Tahun 2023 Cipta Kerja Understanding and Strategic Study of Law No. 6 of 2023 on Job Creation	Juni June	Lembaga Pusat Kajian dan Pengembangan Sumber Daya Indonesia Indonesian Center for Resource Studies and Development Institute
<i>Refreshment</i> Manajemen Risiko Risk Management Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Masa Depan Ekonomi Indonesia di Era Teknologi <i>Artificial Intelligence</i> (AI) The Future of Indonesian Economy in the Era of Artificial Intelligence (AI) Technology	Agustus August	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Enhancing Financial Performance Through Data Analytics	Agustus August	OJK Institute
Pemanfaatan <i>Internet of Things</i> (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in Financial Services Industry	September September	OJK Institute
The 7 <sup>th</sup> Indonesia Risk Management Outlook (IRMO) 2024	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Pengawasan <i>Market Conduct</i> dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Indonesia Finance Zoominar IFA-VI-2023	November November	Economic Review
<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

## Komite Anti Fraud

Komite *Anti Fraud* merupakan komite pendukung Direksi yang dibentuk untuk mengawasi penerapan strategi *anti fraud* dan memastikan penanganan permasalahan *fraud* secara tepat.

### Pedoman Kerja Komite Anti Fraud

Dalam menjalankan tugas dan tanggung jawabnya, Komite *Anti Fraud* telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

### Struktur dan Keanggotaan Komite Anti Fraud

Struktur dan keanggotaan Komite *Anti Fraud* berdasarkan Surat Keputusan Direksi No. 006/SKDIR/III/2020 tanggal 17 Maret 2020 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur	President Director
<b>Sekretaris</b> Secretary	Kepala Satuan Kerja Audit Intern	Head of Internal Audit Unit
<b>Anggota Tetap</b> Permanent Member	<ul style="list-style-type: none"> <li>Kepala Satuan Kerja Kepatuhan &amp; APU PPT;</li> <li>Kepala Satuan Kerja Manajemen Risiko &amp; Sistem Prosedur;</li> <li>Kepala Bagian Sumber Daya Manusia; dan</li> <li>Kepala Bagian Legal &amp; Remedial.</li> </ul>	<ul style="list-style-type: none"> <li>Head of Compliance &amp; AML CFT Division;</li> <li>Head of Risk Management &amp; System Procedure Division;</li> <li>Head of Human Resources Department; and</li> <li>Head of Legal &amp; Remedial Department.</li> </ul>
<b>Anggota Tidak Tetap</b> Non-Permanent Member	Kepala Divisi/Kepala Bagian yang berkepentingan/diundang	Heads of relevant Divisions/Departments are invited

### Pernyataan Independensi Komite Anti Fraud

Perseroan menjamin independensi seluruh anggota Komite *Anti Fraud* dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite *Anti Fraud* senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

### Tugas dan Tanggung Jawab Komite Anti Fraud

Dalam menjalankan fungsinya, Komite *Anti Fraud* memiliki tugas dan tanggung jawab antara lain:

- Memiliki tanggung jawab kepada Presiden Direktur, serta hubungan komunikasi dengan pelaporan secara langsung kepada Dewan Komisaris dan Komite Audit;
- Menangani penerapan strategi *anti fraud* yang efektif dalam organisasi Bank dalam bentuk sistem pengendalian *fraud* dengan berkoordinasi dengan unit kerja/bagian/pejabat terkait dalam rangka memperkuat sistem pengendalian internal;

## Anti Fraud Committee

The Anti-Fraud Committee is a supporting committee of the Board of Directors established to supervise the implementation of anti-fraud strategies and ensure appropriate handling of fraud issues.

### Anti Fraud Committee Charter

In carrying out its duties and responsibilities, the Anti-Fraud Committee already has a Charter that refers to the Financial Services Authority Regulations.

### Structure and Composition of the Anti Fraud Committee

Structure and composition of the Anti-Fraud Committee is based on Board of Directors' Decision Letter No. 006/SKDIR/III/2020 dated March 17, 2020 described as follows:

### Statement of Independency of the Anti-Fraud Committee

The Company guarantees the independency of all members of the Anti-Fraud Committee in performing their duties and responsibilities. Members of Anti-Fraud Committee always act professionally in the Company's interests, without any intervention from any party.

### Duties and Responsibilities of the Anti Fraud Committee

In performing its functions, the Anti-Fraud Committee has duties and responsibilities, among others:

- Having responsibility to the President Director, as well as communication relations with reporting directly to the Board of Commissioners and Audit Committee;
- Managing the implementation of effective anti fraud strategies within the Bank organization in form of fraud control system by coordinating with related divisions/departments/officials to strengthen the internal control system;

3. Komite *Anti Fraud* bertugas untuk:
  - a. Pengembangan budaya dan kepedulian terhadap *anti fraud* pada seluruh jenjang organisasi, antara lain meliputi deklarasi *anti fraud statement* dan komunikasi yang memadai kepada seluruh jenjang organisasi tentang perilaku yang termasuk tindakan *fraud*;
  - b. Penyusunan dan pengawasan penerapan Kode Etik terkait dengan pencegahan *fraud* bagi seluruh jenjang organisasi;
  - c. Penyusunan kebijakan dan pengawasan penerapan strategi *anti fraud* secara menyeluruh;
  - d. Pengembangan kualitas SDM, khususnya yang terkait dengan peningkatan *awareness* dan pengendalian *fraud*;
  - e. Pemantauan dan evaluasi atas kejadian-kejadian *fraud* serta penetapan tindak lanjutnya;
  - f. Pengembangan saluran komunikasi yang efektif di internal Bank agar seluruh pejabat/karyawan Bank memahami dan mematuhi kebijakan dan prosedur yang berlaku, termasuk kebijakan dalam rangka pengendalian *fraud*; dan
  - g. Mengevaluasi dan memutuskan apakah sebuah kejadian merupakan tindakan *fraud* atau bukan.
3. The Anti Fraud Committee is in charge of:
  - a. Developing culture and awareness of anti fraud at all levels of the organization, including declaring anti fraud statement and adequate communication to all levels of the organization regarding conducts that fall into fraud act;
  - b. Preparing and supervising the implementation of Code of Conduct related to fraud prevention for all levels of the organization;
  - c. Preparing policies and monitoring the implementation of comprehensive anti fraud strategies;
  - d. Developing the quality of human resources, particularly those related to increasing awareness and controlling fraud;
  - e. Monitoring and evaluating fraud incidents and determining follow-up actions;
  - f. Developing effective communication channels within the Bank so that all Bank officials/employees understand and comply with applicable policies and procedures, including policies for controlling fraud; and
  - g. Evaluating and deciding whether an incident is an act of fraud or not.

### Rapat Komite *Anti Fraud*

Kebijakan rapat Komite *Anti Fraud* diatur dalam Surat Keputusan Direksi No. 006/SKDIR/III/2020 tentang Perubahan Susunan Keanggotaan Tugas dan Tanggung Jawab Komite *Anti Fraud*. Rapat dapat diadakan minimal 1 kali setiap semester.

Sepanjang tahun 2023, Komite *Anti Fraud* telah melaksanakan rapat sebanyak 1 kali setiap semester dengan agenda rapat membahas mengenai:

1. Peningkatan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada pejabat maupun karyawan kantor pusat dan kantor cabang;
2. Media penyampaian pelaporan dugaan pelanggaran (*whistleblowing*) dan melakukan sosialisasi kepada pihak intern maupun ekstern melalui poster-poster/*screen* TV yang ditempatkan pada seluruh kantor Bank Ganesha, situs web, media sosial (Facebook dan Instagram) serta *screen* ATM; dan
3. Cakupan dalam program audit intern serta meninjau hasil audit untuk mengetahui temuan-temuan yang berpotensi terjadi *fraud*.

### Anti-Fraud Committee Meeting

The policy on Anti Fraud Committee meeting is stipulated in the Board of Directors' Decision Letter No. 006/SKDIR/III/2020 on Changes in the Composition of Duties and Responsibilities of Anti Fraud Committee. Meetings can be held at least once every semester.

Throughout 2023, the Anti Fraud Committee held meetings once every semester with the meeting agenda discussing:

1. Improving the quality of anti-fraud strategy implementation by regularly disseminating the anti-fraud strategy to officials and employees of head office and branch offices;
2. Reporting channel for alleged violations (*whistleblowing*) and disseminating it to both internal and external parties through posters/TV screens placed at all Bank Ganesha offices, websites, social media (Facebook and Instagram), and ATM screens; and
3. Reviewing scope in internal audit program and reviewing audit results to find out findings that potentially indicate fraud.

## Laporan Pelaksanaan Kerja Komite Anti Fraud

Komite Anti Fraud telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, melalui:

1. Laporan bulanan *fraud* dalam kegiatan transfer dana; dan
2. Laporan semesteran strategi *anti fraud*.

## Pengembangan Kompetensi Komite Anti Fraud

Pada tahun 2023, anggota Komite Anti Fraud telah mengikuti program pengembangan kompetensi dengan materi *Certified Anti-Fraud Manager* yang diselenggarakan oleh Asia Anti Fraud Manajemen.

## Komite Restrukturisasi

Komite Restrukturisasi dibentuk untuk membantu Direksi dalam menganalisa dan memutuskan permohonan restrukturisasi atau penyelesaian kredit sesuai dengan kewenangan yang ditetapkan.

### Pedoman Kerja Komite Restrukturisasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Restrukturisasi telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

## Struktur dan Keanggotaan Komite Restrukturisasi

Struktur dan keanggotaan Komite Restrukturisasi berdasarkan Surat Keputusan Direksi No. 039/SKDIR/XI/2023 tanggal 28 November 2023 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
<b>Anggota</b> Member	<ul style="list-style-type: none"> <li>• Wakil Presiden Direktur;</li> <li>• Direktur Komersial;</li> <li>• Kepala Bagian Legal dan Remedial; dan</li> <li>• Kepala Bagian Analisa Risiko Kredit.</li> </ul>	<ul style="list-style-type: none"> <li>• Vice President Director;</li> <li>• Commercial Director;</li> <li>• Head of Legal and Remedial Department; and</li> <li>• Head of Credit Risk Analysis Department.</li> </ul>

## Pernyataan Independensi Komite Restrukturisasi

Perseroan menjamin independensi seluruh anggota Komite Restrukturisasi dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Restrukturisasi senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

## Report on the Implementation of Anti-Fraud Committee's Work

The Anti-Fraud Committee realized its duties and responsibilities throughout 2023, through:

1. Monthly report of fraud in fund transfer activities; and
2. Semi-annual report of anti-fraud strategy.

## Competency Development of the Anti-Fraud Committee

In 2023, members of Anti Fraud Committee attended competency development program with Certified Anti-Fraud Manager material organized by Asia Anti Fraud Management.

## Restructuring Committee

The Restructuring Committee was formed to assist the Board of Directors in analyzing and deciding on requests for credit restructuring or settlement in accordance with the stipulated authorities.

### Restructuring Committee Charter

In carrying out its duties and responsibilities, the Restructuring Committee has a Charter that refers to the Financial Services Authority Regulations.

## Structure and Composition of the Restructuring Committee

Structure and composition of the Restructuring Committee is based on Board of Directors' Decision Letter No. 039/SKDIR/XI/2023 dated November 28, 2023, described as follows:

## Statement of Independency of the Restructuring Committee

The Company guarantees the independency of all Restructuring Committee members in performing their duties and responsibilities. Restructuring Committee members always act professionally in the Company's interests, without any intervention from any party.



## Tugas dan Tanggung Jawab Komite Restrukturisasi

Komite Restrukturisasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan persetujuan atau penolakan usulan restrukturisasi/penyelesaian kredit sesuai dengan batas wewenang;
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyelesaian kredit secara profesional, jujur, obyektif, cermat, dan saksama;
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan atau usulan terkait untuk memberikan persetujuan yang hanya bersifat formalitas; dan
4. Mendahulukan kepentingan Perseroan di atas kepentingan pribadi atau keluarga, maupun pihak lainnya.

## Rapat Komite Restrukturisasi

Komite Restrukturisasi tidak memiliki kebijakan terkait rapat komite. Semua keputusan terkait restrukturisasi dilakukan secara sirkuler dengan kuorum persetujuan anggota komite 100,00%.

## Laporan Pelaksanaan Kerja Komite Restrukturisasi

Komite Restrukturisasi telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, yaitu dengan memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, dan penjualan aset yang diambil alih.

## Pengembangan Kompetensi Komite Restrukturisasi

Sepanjang tahun 2023, Komite Restrukturisasi tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

## Komite Treasury

Komite *Treasury* berfungsi untuk membantu Direksi dalam mengevaluasi dan/atau memutuskan permohonan terkait bisnis *treasury*.

## Pedoman Kerja Komite Treasury

Dalam menjalankan tugas dan tanggung jawabnya, Komite *Treasury* telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

## Duties and Responsibilities of the Restructuring Committee

The Restructuring Committee has the following duties and responsibilities:

1. Providing approval or rejection of credit restructuring/settlement proposals in accordance with the limits of authority;
2. Carrying out duties in making credit restructuring/settlement decisions professionally, honestly, objectively, carefully, and thoroughly;
3. Refusing requests and/or influence from parties who have an interest in related requests or proposals to give approval that is only a formality; and
4. Prioritizing the Company's interests above personal or family interests, as well as of other parties.

## Restructuring Committee Meeting

The Restructuring Committee does not have any policy on committee meetings. All decisions related to restructuring are carried out circularly with a quorum of 100.00% approval from committee members.

## Report on the Implementation of Restructuring Committee's Work

The Restructuring Committee realized its duties and responsibilities throughout 2023, by providing approval for proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

## Competency Development of the Restructuring Committee

Throughout 2023, the Restructuring Committee did not attend any competency development activities held by external parties. However, the Committee carried out independent competency development through books and/or digital information.

## Treasury Committee

The Treasury Committee functions to assist the Board of Directors in evaluating and/or deciding on requests related to the treasury business.

## Treasury Committee Charter

In carrying out its duties and responsibilities, the Treasury Committee has a Charter that refers to the Financial Services Authority Regulations.

## Struktur dan Keanggotaan Komite *Treasury*

Struktur dan keanggotaan Komite *Treasury* berdasarkan Surat Keputusan Direksi No. 039/SKDIR/XI/2023 tanggal 28 November 2023 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
<b>Anggota Lainnya</b> Other Members	<ul style="list-style-type: none"> <li>Direktur Keuangan &amp; <i>Treasury</i>;</li> <li>Kepala Divisi <i>Treasury dan Financial Institution</i>; dan</li> <li>Kepala Bagian Analisa Risiko Kredit.</li> </ul>	<ul style="list-style-type: none"> <li>Finance &amp; Treasury Director;</li> <li>Head of Treasury and Financial Institution Division; and</li> <li>Head of Credit Risk Analysis Department.</li> </ul>

## Pernyataan Independensi Komite *Treasury*

Perseroan menjamin independensi seluruh anggota Komite *Treasury* dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite *Treasury* senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

## Tugas dan Tanggung Jawab Komite *Treasury*

Dalam menjalankan fungsinya, Komite *Treasury* memiliki tugas dan tanggung jawab antara lain:

- Memberikan keputusan atas usulan terkait bisnis *treasury* sesuai dengan batas wewenang dan jenis produk;
- Melaksanakan tugasnya dalam pemberian keputusan terkait bisnis *treasury* secara profesional, jujur, objektif, cermat, dan saksama;
- Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan terkait untuk memberikan keputusan yang hanya bersifat formalitas; dan
- Mendahulukan kepentingan ekonomis Perseroan di atas kepentingan ekonomis pribadi atau keluarga, maupun pihak lainnya.

## Rapat Komite *Treasury*

Kebijakan rapat Komite *Treasury* diatur dalam Surat Keputusan Direksi No. 039/SKDIR/XI/2023. Keputusan terkait bisnis *treasury* dapat dilakukan secara sirkuler maupun melalui rapat. Sepanjang tahun 2023, pengambilan keputusan terkait bisnis *treasury* dilakukan secara sirkuler.

## Duties and Responsibilities of the Treasury Committee

Structure and composition of the Treasury Committee is based on Board of Directors' Decision Letter No. 039/SKDIR/XI/2023 dated November 28, 2023, described as follows:

## Statement of Independency of the Treasury Committee

The Company guarantees the independency of all Treasury Committee members in performing their duties and responsibilities. Treasury Committee members always act professionally in the Company's interests, without any intervention from any party.

## Duties and Responsibilities of the Treasury Committee

In carrying out its functions, the Treasury Committee has duties and responsibilities, including:

- Making decisions on proposals related to the treasury business in accordance with the limits of authority and types of products;
- Carrying out duties in making decisions related to the treasury business professionally, honestly, objectively, carefully, and thoroughly.
- Refusing requests and/or influence from parties who have an interest in related requests to provide decision that is only a formality; and
- Prioritizing the Company's economic interests above economic interests of personal or family, or of other parties.

## Treasury Committee Meeting

The policy on Treasury Committee meeting is stipulated in the Board of Directors' Decision Letter No. 039/SKDIR/XI/2023. Decisions related to treasury business can be made circularly or through meetings. Throughout 2023, decisions on treasury business were made in a circular manner.

## Laporan Pelaksanaan Kerja Komite Treasury

Komite Treasury telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain terkait pemberian keputusan dan persetujuan atas limit counterparties, serta pemberian keputusan dan persetujuan atas pembelian surat berharga korporasi.

## Pengembangan Kompetensi Komite Treasury

Program pengembangan kompetensi yang diikuti anggota Komite Treasury sepanjang tahun 2023 sebagai berikut:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
<b>Lenny Sugihat</b> Ketua Chairperson  <b>Arif Wicaksono</b> Anggota Member	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Direksi Education and/or training can be seen in the Board of Directors' Competency Development section		
<b>Lucie Desiantari</b> Anggota Member	End to End Treasury Transaction Process	Oktober October	Triniti
	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Bankers Association for Risk Management
<b>Novica</b> Anggota Member	Commercial Loan to Small Business: Analysis & Decision Making	Februari February	Banking Strategic Learning
	Refreshment Sertifikasi Manajemen Risiko Level 3 Refreshment of Risk Management Certification Level 3	April April	Efektifpro – Badan Sertifikasi Manajemen Risiko Efektifpro – Risk Management Certification Agency
	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Bankers Association for Risk Management

## Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa dibentuk guna membantu Direksi dalam pengelolaan kegiatan pengadaan barang dan jasa, memastikan efektivitas atas aktivitas kegiatan pengadaan barang dan jasa, serta memastikan pelaksanaan kegiatan pengadaan barang dan jasa sesuai dengan kebijakan dan prosedur yang berlaku di Perseroan.

## Pedoman Kerja Komite Pengadaan Barang dan Jasa

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengadaan Barang dan Jasa telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

## Report on the Implementation of Treasury Committee's Work

The Treasury Committee realized its duties and responsibilities throughout 2023, including in making decision and giving approval on limit of counterparties, and making decision and giving approval on the purchase of corporate securities.

## Competency Development of the Treasury Committee

The competency development programs, attended by Treasury Committee members throughout 2023, are as follows:

## Goods and Services Procurement Committee

The Goods and Services Procurement Committee was established to assist the Board of Directors in managing goods and services procurement activities, ensuring the effectiveness of goods and services procurement activities, and ensuring the implementation of goods and services procurement activities in accordance with the policies and procedures that apply in the Company.

## Goods and Services Procurement Committee Charter

In carrying out its duties and responsibilities, the Goods and Services Procurement Committee has a Charter that refers to the Financial Services Authority Regulations.

## Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Struktur dan keanggotaan Komite Pengadaan Barang dan Jasa berdasarkan Surat Keputusan Direksi No. 010/SKDIR/II/16 tanggal 26 Februari 2016 diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
<b>Ketua</b> Chairperson	Kepala Divisi <i>Finance Accounting &amp; Management Information System</i>	Head of Finance Accounting & Management Information System Division
<b>Sekretaris</b> Secretary	Kepala Bagian Logistik dan General Service	Head of Logistics and General Service Department
<b>Anggota</b> Member	Kepala Divisi/Kepala Bagian sesuai dengan kebutuhan pengadaan barang dan jasa	Heads of Divisions/Departments related to the needs of procurement of goods and services

## Pernyataan Independensi Komite Pengadaan Barang dan Jasa

Perseroan menjamin independensi seluruh anggota Komite Pengadaan Barang dan Jasa dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Pengadaan Barang dan Jasa senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

## Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa memiliki tugas dan tanggung jawab sebagai berikut:

- Memiliki tanggung jawab atas pengadaan dan penjualan barang dan jasa yang dilakukan;
- Memiliki tanggung jawab atas spesifikasi dan mutu barang yang dibeli;
- Memastikan setiap pengadaan barang dan jasa mengacu pada anggaran yang telah ditetapkan;
- Melakukan negosiasi harga untuk memperoleh harga yang optimal; dan
- Melaksanakan pengadaan dan penjualan sesuai ketentuan.

## Rapat Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa tidak memiliki kebijakan terkait rapat komite. Semua keputusan terkait pengadaan barang dan jasa dilakukan secara sirkuler.

## Structure and Composition of the Goods and Services Procurement Committee

Structure and composition of the Goods and Services Procurement Committee is based on Board of Directors' Decision Letter No. 010/SKDIR/II/16 dated February 26, 2016, described as follows:

## Statement of Independency of the Goods and Services Procurement Committee

The Company guarantees the independency of all members of the Goods and Services Procurement Committee in performing their duties and responsibilities. Members of Goods and Services Procurement Committee always act professionally in the Company's interests, without any intervention from any party.

## Duties and Responsibilities of the Goods and Services Procurement Committee

The Goods and Services Procurement Committee has the following duties and responsibilities.

- Having responsibility for procurement and sale of goods and services;
- Having responsibility for specifications and quality of purchased goods;
- Ensuring that every procurement of goods and services refers to the established budget;
- Negotiating prices to obtain optimal price; and
- Carrying out procurement and sale according to provisions.

## Goods and Services Procurement Committee Meeting

The Goods and Services Procurement Committee does not have any policy on committee meetings. All decisions on the procurement of goods and services are made circularly.



## Laporan Pelaksanaan Kerja Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Menyusun rencana pengadaan barang dan jasa sesuai dengan RBB;
2. Melakukan evaluasi terhadap penawaran yang diajukan vendor terkait dengan harga, spesifikasi, kualitas barang, dan jasa yang ditawarkan;
3. Memutuskan penetapan atau penunjukan vendor pengadaan barang dan jasa; dan
4. Memonitor dan mengevaluasi realisasi pengadaan barang dan jasa.

### Pengembangan Kompetensi Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2023, Komite Pengadaan Barang dan Jasa tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

## Report on the Implementation of the Goods and Services Procurement Committee's Work

The Goods and Services Procurement Committee realized its duties and responsibilities throughout 2023, including:

1. Preparing a plan for procurement of goods and services in accordance with RBB;
2. Evaluating the bids submitted by vendors regarding prices, specifications, quality of goods, and services offered;
3. Deciding on the designation or appointment of vendors for procurement of goods and services; and
4. Monitoring and evaluating the realization of procurement of goods and services.

### Competency Development of the Goods and Services Procurement Committee

Throughout 2023, the Goods and Services Procurement Committee did not attend any competency development activities held by external parties. However, the Committee carried out independent competency development through books and/or digital information.

## Organ Pendukung Direksi Board of Directors' Supporting Organs

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi yaitu Sekretaris Perusahaan dan Satuan Kerja Audit Intern yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi.

### Sekretaris Perusahaan

Sekretaris Perusahaan berperan penting dalam menjaga hubungan antara Perseroan dengan pemangku kepentingan melalui publikasi aktivitas perusahaan, serta memelihara kewajaran, konsistensi, dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Selain itu, Sekretaris Perusahaan berperan dalam memonitor kepatuhan Perseroan terhadap peraturan perundang-undangan di bidang pasar modal.

### Pedoman Kerja Sekretaris Perusahaan

Sekretaris Perusahaan menjalankan tugas dan tanggung jawabnya dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 mengenai Sekretaris Perusahaan.

In carrying out its duties, the Board of Directors is assisted by units under the Board of Directors, namely Corporate Secretary and Internal Audit Division whose duties are to provide advice and recommendations regarding policies and directions on the Board of Directors.

### Corporate Secretary

The Corporate Secretary plays an important role in maintaining relations between the Company and its stakeholders through publication of Company activities, and maintaining fairness, consistency, and transparency regarding matters related to corporate governance and corporate actions. Moreover, the Corporate Secretary plays a role in monitoring the Company's compliance with laws and regulations in capital market.

### Corporate Secretary Charter

The Corporate Secretary carries out its duties and responsibilities with reference to the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary.

## Struktur Organisasi Sekretaris Perusahaan

Secara struktur organisasi, Sekretaris Perusahaan berada langsung di bawah Direksi, sehingga setiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Presiden Direktur. Pada tahun 2023, Sekretaris Perusahaan dijabat oleh Febrina K Savitri berdasarkan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

## Profil Sekretaris Perusahaan



**Febrina K Savitri**

**Sekretaris Perusahaan / Corporate Secretary**

Warga Negara Indonesia, lahir pada tahun 1973, berdomisili di Jakarta. Menjabat sebagai Sekretaris Perusahaan periode 2017-sekarang berdasarkan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

Meraih gelar Sarjana Manajemen Informatika dari Universitas Gunadarma. Sebelumnya beliau pernah menjabat sebagai *Account Officer* di Bank Artha Graha (1999-2007), *Branch Manager* Bank MNC International (2007-2016), dan *Branch Manager* Bank Ganesha (2016-2017). Saat ini, beliau tidak memiliki rangkap jabatan di perusahaan lainnya. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

## Tugas dan Tanggung Jawab Sekretaris Perusahaan

Berdasarkan Pedoman Kerja Sekretaris Perusahaan, tugas dan tanggung jawab Sekretaris Perusahaan sebagai berikut:

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan masukan kepada Dewan Komisaris dan Direksi dalam rangka mematuhi ketentuan peraturan perundang-undangan di bidang pasar modal;

## Corporate Secretary's Organizational Structure

In terms of organizational structure, Corporate Secretary is directly under the Board of Directors, and therefore, every form of its duty implementation is directly accountable to the President Director. In 2023, the Corporate Secretary was held by Febrina K Savitri based on Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.

## Profile of Corporate Secretary

Indonesian citizen, born in 1973, domiciled in Jakarta. Serves as Company Secretary for the 2017-present period based on Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.

Obtained Bachelor degree in Informatics Management from Gunadarma University. Previously, she served as Account Officer at Bank Artha Graha (1999-2007), Branch Manager at Bank MNC International (2007-2016), and Branch Manager at Bank Ganesha (2016-2017). Currently, he has no concurrent positions in other companies. She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

## Duties and Responsibilities of the Corporate Secretary

Based on the Corporate Secretary Charter, the duties and responsibilities of Corporate Secretary are as follows:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;



- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>3. Membantu Dewan Komisaris dan Direksi dalam pelaksanaan GCG yang meliputi:             <ol style="list-style-type: none"> <li>a. Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada situs web Perseroan;</li> <li>b. Penyampaian laporan kepada regulator secara tepat waktu;</li> <li>c. Penyelenggaraan dan dokumentasi RUPS; dan</li> <li>d. Penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan atau rapat Direksi;</li> </ol> </li> <li>4. Menjadi penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;</li> <li>5. Mengoordinasikan penyusunan, penerbitan, dan pendistribusian laporan tahunan dan laporan keberlanjutan Perseroan;</li> <li>6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran, sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;</li> <li>7. Melaksanakan kegiatan tanggung jawab sosial perusahaan sesuai dengan sasaran yang telah direncanakan; dan</li> <li>8. Menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.</li> </ol> | <ol style="list-style-type: none"> <li>3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:             <ol style="list-style-type: none"> <li>a. Information disclosure to the public, including the availability of information on the Company's website;</li> <li>b. Timely submission of reports to regulators;</li> <li>c. Organizing and documenting the GMS; and</li> <li>d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;</li> </ol> </li> <li>4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;</li> <li>5. Coordinating the preparation, publication, and distribution of the Company's annual report;</li> <li>6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;</li> <li>7. Carrying out social responsibility activities in accordance with the planned goals; and</li> <li>8. Maintaining confidentiality, except in complying with the applicable laws and regulations.</li> </ol> |
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### Laporan Pelaksanaan Kerja Sekretaris Perusahaan

Sepanjang tahun 2023, Sekretaris Perusahaan telah melaksanakan sejumlah kegiatan sehubungan dengan pelaksanaan tugas dan tanggung jawabnya, antara lain:

### Report on the Implementation of Corporate Secretary's Work

Throughout 2023, the Corporate Secretary carried out a number of activities related to duties and responsibilities' implementation, including:

Program Kerja Work Program	Realisasi Tahun 2023 2023 Realization
Aktivitas Bank Sebagai Perusahaan Terbuka  Bank Activities as a Public Company	<ul style="list-style-type: none"> <li>Menyelenggarakan RUPS Luar Biasa pada tanggal 14 Maret 2023;</li> <li>Menyelenggarakan RUPS Tahunan pada tanggal 26 Mei 2023; dan</li> <li>Menyelenggarakan Paparan Publik Tahunan pada tanggal 26 Mei 2023.</li> </ul> <ul style="list-style-type: none"> <li>Organized the Extraordinary GMS on March 14, 2023;</li> <li>Organized the Annual GMS on May 26, 2023; and</li> <li>Organized the Annual Public Expose on May 26, 2023.</li> </ul>
Aktivitas Komunikasi Korporasi  Corporate Communication Activities	Komunikasi korporasi disampaikan melalui situs web Perseroan dan keterbukaan informasi pada situs web Bursa Efek Indonesia.  Corporate communications were delivered through the Company's website, and information disclosure was through the Indonesian Stock Exchange's website.
Aktivitas Kesekretariatan Secretarial Activities	Mengatur dan mendokumentasikan dokumen surat-menyurat. Organized and documented correspondence documents.
Aktivitas Tanggung Jawab Sosial Perusahaan  Social Responsibility Activities	<ul style="list-style-type: none"> <li>Memberikan bantuan sumbangan kepada fakir miskin dalam rangka bulan Ramadhan 1444 H;</li> <li>Memberikan bantuan sumbangan Turnamen Golf Amal PIISEI 2023;</li> <li>Memberikan bantuan berupa pembelian hewan kurban Hari Raya Iduladha 1444 H sebanyak 2 ekor kambing; dan</li> <li>Melakukan penanaman bibit bohon.</li> </ul> <ul style="list-style-type: none"> <li>Donated to the needy in Ramadan month 1444 H;</li> <li>Donated to the 2023 PIISEI Charity Golf Tournament;</li> <li>Provided assistance in purchase of 2 goats for sacrifice for Eid al-Adha 1444 H; and</li> <li>Planted tree seeds.</li> </ul>

## Pengembangan Kompetensi Sekretaris Perusahaan

Sepanjang tahun 2023, Sekretaris Perusahaan Bank Ganesha telah mengikuti berbagai pelatihan dan/atau pendidikan antara lain:

## Competency Development of the Corporate Secretary

Throughout 2023, the Corporate Secretary of Bank Ganesha attended various training and/or education, including:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pendalaman Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Emiten atau Perusahaan Publik Intensification of Financial Services Regulation No. 14/POJK.04/2022 on Submission of Financial Statements of Issuers or Public Companies	Januari January	Indonesia Corporate Secretary Association
Dengar Pendapat Konsep Peraturan Bursa No. I-E Pemecahan dan Penggabungan Saham oleh Perusahaan Tercatat yang Menerbitkan Efek Bersifat Ekuitas Hearing on Concept of Exchange Regulation No. I-E Stock Split and Reverse Stock by Listed Companies that Issue Equity Securities	Februari February	Bursa Efek Indonesia Indonesia Stock Exchange
Mengenal ASEAN Corporate Governance Scorecard: Peran Lingkupnya dalam Tata Kelola Perusahaan Getting to know the ASEAN Corporate Governance Scorecard: The Role of Scope in Corporate Governance	Maret March	Indonesia Corporate Secretary Association
Seminar UU P2SK Sebagai Penguatan Sektor Keuangan bagi Konsumen dan Industri Keuangan Seminar on P2SK Law as Reinforcement to Financial Sector for Consumers and Financial Industry	April April	Indonesia Corporate Secretary Association dan / and Hukum Online
Talk Show Strategic Communications during Crisis	Mei May	Indonesia Corporate Secretary Association
Sosialisasi Easy.KSEI Batch 8 Dissemination of Easy.KSEI Batch 8	Mei May	Kustodian Sentral Efek Indonesia
Seminar Bursa Efek Indonesia dan Global Reporting Initiative (GRI): <i>The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Company in Indonesia</i> Indonesian Stock Exchange and Global Reporting Initiative (GRI) Seminar: The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Company in Indonesia	Juni June	Bursa Efek Indonesia Indonesia Stock Exchange
Sosialisasi Peraturan Bursa No. I-L, I-X, II-X Dissemination of Exchange Regulation No. I-L, I-X, II-X	Juni June	Bursa Efek Indonesia Indonesia Stock Exchange
Sosialisasi Sistem Perizinan dan Registrasi Terintegrasi (SPRINT) Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Dissemination of Integrated Licensing and Registration System (SPRINT) Capability and Conformity Assessment Module (PKK) for Conventional Banks and Representative Offices of Banks Domiciled Abroad	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Webinar Strategi Ketahanan Perlindungan Data pada Pengusaha Webinar of Data Protection Resilience Strategy for Entrepreneurs	Agustus August	Indonesia Corporate Secretary Association
Sosialisasi Perubahan Peraturan Ketentuan Khusus Pencatatan Saham dan Efek bersifat Ekuitas Selain Saham yang Diterbitkan Emiten di Papan Akselerasi Dissemination of Changes to Regulations on Special Provisions for Listing of Shares and Equity Securities Other than Shares Issued by Issuers on Acceleration Board	Agustus August	Bursa Efek Indonesia Indonesia Stock Exchange
Pendalaman Surat Edaran Otoritas Jasa Keuangan No. 33 tentang Pedoman Pelaksanaan Penawaran Efek yang Bukan Merupakan Penawaran Umum Intensification of Financial Services Authority Circular No. 33 on Guidelines for Implementing Securities Offering that are Not Public Offering	Agustus August	Indonesia Corporate Secretary Association
Peluang dan Tantangan <i>Fintech P2P Lending</i> di Era UU P2SK Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Listed Companies Compliance Refreshment	Oktober October	Indonesia Corporate Secretary Association

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
ASEAN Corporate Governance Scorecard Revised October 2023	November November	Indonesia Corporate Secretary Association
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firms in Financial Services Activities	November November	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Otoritas Jasa Keuangan Ketentuan Bank Umum Dissemination of Financial Services Authority Regulations for Commercial Banks	Desember December	Otoritas Jasa Keuangan Financial Services Authority
<i>Economic Outlook</i> 2024: Penguatan Ekonomi Indonesia Economic Outlook 2024: Strengthening the Indonesian Economy	Desember December	Indonesia Corporate Secretary Association
<i>Refreshment</i> Manajemen Risiko Jenjang/Kualifikasi 5 Risk Management Refreshment Level/Qualification 5	Desember December	Maisa Edukasi Maisa Education

## Satuan Kerja Audit Intern

Satuan Kerja Audit Intern sebagai *third line of defense* memiliki tugas dan tanggung jawab menjalankan fungsi audit intern di Perseroan. Satuan Kerja Audit Intern dibentuk dengan tujuan memberikan pendapat profesional, independen, dan objektif kepada Presiden Direktur terhadap aktivitas operasional Perseroan dengan meningkatkan fungsi pengendalian yang terintegrasi guna memastikan bahwa kegiatan operasional sudah berjalan dengan baik sehingga dapat meningkatkan nilai tambah bagi Perseroan.

### Piagam Audit Intern

Untuk menjamin terselenggaranya fungsi Audit Intern, maka terdapat landasan dan arahan yang dituangkan dalam Piagam Audit Intern. Piagam Audit Intern merupakan pedoman pelaksanaan fungsi Audit Intern atas pelaksanaan audit, inisiasi komunikasi dengan *auditee* pada Bank, pemeriksaan aktivitas Bank, kewenangan untuk mengakses catatan, dokumen, data dan fisik aset Bank, termasuk sistem manajemen informasi dan risalah pertemuan manajemen.

Piagam Audit Intern yang telah ditetapkan oleh Presiden Direktur dan mendapatkan persetujuan dari Dewan Komisaris melalui pertimbangan rekomendasi dari Komite Audit, merupakan landasan dan menjadi acuan bagi Satuan Kerja Audit Intern dalam melaksanakan tugas dan tanggung jawabnya. Piagam Audit Intern ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam unit Audit Intern.

## Internal Audit Division

The Internal Audit Division as the third line of defense has duties and responsibilities of performing internal audit function within the Company. The Internal Audit Division was formed with the aim of providing professional, independent, and objective opinions to the President Director regarding the Company's operational activities by improving integrated control functions to ensure that operational activities run properly so as to increase added value for the Company.

### Internal Audit Charter

To guarantee the implementation of Internal Audit function, foundations and directions are outlined in the Internal Audit Charter. The Internal Audit Charter is a guideline for implementing Internal Audit function for conducting audits, initiating communication with auditees at the Bank, examining Bank activities, authority to access records, documents, data, and physical assets of the Bank, including the information management system and minutes of management meetings.

The Internal Audit Charter, established by the President Director and approved by the Board of Commissioners by considering the Audit Committee's recommendations, is the foundation and reference for the Internal Audit Division in performing its duties and responsibilities. This Internal Audit Charter is prepared based on Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks and Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015, on Establishment and Preparation Guidelines of Internal Audit Unit Charter.

## Visi dan Misi Satuan Kerja Audit Intern

## Vision and Mission of the Internal Audit Division

### Visi Vision

Menjadi mitra strategis yang profesional bagi manajemen dalam rangka penerapan pengendalian intern, prinsip-prinsip *corporate governance*, dan manajemen risiko untuk mendukung visi Bank.

To become a strategic professional partner for management in implementing internal control, corporate governance principles, and risk management to support the Bank's vision.

### Misi Mission

1. Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi dan misi Bank dalam rangka pengembangan produk dan layanan perbankan digital;
2. Terwujudnya kondisi Bank yang sehat dan mampu berkembang secara wajar dan baik;
3. Meyakinkan terciptanya sistem informasi yang handal bagi Bank; dan
4. Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Bank dengan cara pendekatan sistematis serta rekomendasi pada area yang dikaji.

1. Provide positive, independent, and objective contributions to drive the achievement of the Bank's vision and mission for the purpose of developing digital banking products and services;
2. The realization of a sound Bank and capable of developing fairly and properly;
3. Ensuring the creation of a reliable information system for the Bank; and
4. Assist all management levels in safeguarding the Bank's operational activities by way of a systematic approach and recommendations on areas being studied.

## Kriteria Satuan Kerja Audit Intern

Kriteria anggota Satuan Kerja Audit Intern Perseroan diuraikan sebagai berikut:

1. Memiliki integritas dan perilaku yang independen, objektif, serta memiliki kompetensi dan profesionalisme di dalam pelaksanaan tugasnya;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya;
3. Memiliki pengetahuan tentang peraturan perundang-undangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;
4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi, baik lisan maupun tertulis, secara efektif;
5. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Satuan Kerja Audit Intern;
6. Mematuhi kode etik Audit Intern;
7. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern, kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan;
8. Memahami prinsip GCG yang baik dan manajemen risiko; dan
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

## Internal Audit Division Criteria

The criteria for members of the Company's Internal Audit Division are described as follows:

1. Have integrity and independent, objective behavior, and have competence and professionalism in carrying out their duties;
2. Have knowledge and experience regarding technical audit and other disciplines relevant to the field of work;
3. Have knowledge of the laws and regulations in the capital market and other related laws and regulations;
4. Have the ability to interact and communicate, both verbally and in writing, effectively;
5. Comply with professional standards issued by the Internal Audit association;
6. Comply with the Internal Audit Division's code of conducts;
7. Maintain the confidentiality of company information and/or data related to the implementation of Internal Audit' duties and responsibilities, unless required to comply with laws and regulations or court rulings or decisions;
8. Understand the GCG principles and risk management; and
9. Be willing to continuously increase professional knowledge, skill, and capacity.

### Kedudukan dan Struktur Organisasi Satuan Kerja Audit Intern

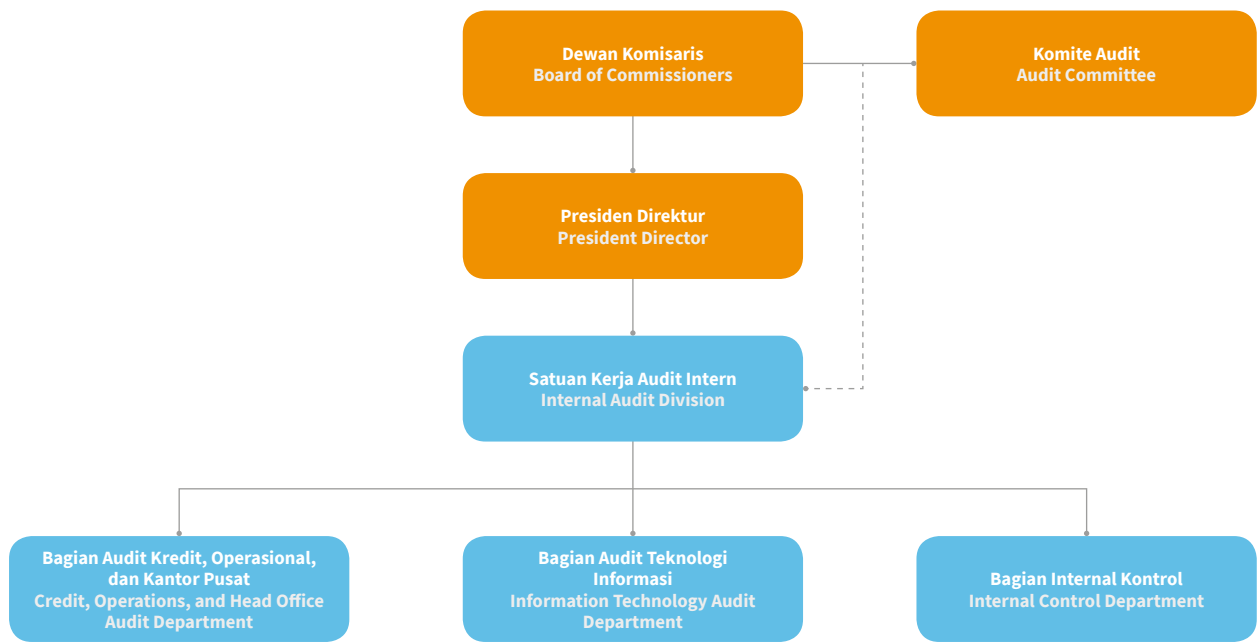
Satuan Kerja Audit Intern dibentuk untuk memberikan assurance berbasis risiko, serta berperan sebagai mitra strategis manajemen. Pelaksanaan fungsi Satuan Kerja Audit Intern berpedoman pada Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. Satuan Kerja Audit Intern dipimpin oleh Kepala Satuan Kerja Audit Intern yang pengangkatan dan pemberhentian dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris yang mempertimbangkan rekomendasi Komite Audit. Secara struktural dan kedudukan, Satuan Kerja Audit Intern bertanggung jawab langsung kepada Presiden Direktur dan dapat berkomunikasi dengan Dewan Komisaris.

Informasi terkait Struktur Organisasi Satuan Kerja Audit Intern berdasarkan Surat Keputusan Direksi No. 022/SKDIR/IX/2023 tentang Struktur Organisasi PT Bank Ganesha Tbk diuraikan sebagai berikut:

### Position and Organizational Structure of the Internal Audit Division

The Internal Audit Division is established to provide risk-based assurance and act as a strategic partner to the management. The implementation of Internal Audit Division's functions is guided by the Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, on Implementation of Internal Audit Function in Commercial Banks. The Internal Audit Division is chaired by the Head of the Internal Audit Division, whose appointment and dismissal is carried out by the President Director with the approval of the Board of Commissioners with due observance of the Audit Committee's recommendations. Structurally and positionally, the Internal Audit Division is directly responsible to the President Director and is able to communicate with the Board of Commissioners.

Information on Organizational Structure of the Internal Audit Division, based on the Board of Directors' Decision Letter No. 022/SKDIR/IX/2023 on the Organizational Structure of PT Bank Ganesha Tbk, is described as follows:



Keterangan / Notes: ————— Melapor/tanggung jawab langsung / Direct report/responsibility  
 - - - - - Komunikasi tidak langsung / Undirect communication

## Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Intern

Satuan Kerja Audit Intern dipimpin oleh seorang Kepala Satuan Kerja Audit Intern yang diangkat dan diberhentikan oleh Presiden Direktur setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit dan dilaporkan kepada Otoritas Jasa Keuangan.

### Profil Kepala Satuan Kerja Audit Intern

## Party Appointing and Dismissing the Head of Internal Audit Division

The Internal Audit Division is led by a Head of Internal Audit Division who is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering recommendations from the Audit Committee and reporting to the Financial Services Authority.

### Profile of the Head of Internal Audit Division

## Resky Irianawati

Kepala Satuan Kerja Audit Intern / Head of Internal Audit Division

Warga Negara Indonesia, lahir pada tahun 1964. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan No. 014/SK DIR-SDM/VI/23 tanggal 19 Juni 2023.

Meraih gelar Sarjana Hukum dan Magister Manajemen dari Universitas Diponegoro. Memiliki pengalaman karier sebagai Officer Development Program Staff di Bank Badan Usaha Milik Negara dan pernah menduduki beberapa jabatan antara lain sebagai *Relationship Manager Trade Finance*, *Manager Operational Branch*, *Vice President International Business*, *Vice President Investment Services*, *Vice President Audit Intern Wilayah*, dan juga menjabat sebagai *Vice President Audit Intern Head Office*.

Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Beliau juga tidak memiliki saham baik secara langsung maupun tidak langsung di Bank Ganesha.

Indonesian citizen, born in 1964. Serving as Head of Internal Audit Division based on Decision Letter No. 014/SK DIR-SDM/VI/23 dated June 19, 2023.

Obtained Bachelor of Laws and Master in Management from Diponegoro University. Having career experience as Officer Development Program Staff at a State-Owned Bank and held several positions including Trade Finance Relationship Manager, Operational Branch Manager, International Business Vice President, Investment Services Vice President, Regional Internal Audit Vice President, and also held position as Vice President of Internal Audit Head Office.

She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders. She also does not own shares either directly or indirectly in Bank Ganesha.

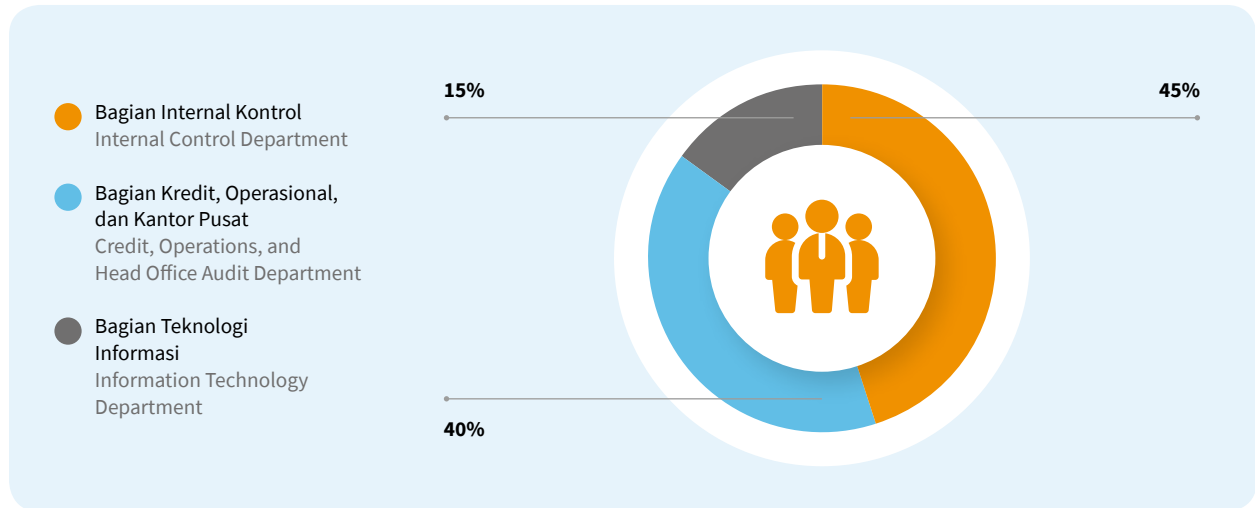


## Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Dalam menjalankan fungsinya, Satuan Kerja Audit Intern didukung oleh sumber daya manusia yang kompeten dan memadai. Berikut komposisi Satuan Kerja Audit Intern per 31 Desember 2023.

## Number of Personnel and Employee Certification of the Internal Audit Division

In performing its functions, the Internal Audit Division is supported by competent and adequate human resources. The following is the composition of the Internal Audit Division as of December 31, 2023.



Satuan Kerja Audit Intern telah mengikuti berbagai program sertifikasi dengan jumlah sertifikasi yang dimiliki hingga per 31 Desember 2023 sebagai berikut:

The Internal Audit Division attended various certification programs with the number of certifications held as of December 31, 2023, as follows:

Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern Head of Internal Audit Division	Qualified Internal Audit (QIA)	Qualified Internal Audit
	Certification Audit Manager	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certified Practitioner of Internal Audit	Lembaga Sertifikasi Profesi Yayasan Pendidikan Internal Auditor Professional Certification Institute for Internal Auditor Education Foundation
	Certification Assessor Audit	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certified Secure Computer User	EC Council
	Sertifikasi Manajemen Risiko Level 3 Risk Management Certification Level 3	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certificate of Competence General Banking 3	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certification Assessor of Competence	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Assesor Certification for Bridge Assessment	FED Insight Indonesia
Bagian Audit Kredit, Operasional, dan Kantor Pusat Credit, Operations, and Head Office Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Anti-Fraud Manager	Asia Anti Fraud Manajemen
	Certified Secure Computer User	EC Council

Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Bagian Audit Teknologi Informasi Information Technology Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Secure Computer User	EC Council
Bagian Internal Control Internal Control Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Secure Computer User	EC Council

### Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Sebagaimana tercantum dalam Piagam Audit Intern, Satuan Kerja Audit Intern memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyusun dan melaksanakan rencana Satuan Kerja Audit Intern tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi Fungsi Kepatuhan;
6. Berkoordinasi dengan Komite Audit di dalam kegiatan audit intern;
7. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukan;
8. Melakukan pemeriksaan khusus apabila diperlukan:
  - a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
  - b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
  - c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;

### Duties and Responsibilities of the Internal Audit Division

As stated in the Internal Audit Division Charter, the Internal Audit Division has the following duties and responsibilities:

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee' recommendations;
2. Testing and evaluating the implementation of internal control and risk management systems in accordance with the Bank's policies;
3. Examining and evaluating efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management;
5. Preparing audit reports and submitting the reports to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of Compliance Function;
6. Coordinating with the Audit Committee in internal audit activities;
7. Developing a program to evaluate the quality of the internal audit activities carried out;
8. Conducting special audit when required:
  - a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
  - b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
  - c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;

9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
  10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;
  11. Menyiapkan laporan penerapan *anti fraud* setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan *fraud* setiap bulannya untuk disampaikan kepada Bank Indonesia;
  12. Menguji terhadap penyelenggaraan teknologi informasi, guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, Undang-undang dan regulasi;
  13. Memelihara profesionalisme Satuan Kerja Audit Intern dengan menambah pengetahuan dan keterampilan melalui pendidikan yang berkesinambungan;
  14. Mengalokasikan semua sumber daya, menyusun jadwal audit, memilih objek yang akan diaudit, menetapkan rentang atau ruang lingkup pekerjaan audit, serta mengaplikasikan semua teknik yang dibutuhkan untuk memenuhi tujuan audit; dan
  15. Melakukan koordinasi dengan unit kerja yang melakukan fungsi pengendalian lain.
9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
  10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;
  11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
  12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations;
  13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;
  14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives; and
  15. Coordinating with divisions that perform other control functions.

### Ruang Lingkup Satuan Kerja Audit Intern

Ruang lingkup Satuan Kerja Audit Intern mencakup seluruh aspek operasional Bank yang secara langsung maupun tidak langsung memengaruhi pencapaian tujuan Bank dan untuk menjaga segenap pemangku kepentingan, yang meliputi:

1. Menilai kepatuhan terhadap regulator dan efektivitas penerapan sistem pengendalian Intern;
  2. Menerapkan prinsip GCG dan pengelolaan risiko pada bidang operasional, perkreditan serta teknologi informasi di kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas dalam rangka membantu perusahaan mencapai tujuannya;
  3. Memberikan *assurance* kepada para pemangku kepentingan maupun regulator;
  4. Melakukan perluasan terhadap objek audit lainnya maupun kasus-kasus *fraud* yang mungkin terjadi ataupun melakukan pendampingan terhadap proses investigasi kasus *fraud*;
  5. Melakukan *on-site audit* dan *off-site audit* dengan meningkatkan pemanfaatan teknologi informasi yang hasilnya akan dilaporkan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan Fungsi Kepatuhan; dan
  6. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.
1. Assessing compliance with regulators and the effectiveness of implementing the internal control system;
  2. Applying GCG principles and risk management in the operational, credit, and information technology fields at the head office, branch offices, sub-branch offices, and cash offices in order to help the Company achieve its goals;
  3. Providing assurance to stakeholders and regulators;
  4. Expanding other audit objects and fraud cases that may occur or providing assistance to the fraud case investigation process;
  5. Conducting on-site and off-site audits by increasing the utilization of information technology, the results of which will be reported to the President Director with a copy to the Board of Commissioners, Audit Committee, and Director in charge of Compliance Function; and
  6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

### Scope of Work of the Internal Audit Division

The scope of work of the Internal Audit Division covers all operational aspects of the Bank which directly or indirectly influence the Bank objectives' achievement and to safeguard all stakeholders, which includes:

## Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern melakukan rapat secara berkala dengan Komite Audit minimal 4 kali dalam satu periode. Dalam setiap rapat tersebut, Satuan Kerja Audit Intern menyampaikan laporan Realisasi Rencana Kerja Tahunan Satuan Kerja Audit Intern, Laporan Tindak Lanjut Pemeriksaan Satuan Kerja Audit Intern, dan Laporan Hasil Audit Satuan Kerja Audit Intern. Sepanjang tahun 2023, Satuan Kerja Audit Intern telah melaksanakan rapat dengan tingkat kehadiran sebagai berikut:

Uraian Description	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	(%)
Pembahasan dengan Komite Audit Discussion with Audit Committee	10	10	100,00
Pembahasan dengan Direksi Discussion with Board of Directors	4	4	100,00
Pembahasan dengan Otoritas Jasa Keuangan Discussion with the Financial Services Authority	1	1	100,00
Pembahasan dengan Kantor Akuntan Publik Discussion with Public Accounting Firm	1	1	100,00

## Rencana dan Realisasi Pelaksanaan Kerja Satuan Kerja Audit Intern

Satuan Kerja Audit Intern setiap tahun menyusun rencana kerja sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif. Adapun jumlah rencana dan realisasi pemeriksaan oleh Satuan Kerja Audit Intern di tahun 2023 sebagai berikut:

Program Kerja Work Program	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian Achievement (%)
Audit Operasional dan perkreditan di Kantor Pusat, Kantor Cabang, Kantor Cabang Pembantu dan Kantor Kas Operational and credit audits at the Head Office, Branch Offices, Sub-Branch Offices, and Cash Offices	20	20	100,00
Audit Teknologi Informasi Information Technology Audit	5	5	100,00
Audit Penerapan Strategi Anti Fraud Anti-Fraud Strategy Implementation Audits	4	4	100,00

Bank juga telah melakukan kaji ulang secara berkala atas pelaksanaan kerja Audit Intern dan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank oleh pihak eksternal setiap 3 tahun. Kaji ulang terhadap kinerja Satuan Kerja Audit Intern atas periode 1 Juli 2020 sampai dengan 30 Juni 2023 telah dinilai oleh pengendali mutu independen dari pihak ekstern yaitu Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporan No. RO-031/BGTG-KPS/HS01/VIII/2023 tanggal 8 Agustus 2023, dengan hasil secara umum pelaksanaan fungsi Satuan Kerja Audit Intern Bank telah memenuhi Standar Profesional Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank. Laporan

## Internal Audit Division's Meeting

The Internal Audit Division holds regular meetings with the Audit Committee at least 4 times in one period. In each meeting, the Internal Audit Division submits report on the Realization of Internal Audit Division's Annual Work Plan, Follow-up Report on Audit of Internal Audit Division, and Report on Audit Results of Internal Audit Division. Throughout 2023, the Internal Audit Division held meetings with attendance level as follows:

## Plans and Realization of Work Implementation of the Internal Audit Division

The Internal Audit Division annually prepares a work plan as a guide in carrying out annual audit activities effectively. The number of plans and actual audits by the Internal Audit Division in 2023 are as follows:

The Bank also conducts periodic reviews of the implementation of Internal Audit's work and its compliance with the Standards for Implementation of the Bank's Internal Audit Function by external parties every 3 years. The review of Internal Audit Division's performance for the period of July 1, 2020, to June 30, 2023, was assessed by an independent quality controller from an external party, namely Kanaka Puradiredja, Suhartono Public Accounting Firm, with report No. RO-031/BGTG-KPS/HS01/VIII/2023 dated August 8, 2023, with general results that the implementation of the Bank's Internal Audit Division functions met the Professional Standards for Internal Audit

hasil kaji ulang tersebut juga telah disampaikan kepada Otoritas Jasa Keuangan.

### Pengembangan Kompetensi Satuan Kerja Audit Intern

Satuan Kerja Audit Intern melakukan pengembangan kompetensi secara berkesinambungan untuk menambah wawasan mengenai perkembangan bisnis perbankan, teknologi informasi, dan teknik audit. Satuan Kerja Audit Intern juga mengikutsertakan auditor dalam perhimpunan profesi terkait audit, antara lain *Institute of Internal Auditor* (IIA) dan Ikatan Auditor Intern Bank (IAIB).

Program pengembangan kompetensi Satuan Kerja Audit Intern yang telah diikuti per 31 Desember 2023 sebagai berikut:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pelatihan Sertifikasi ISO 27001:2022 Certification Training of ISO 27001:2022	Maret March	HOPE
<i>Refreshment</i> Manajemen Risiko Risk Management Refreshment	Maret March	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency
<i>Certified Secure Computer User</i>	Mei May	EC Council
<i>Effective Presentation Skill</i>	Mei May	Pasar Trainer
Pelatihan Sertifikasi Audit ISO 9001:2015 Audit Certification Training of ISO 9001:2015	Juni June	TCL Sertifikasi Indonesia Indonesian Certification TCL
<i>Financial Integrity Rating on Money Laundering and Terrorism Financing</i>	Juni June	Andara Sarana
<i>Refreshment</i> Manajemen Risiko Risk Management Refreshment	Agustus, Desember August, December	Lembaga Pengembangan Perbankan Indonesia, Bankers Association for Risk Management, dan Maisa Edukasi Indonesian Banking Development Institute, Bankers Association for Risk Management, and Maisa Edukasi
<i>Refreshment</i> Sertifikasi Auditor Auditor Certification Refreshment	Agustus August	Afektif Pro
<i>Certified Practitioner of Internal Audit</i>	Agustus August	Yayasan Pendidikan Internal Audit Internal Audit Education Foundation
Identifikasi Dokumen (Fisik dan Digital) Document Identification (Physical and Digital)	September September	Andara Sarana
<i>End To End Treasury Transaction Process</i>	Oktober October	Triniti Solusi Kreatifindo
<i>Remittance &amp; Trade Finance Management</i>	Oktober October	Triniti Solusi Kreatifindo
Perencanaan Audit Berbasis Risiko dalam Kerangka <i>Committee of Sponsoring Organizations of the Treadway Commission</i> Risk-Based Audit Planning within the Framework of Committee of Sponsoring Organizations of Treadway Commission	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
IT Audit Fundamental	Oktober October	Institute of Internal Auditors
<i>Continuous Audit dan Data Analytic</i>	November November	Institute of Internal Auditors
Perencanaan, Pelaksanaan Audit Lapangan, dan Monitoring Planning, Implementing Field Audits, and Monitoring	Desember December	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
<i>Cybersecurity Audit Fundamental</i>	Desember December	Institute of Internal Auditors
<i>Self Leadership Excellence</i>	Desember December	GNV Consulting Learning Center

and the Implementation Standards for the Bank's Internal Audit Function. The review report was also submitted to Financial Services Authority.

### Competency Development of the Internal Audit Division

The Internal Audit Division carries out continuous competency development to increase insight into developments in banking business, information technology, and audit techniques. The Internal Audit Division also includes auditors in audit-related professional associations, including the Institute of Internal Auditors (IIA) and the Association of Bank Internal Auditors (IAIB).

The Internal Audit Division competency development program, that was attended as of December 31, 2023, is as follows:

## Akuntan Publik Public Accountant

### Penerapan Fungsi Audit Ekstern

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan akuntan publik yang dilakukan oleh kantor akuntan publik (KAP). Hal tersebut dalam rangka pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Akuntan publik dituntut untuk mampu memberikan informasi dan data yang akuntabel, independen, dan wajar khususnya atas aspek keuangan, operasional, dan kepatuhan terhadap peraturan yang berlaku.

### Mekanisme Penunjukan Kantor Akuntan Publik

Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh RUPS dengan mempertimbangkan usulan Dewan Komisaris dan Komite Audit. Berdasarkan RUPS tahun 2023, Perseroan telah menunjuk Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (jaringan Ernst & Young) untuk melakukan audit atas laporan keuangan Perseroan per 31 Desember 2023, serta menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan akuntan publik dan kantor akuntan publik tersebut dengan memperhatikan rekomendasi dari Komite Audit.

### Kantor Akuntan Publik, Nama Akuntan, dan Fee Periode 5 Tahun Terakhir

Pembatasan penggunaan jasa audit atas informasi historis tahunan dari akuntan publik yang sama paling lama untuk 3 tahun buku berturut-turut, hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. Atas dasar tersebut, Perseroan mengungkapkan daftar kantor akuntan publik,

### Implementation of External Audit Function

Public Accounting Firm (KAP) conducts external audit to examine the Bank's financial aspects as an independent monitoring function. This is conducted to comply with the Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. Public accountant is required to provide accountable, independent, and fair information and data, especially regarding financial aspect, operational, and compliance with the applicable regulations.

### Mechanism for Appointing Public Accounting Firm

The appointment of public accountant who will provide audit services for annual historical financial information shall be determined by the GMS with due observance of the Board of Commissioners and Audit Committee suggestions. Based on the 2023 GMS, the Company appointed Public Accounting Firm Purwantoro, Sungkoro & Surja (Ernst & Young network) to conduct an audit of the Company's financial statements as of December 31, 2023, and determine the honorarium amount and other requirements related to the appointment of public accountant and public accounting firm by considering the Audit Committee's recommendations.

### Public Accounting Firm, Name of Accountant, and Fee for the Last 5 Years

The use of audit services for annual historical information from the same public accountant is restricted with a maximum of 3 consecutive financial years. This is in accordance with Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities. On this basis, the Company discloses a list of public accounting



akuntan publik, dan nilai imbalan jasa (honorarium) untuk mengaudit Laporan Keuangan Konsolidasian Perseroan selama 5 tahun terakhir sebagai berikut:

firms, public accountants, and honorarium given in regard of auditing the Company's Financial Statements for the last 5 years in the following table:

Uraian Description	Tahun Buku Fiscal Year				
	2023	2022	2021	2020	2019
Kantor Akuntan Publik Public Accounting Firm	Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)		Kantor Akuntan Publik Kosasih, Nurdiaman, Mulyadi, Tjahjo & Rekan (Jaringan Crowe) Kosasih, Nurdiaman, Mulyadi, Tjahjo & Rekan Public Accounting Firm (Crowe Network)		
Akuntan Publik Public Accountant	Christophorus Alvin Kossim		Tjiong Eng Pin		
Biaya (Rp) Fee (Rp)	Audit: Rp1.400.000.000,-  Non-Audit: -	Audit: Rp1.250.000.000,-  Non-Audit: -	Audit: Rp315.000.000,-  Non-Audit: -	Audit: Rp415.000.000,-  Non-Audit: -	Audit: Rp415.000.000,-  Non-Audit: -

### Jasa Lain yang Diberikan Akuntan

Selain melakukan pekerjaan audit atas Laporan Keuangan, Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) tidak memberikan jasa lainnya.

### Other Services Provided by Accountants

Apart from conducting audit on Financial Statements, Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network) did not provide other services.

### Koordinasi Akuntan Publik dengan Auditor Internal dan Komite Audit

Bank selalu berupaya meningkatkan komunikasi antara akuntan publik, auditor internal, dan Komite Audit untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Hal ini agar proses audit sesuai dengan standar profesional akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan guna membahas beberapa permasalahan yang dihadapi jika terjadi perbedaan pendapat antara akuntan publik dengan auditor internal.

### Coordination of Public Accountant with Internal Auditor and Audit Committee

The Bank always tries to improve communication between public accountant, internal auditor, and Audit Committee to minimize issues during the audit process. This coordination ensures that the audit process is in accordance with the accountant's professional standards as well as work agreements and audit scope that has been determined and completed according to a predetermined time target. Meetings are regularly held to discuss some of the problems encountered in the event of dissenting opinion between the public accountant and the internal auditor.

# Sistem Manajemen Risiko

## Risk Management System

Sebagai lembaga jasa keuangan, Bank Ganesha berkewajiban menerapkan manajemen risiko secara berkesinambungan dan berkelanjutan agar bank tetap sehat dan bisnis bank dijalankan dalam koridor risiko yang tetap terkendali sesuai *risk appetite* dan *risk tolerance* yang telah ditetapkan serta meningkatkan nilai Pemegang Saham. Atas dasar tersebut, Bank Ganesha menerapkan kerangka manajemen risiko yang mencakup strategi, organisasi, kebijakan dan prosedur, serta metodologi manajemen risiko dengan tujuan memastikan seluruh risiko yang dihadapi Bank dapat dikenali, diukur, dipantau, dikendalikan dan disampaikan secara tepat. Bank juga melakukan *risk awareness*, antara lain melalui sosialisasi, program pelatihan dan sertifikasi.

### Dasar Penerapan Sistem Manajemen Risiko

Dalam penerapan manajemen risiko, Bank Ganesha senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mengacu pada:

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
4. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*;
5. Manajemen Risiko bagi Produk dan Aktivitas Bank Umum, antara lain:
  - a. Peraturan Otoritas Jasa Keuangan No. 39/POJK.04/2014 tanggal 29 Desember 2014 tentang Agen Penjual Efek Reksa Dana;
  - b. Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Aktivitas Keagenan Produk Keuangan Luar Negeri oleh Bank Umum;
  - c. Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;

As a financial service institution, Bank Ganesha must continuously and sustainably implement risk management so as the Bank stays sound and the Bank's business is run within a controlled risk corridor, in line with the predetermined risk appetite and risk tolerance, and increases Shareholders' value. On this basis, Bank Ganesha implements risk management framework that includes strategy, organization, policy and procedures, and risk management methodology to ensure that all risks faced by the Bank can be identified, measured, monitored, controlled, and communicated appropriately. The Bank also conducts risk awareness, among others through dissemination, training, and certification programs.

### Basis of Implementation of Risk Management System

In implementing risk management, Bank Ganesha constantly adheres to and complies with the regulations and laws applied in Indonesia with reference to:

1. Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks;
2. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks;
3. Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks;
4. Financial Services Authority Circular No. 26/SEOJK.03/2016 on Minimum Capital Adequacy Requirement according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;
5. Risk Management for Commercial Bank Products and Activities, among others:
  - a. Financial Services Authority Regulation No. 39/POJK.04/2014 dated December 29, 2014, on Mutual Funds Selling Agent;
  - b. Financial Services Authority Regulation No. 8/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Agency Activities for Foreign Financial Products by Commercial Banks;
  - c. Financial Services Authority Regulation No. 9/POJK.03/2016 dated January 26, 2016, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;



- d. Peraturan Otoritas Jasa Keuangan No. 57/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima;
  - e. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
  - f. Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2018 tanggal 19 April 2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Kegiatan *Structured Product* bagi Bank Umum;
  - g. Peraturan Otoritas Jasa Keuangan No. 21 Tahun 2023 tanggal 19 Desember 2023 tentang Layanan Digital oleh Bank Umum;
  - h. Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti Fraud* bagi Bank Umum;
  - i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
  - j. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum;
  - k. Surat Edaran Otoritas Jasa Keuangan No. 33/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Kerja Sama Pemasaran dengan Perusahaan Asuransi (*Bancassurance*);
  - l. Surat Edaran Otoritas Jasa Keuangan No. 4/SEOJK.03/2017 tanggal 16 Januari 2017 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Berkaitan dengan Reksa Dana;
  - m. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Prinsip Kehati-Hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
  - n. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
  - o. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juli 2017 tentang Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
- d. Financial Services Authority Regulation No. 57/POJK.03/2016 dated December 7, 2016, on Implementation of Risk Management in Commercial Banks Performing Prime Customer Services;
  - e. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in the Financial Services Sector;
  - f. Financial Services Authority Regulation No. 6/POJK.03/2018 dated April 19, 2018, on Amendments to Financial Services Authority Regulation No. 7/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Structured Product Activities for Commercial Banks;
  - g. Financial Services Authority Regulation No. 21 of 2023 dated December 19, 2023, on Digital Services by Commercial Banks;
  - h. Financial Services Authority Regulation No. 39/POJK.03/2019 dated December 19, 2019, on Implementation of Anti-Fraud Strategy for Commercial Banks;
  - i. Financial Services Authority Regulation No. 11/POJK.03/2022 dated July 7, 2022, on Implementation of Information Technology by Commercial Banks;
  - j. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on Implementation of Commercial Bank Products;
  - k. Financial Services Authority Circular No. 33/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies (*Bancassurance*);
  - l. Financial Services Authority Circular No. 4/SEOJK.03/2017 dated January 16, 2017 on Implementation of Risk Management in Banks Conducting Activities Related to Mutual Funds;
  - m. Financial Services Authority Circular No. 11/SEOJK.03/2017 dated March 17, 2017, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
  - n. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated June 6, 2017, on Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
  - o. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated July 22, 2017, on Anti- Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;

- p. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran;
- q. Peraturan Bank Indonesia No. 23/7/PBI/2021 tanggal 1 Juli 2021 tentang Penyelenggara Infrastruktur Pembayaran;
6. Sistem Pengendalian Intern
- a. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
- b. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017, tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
- c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
- d. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;
- e. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum;
7. Penilaian Tingkat Kesehatan Bank (TKB)
- a. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
- b. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum;
8. Permodalan
- a. Peraturan Bank Indonesia No. 17/22/PBI/2015 tanggal 23 Desember 2015 tentang Kewajiban Pembentukan *Countercyclical Buffer*;
- b. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
- c. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2017 tanggal 12 Juli 2017 tentang Prinsip Kehati-hatian dalam Kegiatan Penyertaan Modal;
- d. Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2018 tanggal 26 Maret 2018 tentang Penetapan Bank Sistemik dan *Capital Surcharge*;
- e. Peraturan Otoritas Jasa Keuangan No. 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum;
- p. Bank Indonesia Regulation No. 23/6/PBI/2021 dated July 1, 2021, on Payment Service Providers;
- q. Bank Indonesia Regulation No. 23/7/PBI/2021 dated July 1, 2021 on Payment Infrastructure Providers;
6. Internal Control System
- a. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks;
- b. Financial Services Authority Regulation No. 46/POJK.03/2017, dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks;
- c. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 29, 2019, on Implementation of Internal Audit Function at Commercial Banks;
- d. Financial Services Authority Circular No. 13/SEOJK.03/2017 dated March 17, 2017 on Implementation of Governance for Commercial Banks;
- e. Financial Services Authority Circular No. 35/SEOJK.03/2017 dated July 7, 2017, on Standard Guidelines for Internal Control System for Commercial Banks;
7. Assessment of Bank Soundness Level (TKB)
- a. Financial Services Authority Regulation No. 4/POJK.03/2016 dated January 26, 2016, on Soundness Level of Commercial Banks;
- b. Financial Services Authority Circular No. 14/SEOJK.03/2017 dated March 17, 2017, on Assessment of Soundness Level of Commercial Banks;
8. Capital
- a. Bank Indonesia Regulation No. 17/22/PBI/2015 dated December 23, 2015, on the Obligation to Form a Countercyclical Buffer;
- b. Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016, on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirement for Commercial Banks;
- c. Financial Services Authority Regulation No. 36/POJK.03/2017 dated July 12, 2017, on Prudential Principles in Equity Participation Activities;
- d. Financial Services Authority Regulation No. 2/POJK.03/2018 dated March 26, 2018, on Determination of Systemic Bank and Capital Surcharge;
- e. Financial Services Authority Regulation No. 31/POJK.03/2019 dated December 2, 2019, on the Requirement to Fulfill Leverage Ratios for Commercial Banks;

- f. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*;
  - g. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tanggal 2 Juni 2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;
  - h. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar Bagi Bank Umum;
  - i. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 tentang perubahan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;
  - j. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum;
  - k. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum;
9. Manajemen Kelangsungan Usaha
- a. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2017 tanggal 04 April 2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik;
  - b. Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/2021 tanggal 29 Maret 2021 tentang Rencana Resolusi bagi Bank Umum;
10. Transparansi dan Publikasi Laporan Bank
- a. Peraturan Otoritas Jasa Keuangan No. 63/POJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan;
  - b. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2019 tanggal 18 Desember 2019 tentang Penyampaian Laporan melalui Portal Pelaporan Terintegrasi;
  - c. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;
  - d. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;
- f. Financial Services Authority Circular No. 26/SEOJK.03/2016 dated July 14, 2016, on the Minimum Capital Adequacy Requirement for Commercial Banks in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;
  - g. Financial Services Authority Circular No. 20/SEOJK.03/2016 dated June 2, 2016, on Conversion Features into Ordinary Shares or Write Down of Additional Core Capital Instruments and Supplementary Capital;
  - h. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach for Commercial Banks;
  - i. Financial Services Authority Circular No. 11/SEOJK.03/2018 dated August 15, 2018, on Amendments to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach;
  - j. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks;
  - k. Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021, on Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks;
9. Business Continuity Management
- a. Financial Services Authority Regulation No. 14/POJK.03/2017 dated April 4, 2017, on Action Plan (Recovery Plan) for Systemic Banks;
  - b. Deposit Insurance Corporation Regulation (LPS) No. 1/2021 dated March 29, 2021, on the Resolution Plan for Commercial Banks;
10. Transparency and Publication of Bank Reports
- a. Financial Services Authority Regulation No. 63/POJK.03/2020 dated December 22, 2020, on Commercial Bank Reporting through Financial Services Authority Reporting System;
  - b. Financial Services Authority Regulation No. 36/POJK.03/2019 dated December 18, 2019, on Submission of Reports through the Integrated Reporting Portal;
  - c. Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019, on Transparency and Publication of Bank Reports;
  - d. Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020, on Transparency and Publication of Conventional Commercial Bank Reports;



### 11. Perlindungan Nasabah

- a. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
- b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tanggal 10 September 2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;
- c. Peraturan Bank Indonesia No. 3 Tahun 2023 tanggal 27 Juni 2023 tentang Perlindungan Konsumen Bank Indonesia;
- d. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan; dan

### 12. Perlindungan Data

Undang-undang Republik Indonesia No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi.

### 11. Customer Protection

- a. Financial Services Authority Regulation No. 6/POJK.07/2022 dated April 14, 2022, on Consumer and Community Protection in the Financial Services Sector;
- b. Financial Services Authority Regulation No. 18/POJK.07/2018 dated September 10, 2018, on Consumer Complaint Services in the Financial Services Sector;
- c. Bank Indonesia Regulation No. 3 of 2023 dated June 27, 2023, on Bank Indonesia Consumer Protection;
- d. Financial Services Authority Circular No. 17/SEOJK.07/2018 dated December 6, 2018, on Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector; and

### 12. Data Protection

Law of the Republic of Indonesia No. 27 of 2022 dated October 17, 2022, on Protection of Personal Data.

## Proses Penerapan Sistem Manajemen Risiko

Dalam penerapan manajemen risiko, Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, di mana Bank menerapkan manajemen risiko secara efektif melalui 4 pilar yang terdiri dari:

## Risk Management System Implementation Process

In implementing risk management, the Bank refers to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, in which the Bank effectively implements risk management through 4 pillars consisting of:





## Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memiliki tanggung jawab atas efektivitas penerapan manajemen risiko, pemahaman yang kuat mengenai risiko yang dihadapi, serta memegang peranan penting dalam mendukung dan mengawasi keberhasilan penerapan manajemen risiko di seluruh unit kerja Perseroan.

Dewan Komisaris melalui Komite Pemantau Risiko memastikan efektivitas pengelolaan aktivitas dan manajemen risiko oleh Direksi serta melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilaksanakan oleh Direksi.

Direksi dibantu Komite Manajemen Risiko menentukan arah kebijakan, strategi manajemen risiko, dan implementasinya secara komprehensif; memastikan seluruh risiko yang material dan dampaknya telah dimitigasi dan ditindaklanjuti; melaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha; dan memastikan telah berjalannya budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

## Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Kebijakan manajemen risiko menjelaskan dasar-dasar kebijakan manajemen risiko dan merupakan ketentuan tertinggi bidang manajemen risiko di Perseroan, serta menjadi acuan bagi prosedur, serta pedoman di bidang manajemen risiko.

Penetapan pedoman dan prosedur didasarkan pada kegiatan Perseroan, antara lain perkreditan, *treasury*, operasional, manajemen teknologi informasi, sumber daya manusia, dan aktivitas lainnya. Prosedur pengelolaan dan penetapan limit untuk setiap jenis risiko yang wajib dikelola dalam seluruh produk dan kegiatan usaha Perseroan disesuaikan dengan tingkat risiko yang akan diambil, dengan memperhatikan pengalaman yang dimiliki dalam mengelola risiko dimaksud. Limit ditinjau secara berkala guna menyesuaikan perubahan kondisi yang terjadi.

Direksi memiliki wewenang dalam penetapan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko, dengan memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan.

## Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of risk management implementation, a strong understanding of the risks faced, and play an important role in supporting and overseeing the successful implementation of risk management in all divisions of the Company.

The Board of Commissioners, through the Risk Monitoring Committee, ensures the effectiveness of activity management and risk management by the Board of Directors and evaluates the policies and implementation of risk management carried out by the Board of Directors.

The Board of Directors is assisted by the Risk Management Committee to determine the direction of policies, risk management strategies and their implementation in a comprehensive manner; ensure that all material risks and their impacts have been mitigated and followed up; carry out remedial measures for problems or irregularities in business activities; and ensuring that a risk management culture has been implemented including risk awareness at all levels of the organization.

## Adequacy of Policies, Procedures, and Determination of Limits

The risk management policy explains the basics of risk management policy and is the highest regulation in the field of risk management in the Company, as well as a reference for procedures and guidelines in the field of risk management.

The guidelines and procedures are established based on the Company's activities, among others, credit, treasury, operations, information technology management, human resources, and other activities. Procedures to manage and determine limits for each type of risk that must be managed in all of the Company's products and business activities are adjusted to the level of risk to be taken, by considering the experience in managing such risk. The limit is reviewed periodically in order to adjust to changes in conditions that occur.

The Board of Directors has the authority to determine the risk limits, tolerance levels for each type of risk, and risk exposure, by observing experience, capital capability, risk management system and tool capabilities, resources, and regulations.

## Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko, terdiri dari:

1. Identifikasi  
Dilakukan dengan menganalisis seluruh jenis dan karakteristik risiko yang terdapat pada setiap kegiatan usaha, produk, dan jasa Perseroan. Identifikasi risiko bersifat proaktif dan mencakup seluruh aktivitas bisnis Perseroan, termasuk sumber dan kemungkinan timbulnya risiko, serta dampaknya.
2. Pengukuran  
Pengukuran risiko dilakukan dengan maksud untuk mengetahui besarnya eksposur risiko dalam rangka pengendalian risiko dan kecukupan Kewajiban Penyediaan Modal Minimum.  
Pengukuran risiko dilakukan secara berkala, baik untuk produk dan portofolio maupun seluruh aktivitas bisnis Perseroan yang bertujuan untuk mengukur eksposur risiko Perseroan sebagai acuan di dalam pengendalian risiko. Pendekatan dan metodologi pengukuran dapat bersifat kuantitatif, kualitatif, atau merupakan kombinasi keduanya baik yang ditetapkan oleh regulator maupun secara *best practice*.
3. Pemantauan  
Dilakukan dalam rangka untuk memastikan bahwa seluruh risiko telah dikelola dengan baik, baik terhadap limit risiko maupun kecukupan mitigasi risiko yang telah ditetapkan. Pemantauan dimaksud mencakup pemantauan terhadap eksposur risiko yang terdapat dalam seluruh portofolio produk dan kegiatan usaha Perseroan, *risk appetite* dan toleransi risiko, kepatuhan terhadap limit, serta pelaksanaan terhadap kebijakan dan prosedur yang telah ditetapkan.
4. Pengendalian  
Dilakukan untuk mengelola risiko yang dapat mengganggu keberlangsungan aktivitas usaha Perseroan. Salah satu bentuk pengendalian dilakukan melalui penetapan limit *risk appetite* dan *risk tolerance* dalam rangka menjaga stabilitas permodalan.

### Sistem Pengendalian Internal

Pengendalian internal secara menyeluruh dengan menggunakan konsep *three lines of defence* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) di dalam penetapan struktur organisasi;
2. Penetapan *risk management unit* sebagai unit kerja independen (*second line of defence*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defence*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan

## Risk Management Process and Risk Management Information System

The risk management process consists of:

1. Identification  
This is done by analyzing all types and characteristics of the risks involved in each of the Company's business activities, products, and services. Risk identification is proactive in nature and covers all of the Company's business activities, including sources and possible risks, as well as their impacts.
2. Measurement  
Risk measurement is conducted for the purpose of knowing the magnitude of risk exposure in the context of risk control and adequacy of Capital Adequacy Ratio.  
Risk measurement is carried out periodically, both for products and portfolios as well as for all of the Company's business activities which aim to measure the Company's risk exposure as a reference in risk control. Measurement approaches and methodologies can be quantitative, qualitative, or a combination of both, either established by regulators or as best practices.
3. Monitoring  
This is done in order to ensure that all risks have been properly managed, either regarding the established risk limits or the adequacy of risk mitigation. Such monitoring includes monitoring of risk exposures contained in the entire product portfolio and business activities of the Company, risk appetite and risk tolerance, compliance with limits, and implementation of the established policies and procedures.
4. Control  
This is done to manage risks that may disrupt the Company's business continuity. One form of control is conducted by setting risk appetite and risk tolerance limits in order to maintain capital stability.

### Internal Control System

The overall internal control uses the three lines of defense concept and has been implemented through:

1. Clear separation of functions between operational divisions (risk taking unit) with divisions that carry out the risk control function (risk management unit) in determining the organizational structure;
2. Establishment of risk management unit as an independent division (*second line of defence*) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (*third line of defence*) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and

4. Menerapkan sistem pengawasan melekat melalui pemisahan fungsi secara jelas dan tegas dengan menerapkan konsep *maker*, *checker*, dan *approval* pada seluruh kegiatan/aktivitas operasional.

## Struktur Organisasi Sistem Manajemen Risiko

Bank telah memiliki beberapa unit kerja pada struktur organisasi sistem manajemen risiko yang dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum untuk pengelolaan berbagai jenis risiko yang melekat pada Bank sesuai dengan kompleksitas kegiatan usahanya. Informasi terkait organisasi manajemen risiko diuraikan sebagai berikut:

### Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite di bawah Dewan Komisaris yang bertugas memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko serta melakukan evaluasi kesesuaian kebijakan manajemen risiko dengan pelaksanaannya. Uraian terkait Komite Pemantau Risiko dapat dilihat pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

### Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite eksekutif di bawah Direksi yang bertugas melakukan evaluasi atas proses manajemen risiko di Perseroan dan bertanggung jawab atas penerapan kerangka manajemen risiko secara keseluruhan. Uraian terkait Komite Manajemen Risiko dapat dilihat pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

### Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko merupakan satuan kerja independen yang melaksanakan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Perseroan untuk meminimalkan potensi dan dampak risiko yang dihadapi oleh Perseroan. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko dan membangun sistem pengendalian internal yang andal.

### Pedoman Satuan Kerja Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Satuan Kerja Manajemen Risiko telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

4. Implementation of an inherent monitoring system through a clear and firm separation of functions, by applying the concept of *maker*, *checker*, and *approval* to all operational activities.

## Organizational Structure of the Risk Management System

The Bank has several divisions in the risk management system organizational structure, which were established based on the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, to manage various risk types inherent in Bank in accordance with the complexity of business activities. Information on risk management organizations is described as follows:

### Risk Monitoring Committee

The Risk Monitoring Committee is a committee under the Board of Commissioners that is in charge of monitoring and evaluating implementation of duties of the Risk Management Committee and Risk Management Division as well as evaluating the conformity of risk management policies with their implementation. Description regarding the Risk Monitoring Committee can be seen in the Corporate Governance chapter in this Annual Report.

### Risk Management Committee

The Risk Management Committee is an executive committee under the Board of Directors that is in charge of evaluating risk management process in the Company and is responsible for implementing the overall risk management framework. Description regarding the Risk Management Committee can be seen in the Corporate Governance chapter in this Annual Report.

### Risk Management Division

The Risk Management Division is an independent division that carries out the function of coordinating and disseminating the Company's entire risk management processes to minimize the potential and impact of risks faced by the Company. The Risk Management Division develops a comprehensive process for identifying, measuring, monitoring, and controlling risks, as well as submitting reports on risk levels and building a reliable internal control system.

### Risk Management Division Charter

In performing its duties and responsibilities, the Risk Management Division has a charter that refers to the Financial Services Authority Regulations.

## Profil Kepala Satuan Kerja Manajemen Risiko

### Ahadi

#### Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur

Warga Negara Indonesia, berusia 54 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur periode 2020-sekarang berdasarkan Surat Keputusan Direksi No.032/SDM/SPB/IV/20 tanggal 6 April 2020.

Meraih gelar Sarjana dari Indonesia Banking School (2022) dan memiliki kompetensi manajemen risiko level 4 yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (2017) dan Lembaga Sertifikasi Profesi Perbankan (2021), serta telah memiliki sertifikasi Kepatuhan dan *Anti Money Laundering* Level 2 oleh Lembaga Sertifikasi Profesi Perbankan dan Forum Komunikasi Direktur Kepatuhan Perbankan (2017). Memiliki pengalaman karier sebagai Kepala Divisi Manajemen Risiko di PT Bank Nusantara Parahyangan Tbk MUFG Group (2010-2019) dan *Credit Risk Monitoring* di PT Bank Commonwealth (2006-2010).

Saat ini beliau sedang tidak merangkap jabatan di perusahaan mana pun. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

### Komposisi dan Sertifikasi Manajemen Risiko

Bank telah mengikutsertakan jajaran manajemen untuk berpartisipasi dalam program sertifikasi manajemen risiko serta memberikan pelatihan penyegaran (*refreshment training*) terhadap pihak yang telah lulus program sertifikasi manajemen risiko. Informasi terkait sertifikasi manajemen risiko di tahun 2023, sebagai berikut:

Jenjang Level	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Others	Total
Jenjang / Level 4	-	-	1	131	132
Jenjang / Level 5	-	-	14	59	73
Jenjang / Level 6	3	1	1	1	6
Jenjang / Level 7	1	5	-	-	6
<b>Total</b>	<b>4</b>	<b>6</b>	<b>16</b>	<b>191</b>	<b>217</b>

### Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko memiliki tugas dan tanggung jawab yang meliputi:

- Bertanggungjawab terhadap pelaksanaan/penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;

## Profile of Head of Risk Management Division

### Ahadi

#### Head of Risk Management and System & Procedure Division

Indonesian citizen, 54 years old, domiciled in Jakarta. Serves as Head of Risk Management and System & Procedure Unit for the 2020-present period based on the Board of Directors' Decision Letter No. 032/SDM/SPB/IV/20 dated April 6, 2020.

Obtained a Bachelor's degree from Indonesia Banking School (2022). Has risk management competence level 4 issued by the Risk Management Certification Agency (2017) and the Banking Professional Certification Institute (2021), and already Level 2 Compliance and Anti-Money Laundering certification held by the Banking Professional Certification Institute and Banking Compliance Director Communication Forum (2017). Had career experience as Head of Risk Management Division at PT Bank Nusantara Parahyangan Tbk MUFG Group (2010-2019) and *Credit Risk Monitoring* at PT Bank Commonwealth (2006-2010).

Currently, he has no concurrent positions in any company. He does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

### Composition and Risk Management Certification

The Bank enlisted the management to participate in the risk management certification program and provided refreshment training for parties who have passed the risk management certification program. Information regarding risk management certification in 2023 is as follows:

### Duties and Responsibilities of the Risk Management Division

The Risk Management Division has duties and responsibilities which include:

- Be responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;



2. Mengevaluasi kebijakan, kerangka, dan strategi Manajemen Risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
  3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II, BASEL III, dan BASEL III *Reforms* di Bank;
  4. Bertanggungjawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
  5. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko secara berkala (per semester);
  6. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang berbeda dari prosedur normal berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank atau pengambilan posisi/eksposur risiko yang melampaui limit yang ditetapkan (*risk appetite & risk tolerance*);
  7. Mengevaluasi dan menyempurnakan prosedur dan sarana/perangkat untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, termasuk namun tidak terbatas pada parameter perhitungan *inherent risk* dan kualitas penerapan manajemen risiko pada masing-masing risiko;
  8. Memantau dan menganalisa portofolio (eksposur) risiko baik secara keseluruhan maupun per jenis risiko termasuk namun tidak terbatas pada analisa portofolio dan dampaknya terhadap toleransi risiko dan limit yang ditetapkan;
  9. Melakukan *stress test* baik berkala maupun insidental untuk mengetahui dan sekaligus upaya mitigasi atas dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
  10. Melakukan analisa risiko (*risk assessment*) terhadap pedoman yang diusulkan oleh Unit Bisnis atau Operasional (*risk taking unit*);
  11. Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan/atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan;
  12. Mengevaluasi akurasi dan validitas data yang digunakan Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern;
2. Evaluate Risk Management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
  3. Coordinate the implementation of risk management in accordance with BASEL *Accord* II, BASEL III, and BASEL III *Reforms* at the Bank;
  4. Be responsible for preparing the Bank's risk profile on a regular basis and report and present it to the Authority, including but not limited to coordinate assessments and compile a risk-based bank rating;
  5. Coordinate the calculation of capital requirements according to the risk profile, including but not limited to preparing guidelines for the *Internal Capital Adequacy Assessment Process* and calculating the minimum capital adequacy requirement according to the risk profile periodically (per semester);
  6. Provide recommendations on matters related to business decisions that are different from normal procedures based on risk profile analysis, including decisions to exceed business expansions that are significant compared to the Bank's business plan or take positions/risk exposures that exceed the established limits (*risk appetite & risk tolerance*);
  7. Evaluate and improve the procedures and facilities/tools for the process of identifying, measuring, monitoring, and controlling risks, including but not limited to the inherent risk calculation parameters and the quality of risk management implementation for each risk;
  8. Monitor and analyze the risk portfolio (exposure) both as a whole and per type of risk including but not limited to portfolio analysis and its impact on risk tolerance and the established limits;
  9. Conduct stress tests both periodically and incidentally to identify and at the same time mitigate the impact of the implementation of risk management policies and strategies on the Bank's portfolio or performance as a whole;
  10. Conduct a risk analysis (*risk assessment*) of the guidelines proposed by the Business or Operational Unit (*risk taking unit*);
  11. Review proposed new activities and/or products developed by a particular unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank;
  12. Evaluate the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes;



13. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan: kecukupan kerangka manajemen risiko, keakuratan metodologi penilaian risiko, dan kecukupan sistem informasi manajemen risiko;
14. Menyusun dan mengevaluasi *business impact analysis* dan *risk assessment* terkait dengan perencanaan *business continuity planning*;
15. Menumbuhkembangkan dan sekaligus memastikan budaya risiko (*risk awareness*) telah terinternalisasi dengan baik kepada seluruh karyawan, termasuk berkoordinasi dengan Satuan Kerja Audit Intern terkait *root cause analysis* atas temuan pemeriksaan Satuan Kerja Audit Intern; dan
16. Bertindak sebagai narahubung (*liaison officer*) untuk permasalahan *risk management* Bank bagi pihak internal maupun eksternal.

### Laporan Pelaksanaan Kerja Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya di sepanjang tahun 2023, sebagai berikut:

1. Menetapkan rencana strategis pengelolaan risiko berkaitan dengan RBB;
2. Melakukan evaluasi dan pengajuan penetapan untuk disetujui oleh Direksi atas *limit risk appetite* dan *risk tolerance* sesuai dengan kebijakan strategis yang dituangkan dalam RBB;
3. Melakukan tinjauan ulang dan mengajukan penetapan parameter penilaian profil risiko dan tingkat kesehatan Bank untuk kemudian disetujui Direksi;
4. Melakukan penilaian mandiri atas profil risiko dan tingkat kesehatan Bank secara periodik;
5. Melakukan penilaian dan pelaporan kecukupan penyediaan modal minimum Bank berdasarkan risiko dan *internal capital adequacy assessment process*;
6. Melakukan perhitungan dan pelaporan aset tertimbang menurut risiko (ATMR) untuk risiko operasional, kredit, dan pasar sesuai *Basel III Reforms*;
7. Melakukan perhitungan penerapan *liquidity coverage ratio* (LCR) dan *net stable funding ratio* (NSFR) sebagai proses identifikasi dan pengukuran kecukupan risiko likuiditas;
8. Membuat *stress test*, baik secara periodik 6 bulanan maupun secara khusus sesuai kebutuhan atau berdasarkan permintaan regulator;
9. Mengembangkan *tolls*, formula, dan model *stress test* untuk risiko kredit, pasar (risiko nilai tukar dan suku bunga), dan likuiditas;
10. Melakukan pengembangan proses penilaian dan pelaporan untuk risiko operasional yang implementasinya dituangkan kedalam sistem informasi manajemen risiko (SIMaRi) modul operasional *risk self assessment* (ORSA) dan *loss event database* (LED);

13. Carry out regular reviews with a frequency adjusted to the needs of the Bank to ensure: adequacy of risk management framework, accuracy of risk assessment methodology, and adequacy of risk management information system;
14. Prepare and evaluate business impact analysis and risk assessment related to business continuity planning;
15. Develop and at the same time ensure risk culture (risk awareness) is properly internalized to all employees, including coordinating with the Internal Audit Division regarding root cause analysis of the Internal Audit Division audit findings; and
16. Act as a liaison officer for the Bank's risk management issues for both internal and external parties.

### Report on the Implementation of Risk Management Division's Work

The Risk Management Division carried out several activities which were its duties and responsibilities throughout 2023, as follows:

1. Establishing a strategic risk management plan related to RBB;
2. Evaluating and submitting decisions for approval by the Board of Directors regarding risk appetite and risk tolerance limits in accordance with strategic policies outlined in RBB;
3. Reviewing and proposing determination of parameters for assessing the Bank's risk profile and soundness level for approval by the Board of Directors;
4. Carrying out periodic independent assessment of risk profile and soundness level of the Bank;
5. Assessing and reporting the Bank's capital adequacy based on risk and internal capital adequacy assessment process;
6. Calculating and reporting risk-weighted assets (RWA) for operational, credit, and market risks in accordance with Basel III Reforms;
7. Calculating the application of liquidity coverage ratio (LCR) and net stable funding ratio (NSFR) as a process of identifying and measuring the adequacy of liquidity risk;
8. Conducting stress test, either periodically every 6 months, specifically as required, or based on the regulator's request;
9. Developing tolls, formulas, and stress test models for credit, market risks (exchange rate and interest rate risks), and liquidity;
10. Developing assessment and reporting process for operational risks of which their implementations are outlined in risk management information system (SIMaRi), operational risk self assessment (ORSA) module, and loss event database (LED);



11. Melakukan tinjauan, kajian, dan validasi penggunaan model dalam rangka implementasi PSAK 71;
12. Melakukan *cyber risk assessment* dalam rangka membangun ketahanan dan pengelolaan risiko siber sesuai dengan regulasi;
13. Melakukan koordinasi dengan Unit Kerja IT dalam mempersiapkan *digital maturity assessment*;
14. Melakukan evaluasi dan *review business impact analysis* (BIA) dan *risk assessment* (RA) terkait dengan *business continuity planning*;
15. Memperkuat sumber daya manusia diinternal Satuan Kerja Manajemen Risiko termasuk melakukan upaya rekrutmen karyawan yang kompeten dibidang *IT Risk* untuk menunjang layanan/bisnis digital (proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko);
16. Melakukan sosialisasi dalam rangka meningkatkan budaya sadar risiko dalam organisasi yang dilakukan secara periodik; dan
17. Melakukan sertifikasi manajemen risiko untuk seluruh pegawai sesuai dengan regulasi.

11. Reviewing, studying, and validating the use of models in the context of implementing PSAK 71;
12. Carrying out cyber risks assessment to establish resilience and manage cyber risks in accordance with regulations;
13. Coordinating with IT Division in preparing the digital maturity assessment;
14. Conducting evaluation and review of business impact analysis (BIA) and risk assessment (RA) related to business continuity planning;
15. Strengthening internal human resources in Risk Management Division, including making efforts to recruit competent employees in IT Risk to support digital services/business (risk identification, measurement, monitoring, and control processes);
16. Carrying out periodic dissemination to increase risk awareness culture in the organization; and
17. Carrying out risk management certification for all employees in accordance with regulations.

### Pengembangan Kompetensi Satuan Kerja Manajemen Risiko

Dalam rangka mendukung kinerja dan menambah wawasan pengelola manajemen risiko, Perseroan mengikutsertakan personel Satuan Kerja Manajemen Risiko dalam berbagai pelatihan, *workshop* dan seminar. Program pengembangan kompetensi yang diikuti Satuan Kerja Manajemen Risiko Jasa sepanjang tahun 2023 sebagai berikut:

### Competency Development of the Risk Management Division

To support performance and increase insight of the risk management managers, the Company involves Risk Management Division personnel in various training, workshops, and seminars. The competency development programs, attended by Risk Management Division throughout 2023, are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Ketentuan Bank Umum mengenai Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar <i>Basel III Reforms</i> Commercial Bank Provisions regarding Capital Adequacy Ratio (KPMM) and Risk Weighted Assets (ATMR) for Market Risk Basel III Reforms	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Surat Edaran Otoritas Jasa Keuangan tentang Sertifikasi Manajemen Risiko Financial Services Authority Circular on Risk Management Certification	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Surat Edaran Otoritas Jasa Keuangan tentang Keamanan Siber Financial Services Authority Circular on Cyber Security	Februari February	Otoritas Jasa Keuangan Financial Services Authority
<i>Training Internal Audit ISO 27001</i> Internal Audit Training of ISO 27001	Maret March	Internal (vendor/konsultan) Internal (vendor/consultant)
Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022	Mei May	Otoritas Jasa Keuangan Financial Services Authority
Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber Establishing Digital Asset Customer Confidence from Cyber Risk	Mei May	OJK Institute
<i>Cloud Day Indonesia: Akselerasi Transformasi Digital</i> Cloud Day Indonesia: Accelerating Digital Transformation	Mei May	AWS Core Service Training
Dampak Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Impact of Applying Cloud Computing in Financial Services Industry	Juni June	OJK Institute
Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga <i>Central Counterparty</i> dan Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Persyaratan Margin untuk Transaksi Derivatif yang tidak Diklirinkan melalui Lembaga <i>Central Counterparty</i> Draft of Financial Services Authority Circular on Capital Calculations for Bank Exposure to Central Counterparty Institution and Draft of Financial Services Authority Circular on Margin Requirements for Derivative Transactions that are not Cleared through Central Counterparty Institution	Juni June	Otoritas Jasa Keuangan Financial Services Authority
Peluang Perdagangan Karbon dalam Upaya Dekarbonisasi Opportunities of Carbon Trading in Decarbonization	Juli July	OJK Institute
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Industri Keuangan NonBank (IKNB) Getting to Know More about the Regulations on P2SK Law in Strengthening Non-Bank Financial Industry (IKNB)	Agustus August	OJK Institute
Webinar Leadership in Changing Atmosphere	Agustus August	OJK Institute
Pemanfaatan <i>Internet of Things</i> (IOT) di Industri Perbankan Utilization of the Internet of Things (IOT) in Banking Industry	September September	OJK Institute
Peluang dan Tantangan <i>Fintech P2P Lending</i> di Era Undang-Undang P2SK Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Save the Planet: The Role of Financial Sector to Support Carbon Reduction and Electric Vehicles Development	September September	OJK Institute
Securing The Future of Digital Ecosystem Navigating Regulation of Approval Application and Cyber Resilience in Payment System	September September	Bank Indonesia
Membedah <i>Individual Risk Assessment &amp; Risk Enterprise</i> terkait Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) In-Depth Review of Individual Risk Assessment & Enterprise Risk related to Anti-Money Laundering and Counter-Terrorist Financing (AML CFT) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program	Oktober October	Genesis (vendor)
End to End Treasury Transaction Process	Oktober October	Vendor

## Penilaian Profil Risiko

Sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, tingkat kesehatan Bank, dan peraturan-peraturan pelaksanaannya, Perseroan melakukan penilaian profil risiko. Hasil penilaian profil risiko Bank per Desember 2023 mempunyai peringkat Profil Risiko Peringkat Komposit 2 (PK2) yang ditunjukkan sebagai berikut:

## Risk Profile Assessment

In accordance with the Financial Services Authority Regulation on the Implementation of Risk Management for Commercial Banks, the Bank's soundness level, and its implementing regulations, the Company conducts a risk profile assessment. The Bank's risk profile assessment results as of December 2023 indicated a Risk Profile rating of Composite 2 (PK2), which is shown as follows:

Jenis Risiko Type of Risk	Penilaian Desember 2023 December 2023 Assessment		
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk
<b>Kredit</b> Credit	Low to Moderate	Satisfactory	PK 2
<b>Likuiditas</b> Liquidity	Low	Satisfactory	PK 2
<b>Pasar</b> Market	Low to Moderate	Satisfactory	PK 2
<b>Operasional</b> Operational	Moderate	Satisfactory	PK 2
<b>Hukum</b> Law	Low	Satisfactory	PK 2

Jenis Risiko Type of Risk	Penilaian Desember 2023 December 2023 Assessment		
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk
<b>Reputasi</b> Reputation	Low to Moderate	Satisfactory	PK 2
<b>Strategik</b> Strategic	Low to Moderate	Satisfactory	PK 2
<b>Kepatuhan</b> Compliance	Low to Moderate	Satisfactory	PK 2
<b>Peringkat Profil Risiko</b> Risk Profile Rating	Low to Moderate	Satisfactory	PK 2

## Upaya Peningkatan Budaya Risiko

Perseroan senantiasa menerapkan budaya sadar risiko dalam seluruh kegiatan operasional dan bisnis untuk memitigasi risiko-risiko yang berpotensi untuk mengganggu keberlanjutan Perseroan. Budaya sadar risiko diterapkan di seluruh lapisan, baik pada lapisan tertinggi organisasi hingga seluruh karyawan. Adapun upaya Bank Ganesha untuk meningkatkan budaya sadar risiko dilakukan melalui:

1. Induksi untuk karyawan baru mengenai *risk awareness*;
2. Sosialisasi secara inhouse untuk kepala divisi/bagian/cabang mengenai ketahanan dan keamanan dalam menghadapi risiko siber; dan
3. Sosialisasi melalui *email* Satuan Kerja Manajemen Risiko mengenai beberapa bahasan, antara lain minimalisasi denda otoritas, memastikan keamanan *password*, bijak menggunakan *corporate email*, mencegah *ransomware*, *infected e-mail*, dan *dual control/four eyes' principles concept* dan budaya digital.

## Efforts to Improve Risk Culture

The Company constantly implements risk awareness culture in all operational and business activities to mitigate risks that potentially disrupt the Company's sustainability. The risk awareness culture is applied at all levels, from the highest organization levels to all employees. Bank Ganesha's efforts to increase the risk awareness culture are performed through:

1. Induction for new employees regarding risk awareness;
2. In-house dissemination for division/section/branch heads regarding resilience and security in facing cyber risks; and
3. Dissemination through email from the Risk Management Division regarding several topics, including minimizing authority fine, ensuring password security, using corporate email wisely, preventing ransomware, infected email, and dual control/four eyes' principles concept and digital culture.

## Pengungkapan Permodalan

### Disclosure of Capital

Bank Ganesha memiliki kecukupan modal dan struktur permodalan yang kuat sebagai penopang pengembangan ekspansi usaha Bank, baik saat ini maupun di masa mendatang. Pemenuhan Bank terhadap berbagai ketentuan regulator terkait permodalan dilakukan untuk memastikan agar struktur permodalan Bank telah *comply* dan efisien. Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Kewajiban Penyediaan Modal Minimum Bank Umum, struktur permodalan Bank Ganesha terdiri dari:

1. Modal inti (*tier 1*), yang meliputi:
  - a. Modal inti utama (*common equity tier 1*);
  - b. Modal inti tambahan (*additional tier 1*); dan
2. Modal pelengkap (*tier 2*).

Profil permodalan Bank Ganesha dalam 2 tahun terakhir diuraikan sebagai berikut:

Bank Ganesha has capital adequacy and strong capital structure to support the development of the Bank's business expansion, both now and in the future. The Bank's compliance with various regulatory provisions regarding capital is conducted to ensure that the Bank's capital structure is compliant and efficient. Pursuant to the Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, on Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks, Bank Ganesha's capital structure consists of:

1. Core capital (*tier 1*), which includes:
  - a. Prime core capital (*common equity tier 1*);
  - b. Additional core capital (*additional tier 1*); and
2. Supplementary capital (*tier 2*).

Bank Ganesha's capital profile in the last 2 years is described as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Jenis Modal	2023	2022	Type of Capital
Modal Inti	3.103.747	3.068.532	Core Capital
Modal Pelengkap	37.662	31.389	Supplementary Capital
<b>Jumlah Modal</b>	<b>3.141.409</b>	<b>3.099.921</b>	<b>Total Capital</b>

Dengan struktur permodalan tersebut, rasio Kewajiban Penyediaan Modal Minimum (KPM) pada tanggal 31 Desember 2023 secara individual menjadi sebesar 94,38% dibandingkan tahun sebelumnya sebesar 106,10%.

With such capital structure, the individual Minimum Capital Adequacy Ratio (CAR) on December 31, 2023 was 94.38% compared to that of previous year of 106.10%.

# Pengungkapan Eksposur Risiko

## Disclosure of Risk Exposure

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank menyampaikan laporan profil risiko ke Otoritas Jasa Keuangan per triwulan yang memuat tentang eksposur risiko kredit, likuiditas, pasar, operasional, hukum, strategik, reputasi, dan kepatuhan.

### Risiko Kredit

#### Risiko Kredit - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko Kredit adalah risiko kerugian keuangan yang timbul akibat debitur dan/atau pihak lain gagal memenuhi kewajiban kontraktualnya kepada Bank.

#### Implementasi Risiko Kredit

Penerapan manajemen risiko pelaksanaan kegiatan pengelolaan risiko kredit Perseroan dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Manajemen Risiko Kredit meliputi proses *end to end* dan kriteria penyaluran kredit, organisasi dan persetujuan, penetapan margin, pemantauan, proses manajemen kredit bermasalah, dan manajemen portofolio. Strategi manajemen risiko kredit harus dapat mencakup seluruh aktivitas yang memiliki eksposur risiko kredit yang signifikan dan sejalan dengan tujuan Bank.

Perseroan mengelola risiko kredit pada level transaksional dan portofolio, aktivitas ini meliputi proses identifikasi, pengukuran, pemantauan, dan kontrol terhadap risiko kredit, sehingga model bisnis Perseroan tercermin pada profil Risiko Kredit.

Kriteria dan pendekatan dalam menetapkan kebijakan manajemen risiko kredit dan limit risiko kredit, meliputi:

1. Proses identifikasi risiko kredit dilakukan baik secara individual maupun secara portofolio untuk dapat dilakukan pemetaan risiko dan faktor-faktor yang berpotensi dapat meningkatkan risiko kredit. Identifikasi risiko kredit individual secara *best practice* dilakukan dengan metode *screening* atau pun *risk acceptance criteria* yang memuat sektor ekonomi/industri, calon debitur, agunan, dan kinerja usaha yang dapat dibiayai selanjutnya untuk dilakukan analisa menggunakan pendekatan 5C;

Pursuant to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, the Bank submits quarterly risk profile reports to the Financial Services Authority, containing credit, liquidity, market, operational, legal, strategic, reputation, and compliance risk exposures.

### Credit Risk

#### Credit Risk - General Qualitative Disclosures of the Bank, Individually

Credit Risk is the risk of financial loss arising from debtors and/or other parties failing to fulfill their contractual obligations to the Bank.

#### Credit Risk Implementation

The Company's credit risk management is implemented based on the provisions of Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks.

Credit Risk Management includes end-to-end processes and lending criteria, organization and approval, margin setting, monitoring, non-performing loan management process, and portfolio management. The credit risk management strategy must be able to cover all activities that have significant credit risk exposure and be in line with the Bank's objectives.

The Company manages credit risk at the transactional and portfolio level. This activity includes the process of identifying, measuring, monitoring, and controlling credit risk, so that the Company's business model is reflected in the Credit Risk profile.

Criteria and approaches in establishing credit risk management policies and credit risk limits, include:

1. The process of identifying credit risk is carried out both individually and in a portfolio in order to be able to map risks and factors that have the potential to increase credit risk. Best practice individual credit risk identification is carried out using the screening method or risk acceptance criteria which include the economic/ industrial sector, prospective debtors, collateral, and business performance that can be financed for further analysis using the 5C approach;

2. Pengukuran risiko kredit baik secara individual maupun portofolio dilakukan dengan tujuan untuk mengetahui potensi default calon debitur maupun portofolio, yang selanjutnya atas eksposur risiko tersebut dikendalikan melalui penetapan limit risiko (sektor ekonomi dan industri, produk, kewenangan persetujuan, konsentrasi portofolio, LAR, NPL, dll) sejalan dengan sasaran dan strategi bisnis Perseroan secara keseluruhan;
3. Melakukan pemantauan risiko kredit secara harian dalam upaya memberikan informasi perkembangan kualitas kredit dan *sensitivity analysis* terhadap potensi risiko kredit yang akan dihadapi Bank, yang disampaikan kepada Direksi dan Unit kerja terkait;
4. Melakukan *stress testing* secara berkala terhadap potensi penurunan kualitas kredit khususnya untuk debitur restrukturisasi dampak COVID-19 untuk mengetahui kecukupan CKPN, dampak terhadap kinerja profit dan modal bank; dan
5. Meningkatkan fungsi pengendalian internal melalui opini risiko dari Satuan Kerja Manajemen Risiko dan opini kepatuhan dari Satuan Kerja Kepatuhan terkait dengan proposal kredit sesuai dengan limit tertentu.

Perseroan telah memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut ditujukan untuk menetapkan limit risiko kredit pada level portofolio atau level Bank secara keseluruhan yang dilaksanakan untuk seluruh produk dan aktivitas Perseroan yang berisiko kredit, dengan tetap memperhatikan kemampuan modal untuk menyerap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur. Penetapan limit risiko kredit bertujuan untuk mengurangi risiko yang ditimbulkan karena adanya konsentrasi penyaluran pinjaman.

Penerapan manajemen risiko kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).

1. Komisaris bertanggung jawab dalam melakukan persetujuan dan peninjauan berkala atau sekurangnya secara tahunan mengenai strategi kebijakan risiko kredit. Strategi dan kebijakan tersebut harus mencerminkan batas toleransi Bank terhadap risiko dan merupakan pendekatan yang berkesinambungan dengan memperhatikan kondisi perekonomian dan komponen lain yang memengaruhi komposisi serta portofolio kredit; dan
2. Direksi memiliki tanggung jawab atas implementasi strategi dan kebijakan risiko kredit serta mengembangkan prosedur identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, yang mencakup penerapan standar pemberian kredit yang sehat, memantau, serta mengendalikan risiko kredit, identifikasi, dan penanganan kredit bermasalah.

2. Measurement of credit risk both individually and in a portfolio is carried out with the aim of knowing the default potential of prospective debtors and portfolios, which in turn controls risk exposure through setting risk limits (economic and industrial sectors, products, approval authority, portfolio concentration, LAR, NPL, etc.) in line with the overall goals and business strategy of the Company;
3. Monitoring credit risk on a daily basis in an effort to provide information on developments in loan quality and sensitivity analysis on the potential credit risk that will be faced by the Bank, which is submitted to the Board of Directors and related divisions;
4. Conducting periodic stress testing of potential decline in credit quality, especially for debtors restructuring due to the impact of COVID-19 to determine the adequacy of CKPN, the impact on profit performance and bank capital; and
5. Improving the internal control function through risk opinion from the Risk Management Division and compliance opinion from the Compliance Division related to credit proposals according to certain limits.

The Company already has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines are intended to set credit risk limits at the portfolio level or the Bank level in overall, which are implemented for all of the Company's credit risk products and activities, by considering the ability of capital to absorb risks or losses that arise, and the level of exposure. Determination of credit risk limits aims to reduce risks arising from the concentration of loan disbursement.

Bank Ganesha's credit risk management is implemented through the design of an organizational structure that describes the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Division, Risk Management Division, and Internal Audit Division).

1. The Board of Commissioners is responsible for periodic or at least annual approval and review of the credit risk policies and strategies. These strategies and policies must reflect the Bank's tolerance limits for risk and constitute a sustainable approach by observing economic conditions and other components that affect the composition and credit portfolio; and
2. The Board of Directors is responsible for implementing credit risk strategies and policies and developing credit risk identification, measurement, monitoring, and control procedures, including implementing sound credit provision standards, monitoring, and controlling credit risk, identifying, and handling non-performing loans.



Dalam rangka mengelola risiko kredit, Perseroan telah menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit, antara lain berupa pemisahan fungsi pejabat kredit antara pemrakarsa dan pemutus kredit, penerapan *four eyes principle*, penerapan *credit scoring system* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Pengendalian Risiko Kredit dilakukan melalui berbagai kontrol risiko yang telah tertuang dalam prosedur pemberian kredit yang diatur sejak proses permohonan kredit, pemantauan, restrukturisasi, sampai dengan penyelesaian kredit bermasalah. Sistem informasi manajemen risiko kredit memberikan informasi kepada Komisaris, Direksi, dan seluruh tingkatan manajemen dalam melaksanakan tugas dan tanggung jawabnya, termasuk memantau eksposur aktual terhadap limit yang ditetapkan telah mendekati atau melebihi limit yang perlu mendapat perhatian Direksi.

Perseroan memiliki data seluruh eksposur kredit debitur secara grup dan individual serta melaporkannya kepada Direksi. Sistem informasi yang digunakan menjadi media bagi Direksi untuk melakukan identifikasi terhadap konsentrasi portofolio kredit, serta dikaji secara berkala guna memastikan kesesuaiannya dengan kompleksitas usaha Bank.

## Risiko Likuiditas

Pengelolaan risiko likuiditas bertujuan untuk meminimalkan kemungkinan ketidakmampuan Perseroan dalam memperoleh sumber pendanaan arus kas dan membangun kekuatan likuiditas struktural neraca Bank untuk mendukung pertumbuhan secara jangka panjang dan berkesinambungan.

### Manajemen Risiko Likuiditas (LIQA) Bank secara Individu

Risiko likuiditas adalah risiko akibat ketidakmampuan untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset berlikuiditas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

### Implementasi Rasio Likuiditas

Perseroan mengelola risiko likuiditas agar dapat memenuhi setiap kewajiban finansial sesuai perjanjian secara tepat waktu, serta dapat memelihara tingkat likuiditas yang memadai dan optimal. Untuk mendukung pengelolaan likuiditas, Perseroan menetapkan kebijakan dan pedoman likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, penetapan strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, dan rencana pendanaan darurat (*contingency funding plan*).

In order to manage credit risk, the Company has established several prudential banking principles which are reflected in credit policies, procedures for assessing credit quality, management, and credit decision process, including the separation of functions of credit officers between credit initiators and credit decision-makers, implementation of the four eyes principle, implementation of a credit scoring system for consumer credit, and separation of non-performing loans management.

Credit Risk Control is carried out through various risk controls that have been contained in credit granting procedures that are regulated from the credit application process, monitoring, restructuring, to the settlement of non-performing loans. The credit risk management information system provides information to Commissioners, Directors, and all levels of management in carrying out their duties and responsibilities, including monitoring actual exposures to the established limits that are approaching or exceeding limits that require the attention of the Board of Directors.

The Company has data on all debtors' credit exposure as a group and individually and reports it to the Board of Directors. The information system used is a medium for the Board of Directors to identify the concentration of loan portfolio, and is reviewed periodically to ensure compliance with the Bank's business complexities.

## Liquidity Risk

Liquidity risk management aims to minimize the possibility of the Company's inability to obtain cash flow funding sources and build the structural liquidity strength of the Bank's balance sheet to support long-term and sustainable growth.

### Liquidity Risk Management (LIQA) of the Bank, Individually

Liquidity risk is the risk due to the inability to meet due obligations from cash flow funding sources and/or from high liquidity assets that can be pledged, without interfering with the Bank's activities and financial conditions.

### Liquidity Ratio Implementation

The Company manages liquidity risk in order to fulfill every financial obligation according to the agreement in a timely manner, and to maintain an adequate and optimal liquidity level. To support liquidity management, the Company establishes liquidity policies and guidelines which include liquidity management, optimal maintenance of liquidity reserves, establishment of funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plan.

Kebijakan ini bertujuan untuk memastikan kecukupan dana harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia, termasuk memastikan ketersediaan aset likuid berkualitas tinggi. Strategi pendanaan diutamakan berasal dari penghimpunan dana pihak ketiga yang memiliki struktur yang sehat, stabil, dan *sustainable*.

Untuk memperoleh gambaran mengenai kondisi likuiditas yang aktual, hasil pengukuran menggunakan rasio likuiditas dianalisis lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga menghasilkan kesimpulan yang wajar dan komprehensif. Alat pengukur risiko likuiditas yang digunakan adalah proyeksi arus kas, profil maturitas, rasio likuiditas, dan *stress test* risiko likuiditas.

Upaya meningkatkan ketahanan likuiditas jangka pendek dan jangka panjang. Perseroan melakukan uji ketahanan likuiditas terhadap potensi *maximum cashoutflow pattern* untuk memenuhi kebutuhan likuiditas selama periode 30 hari ke depan dalam skenario *stress test* dengan tetap memelihara *liquidity reserves* dan stabilitas dana pihak ketiga secara optimal.

## Risiko Pasar

### Risiko Pasar - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko pasar merupakan risiko kerugian pada posisi neraca dan rekening administratif serta transaksi derivatif akibat perubahan secara keseluruhan kondisi pasar. Variabel pasar yang dikelola oleh Bank terdiri risiko suku bunga dan risiko nilai tukar.

Divisi *Treasury* sebagai *risk taking* unit dalam melakukan aktivitas transaksi *treasury* dengan tetap memperhatikan prinsip kehati-hatian dan berpegang pada pedoman internal dan peraturan eksternal. Perseroan telah memiliki Kebijakan Manajemen Risiko Pasar serta Kebijakan dan Pedoman Transaksi *treasury*. Sebagai pengendalian risiko pasar pada Divisi *Treasury*, Perseroan telah menetapkan limit *risk appetite* dan *risk tolerance* yang diusulkan oleh Satuan Kerja Manajemen Risiko.

Proses implemetasi risiko pasar dilakukan melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko pasar dilakukan oleh unit yang independen dari unit bisnis. Identifikasi risiko pasar dilakukan pada seluruh aktivitas dan produk baru. Dalam proses pengukuran risiko pasar Perseroan menggunakan metode standar dan metode internal. Metode standar digunakan untuk menghitung kewajiban penyediaan modal minimum risiko pasar, sementara pengukuran risiko suku bunga untuk mengetahui dampak perubahan suku bunga terhadap *net interest income* dan *economic value* menggunakan *Interest*

This policy aims to ensure sufficient daily funds to meet obligations under normal conditions and crisis conditions in a timely manner from various available funding sources, including ensuring the availability of high-quality liquid assets. The priority funding strategy comes from collecting third-party funds that have a sound, stable, and sustainable structure.

To obtain an overview of actual liquidity conditions, the measurement results using liquidity ratios are analyzed in more depth and linked with the latest qualitative information, resulting in reasonable and comprehensive conclusions. Liquidity risk measurement tools used are cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.

Efforts to increase short-term and long-term liquidity resilience. The Company conducts liquidity resilience tests on the potential maximum cashoutflow pattern to meet liquidity needs for the next 30 days in a stress test scenario while maintaining optimal liquidity reserves and stability of third-party funds.

## Market Risk

### Market Risk - General Qualitative Disclosures of the Bank, Individually

Market risk is the risk of loss on balance sheet and off-balance sheet positions as well as derivative transactions due to changes in overall market conditions. Market variables managed by the Bank consist of interest rate risk and exchange rate risk.

The Treasury Division acts as a risk-taking unit in conducting treasury transaction activities while adhering to the principle of prudence, internal guidelines, and external regulations. The Company already has a Market Risk Management Policy and Treasury Transaction Policies and Guidelines. As market risk control in the Treasury Division, the Company has set risk appetite and risk tolerance limits proposed by the Risk Management Division.

The market risk process is carried out through a process of identifying, measuring, monitoring, and controlling market risk, conducted by a unit that is independent from the business unit. Market risk is identified on all new activities and products. In measuring market risk, the Company uses standard methods and internal methods. The standard method is used for calculating the capital adequacy ratio for market risk, while interest rate risk is measured to determine the impact of changes in interest rates on net interest income and economic value using Interest Rate Risk in The Banking Book (IRRBB) and exchange rate risk to determine potential

*Rate Risk in The Banking Book (IRRBB)* dan risiko nilai tukar untuk mengetahui potensi kerugian yang disebabkan karena adanya pergerakan nilai tukar menggunakan metode *variance covariance*.

Satuan Kerja Manajemen Risiko melakukan *monitoring* terhadap Posisi Devisa Neto. Perseroan telah menggunakan sistem *e-treasury* untuk mendukung aktivitas transaksi *treasury* serta menyediakan informasi portofolio *treasury* dalam memudahkan proses pemantauan risiko pasar menjadi lebih efisien dan efektif. Satuan Kerja Audit Intern melakukan internal audit di Divisi *Treasury* untuk memastikan pengendalian internal risiko pasar telah sesuai dengan kebijakan dan pedoman yang telah ditetapkan.

## Risiko Operasional

Kejadian risiko operasional merupakan kejadian risiko yang melekat pada setiap aktivitas proses bisnis operasional bank yang dijalankan Bank yang dapat berpotensi memicu risiko reputasi, risiko hukum, risiko kepatuhan, serta risiko lainnya apabila hal tersebut tidak dikelola dengan baik.

Identifikasi risiko operasional yang dilakukan Perseroan menggunakan aplikasi *Operational Risk Self Assessment* dan aplikasi *Loss Event Database* untuk pengendalian risiko operasional. Sedangkan pengukuran risiko operasional dalam menghitung kecukupan penyediaan modal minimum dilakukan dengan menggunakan metode *Basic Indicator Approach*.

### Risiko Operasional - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko operasional adalah risiko terjadinya kerugian yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya kejadian-kejadian eksternal.

### Implementasi Risiko Operasional

Penerapan manajemen risiko operasional ditujukan untuk mengelola eksposur risiko operasional yang berpotensi menimbulkan kerugian keuangan maupun non-keuangan bagi Perseroan.

Penerapan manajemen risiko operasional di antaranya dilaksanakan dan dipantau melalui perangkat manajemen risiko operasional berupa *Operational Risk Self Assessment*, *Loss Event Database*, dan Implementasi *Business Continuity Management*. Upaya peningkatan pemahaman atas manajemen risiko difokuskan pada peningkatan budaya sadar risiko, *fraud awareness*, dan sosialisasi/pelatihan manajemen risiko yang terus dilakukan kepada seluruh karyawan, serta peningkatan kualitas pengendalian risiko pada setiap aktivitas operasional Perseroan.

loss due to exchange rate movements using variance covariance method.

The Risk Management Division monitors the Net Open Position. The Company has used the e-treasury system to support treasury transaction activities and provide treasury portfolio information in facilitating the market risk monitoring process to be more efficient and effective. The Internal Audit Division conducts internal audits at the Treasury Division to ensure that internal control over market risk complies with the established policies and guidelines.

## Operational Risk

Operational risk events are risk events inherent in every bank operational business process carried out by the Bank which can potentially trigger reputation risk, legal risk, compliance risk, and other risks if not managed properly.

Operational risk is identified by the Company by using the Operational Risk Self Assessment and Loss Event Database applications for operational risk control. While the measurement of operational risk in calculating minimum capital adequacy is carried out using the Basic Indicator Approach method.

### Operational Risk - General Qualitative Disclosures of the Bank, Individually

Operational risk is the risk of loss caused by inadequate and/or non-functioning internal processes, human error, system failure, or external events.

### Operational Risk Implementation

The implementation of operational risk management is aimed at managing operational risk exposures that have the potential to cause financial and non-financial losses to the Company.

Implementation of operational risk management, among others, is carried out and monitored through operational risk management tools in the form of Operational Risk Self Assessment, Loss Event Database, and Business Continuity Management. Efforts to increase understanding of risk management are focused on increasing risk awareness culture, fraud awareness, and ongoing risk management dissemination/training for all employees, as well as improving the quality of risk control in each of the Company's operational activity.

Dalam rangka perhitungan beban modal dan aktiva tertimbang menurut risiko operasional, saat ini Perseroan menggunakan metode *Basic Indicator Approach* sesuai dengan ketentuan Otoritas Jasa Keuangan, yaitu Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.3/2016 tanggal 14 Juli 2016 perihal Perhitungan Aktiva Tertimbang Menurut Risiko Operasional untuk Risiko Operasional dengan menggunakan Pendekatan Indikator Dasar.

## Risiko Hukum

### Risiko Hukum - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

#### Implementasi Risiko Hukum

Pengelolaan manajemen risiko hukum dilakukan oleh Bagian Legal dan Remedial melalui beberapa cara, mencakup:

1. Melakukan kajian terhadap peraturan perundang-undangan, baik yang baru maupun yang sudah berlaku dan peristiwa hukum aktual yang terjadi di lapangan untuk memastikan bahwa ketentuan internal Bank tidak menyimpang dari ketentuan perundangan yang berlaku;
2. Memberikan advis/opini hukum atas perjanjian kerja sama/agreement antara Bank dengan pihak lain, untuk melindungi kepentingan hukum Bank sebelum perjanjian/agreement ditandatangani oleh pejabat Bank yang berwenang; dan
3. Setiap transaksi perbankan Perseroan yang meliputi operasional, perkreditan, dan hubungan ketenagakerjaan telah dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Terhadap gugatan-gugatan yang muncul dilakukan upaya-upaya sebagai berikut:

1. Berkoordinasi dengan unit kerja terkait;
2. Memberikan pendampingan hukum sesuai dengan kewenangannya apabila terjadi kasus hukum dan memberikan konsultasi mengenai permasalahan hukum yang bersifat teknis;
3. Melakukan penanganan perkara di pengadilan;
4. Dalam hal adanya tuntutan hukum yang memiliki potensi kerugian sangat signifikan bagi Bank dan/atau adanya tuntutan hukum yang secara signifikan bisa berdampak negatif pada reputasi Bank, maka sebagai *contingency plan* harus dilakukan tindakan untuk mengurangi risiko hukum, antara lain melalui penggunaan jasa pengacara dan melaporkan perkembangannya kepada Direksi;
5. Berkoordinasi dengan pihak-pihak terkait, antara lain: kepolisian, pengadilan negeri, kejaksaan, Badan Pertanahan Nasional, pengacara, dan lain-lain dalam rangka penanganan permasalahan hukum.

In order to calculate the capital expense and operational risk weighted assets, the Company currently uses the Basic Indicator Approach method according to the Financial Services Authority requirement, which is Financial Services Authority Circular No. 24/SEOJK.3/2016 dated July 14, 2016, on Calculation of Weighted Assets According to Operational Risk for Operational Risk using the Basic Indicator Approach.

## Legal Risk

### Legal Risk - General Qualitative Disclosures of the Bank, Individually

Legal risk is the risk due to lawsuits and/or weaknesses in juridical aspects.

#### Legal Risk Implementation

Legal risk management is carried out by the Legal and Remedial Department in several ways, including:

1. Conduct a review of laws and regulations, both new and existing ones and actual legal events that occur in the field to ensure that the Bank's internal regulations do not deviate from the applicable laws and regulations;
2. Provide legal advice/opinion on cooperation agreements between the Bank and other parties, to protect the Bank's legal interests before the agreement is signed by an authorized Bank official; and
3. Each of the Company's banking transactions covering operations, credit, and employment relations have been carried out in accordance with applicable laws and regulations and supported by adequate legal documents.

The following efforts were made against the lawsuits that arose:

1. Coordinate with related divisions;
2. Provide legal assistance in accordance with the authority in the event of a legal case and provide consultation regarding technical legal issues;
3. Handle cases in court;
4. In the event that there is a lawsuit that has the potential of high significant losses for the Bank and/or there is a lawsuit that can significantly have negative impact on the Bank's reputation, then as contingency plan, particular actions must be taken to minimize legal risk, among others, through the use of lawyers and progress must be reported to the Board of Directors;
5. Coordinate with third parties, among others: police, district courts, prosecutors, National Land Agency, lawyers, and others in the context of handling legal issues.

Sebagai bagian dalam proses penilaian risiko hukum, Bagian Legal dan Remedial berkoordinasi dengan Satuan Kerja Manajemen Risiko terkait dengan pelaporan profil risiko hukum kepada Direksi.

## Risiko Reputasi

### Risiko Reputasi - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank.

### Implementasi Risiko Reputasi

Proses identifikasi risiko reputasi dilakukan melalui beberapa sumber data atau informasi terkait dengan pemberitaan media massa, situs Perseroan pada jejaring sosial, pengaduan/komplain nasabah melalui layanan yang disediakan Perseroan, seluruh informasi tersebut dicatat dan ditatausahakan, diolah, dan diklasifikasikan berdasarkan frekuensi dan dampak serta tingkat materialitas secara rapih dan disajikan secara informatif.

Fungsi pengelolaan risiko reputasi dilakukan oleh bagian *Service Quality Management & Call Center* dan *Corporate Secretary*. Bagian *Service Quality Management* mengelola risiko reputasi atas seluruh keluhan nasabah sedangkan Bagian *Corporate Secretary* mengelola seluruh potensi pemberitaan negatif pada media massa, situs jejaring sosial, situs web, dan lain-lain serta melaporkan aktivitas pemantauan termasuk tindak lanjut risiko reputasi setiap bulannya kepada Direksi.

Perseroan telah memiliki sistem serta prosedur pengaduan nasabah dan dapat segera menindaklanjuti dan mengatasi adanya keluhan nasabah dan gugatan hukum yang dapat meningkatkan eksposur risiko reputasi dan melakukan pengembangan mekanisme secara terus menerus dalam melakukan tindakan pengendalian risiko reputasi yang efektif. Pengendalian dimaksud adalah selalu berusaha melakukan tindakan preventif atas seluruh potensi yang dapat menimbulkan risiko reputasi serta melakukan penanganan dan pemulihan secara cepat dan efektif saat dan tengah terjadi peristiwa risiko reputasi.

Pengelolaan risiko reputasi pada saat krisis diatur dalam kebijakan manajemen kelangsungan usaha yang bertujuan untuk meminimalkan dampak risiko reputasi pada saat terjadi situasi gangguan atau bencana. Dalam hal ini, Perseroan memiliki Tim Manajemen Krisis yang berperan penting saat terjadi gangguan atau bencana dan bertanggung jawab melakukan langkah-langkah yang perlu diambil termasuk pengelolaan risiko reputasi. Tim Manajemen Krisis dibentuk mulai dari kantor pusat hingga ke kantor cabang. Aspek yang harus diperhatikan dalam

As part of legal risk assessment process, the Legal and Remedial Department coordinates with the Risk Management Division regarding legal risk profile reporting to the Board of Directors.

## Reputation Risk

### Reputation Risk - General Qualitative Disclosures of the Bank, Individually

Reputation risk is the risk due to a decrease in the level of stakeholder trust stemming from a negative perception of the Bank.

### Reputation Risk Implementation

The reputation risk is identified through several sources of data or information related to mass media coverage, the Company's website on social networks, customer complaints/grievances through services provided by the Company, all of this information is recorded and administered, processed, and classified based on frequency and impact as well as level of materiality neatly and presented in an informative manner.

The reputation risk management function is carried out by the Service Quality Management & Call Center and Corporate Secretary. Department. The Service Quality Management Department manages reputation risk for all customer complaints, while the Corporate Secretary Department manages all potential negative coverage in the mass media, social networking sites, websites, etc. and reports monitoring activities including follow-up on reputation risk every month to the Board of Directors.

The Company already has a system and procedure for customer complaints and can immediately follow up and resolve customer complaints and lawsuits that can increase reputation risk exposure and continuously develop mechanisms for carrying out effective reputation risk control measures. The intended control is to always take preventive action on all potentials that can cause reputation risk and carry out handling and recovery quickly and effectively when and in the midst of a reputation risk event.

Management of reputation risk during a crisis is regulated in a business continuity management policy that aims to minimize the impact of reputation risk in the event of a disruption or disaster. In this case, the Company has a Crisis Management Team that plays an important role in the event of a disruption or disaster and is responsible for taking measures that need to be taken, including managing reputational risk. The Crisis Management Team is formed from the head office to the branch offices. The aspect that must be considered in managing reputation risk during a crisis is maintaining



pengelolaan risiko reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat sekitar terhadap nama baik Perseroan.

Langkah yang dilakukan Perseroan dalam manajemen risiko reputasi antara lain melalui komunikasi yang konsisten, dengan menjaga keterbukaan informasi dan transparansi kepada seluruh pemangku kepentingan, serta menjalin hubungan yang harmonis dengan pihak media. Kedua hal tersebut dilakukan dalam rangka meminimalkan dan menangani keluhan dari pemangku kepentingan yang dapat mengakibatkan timbulnya publikasi negatif terhadap Bank.

## Risiko Strategik

### Risiko Strategik - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

#### Implementasi Manajemen Risiko Strategik

Penerapan manajemen risiko strategik mengacu pada Pedoman Penerapan Manajemen Risiko Strategik serta kebijakan dan prosedur, antara lain Pedoman Penyusunan Produk dan Aktivitas Baru. Manajemen risiko strategik dilakukan oleh bagian *Corporate Secretary* di bawah pengawasan Direktur Utama.

Pengelolaan risiko strategik dilakukan melalui serangkaian proses perencanaan strategis berupa *planning* dan *budgeting* yang mencakup penyesuaian strategi perusahaan sesuai dengan visi dan misi Perseroan yang dijadikan acuan sebagai dasar penyusunan rencana bisnis Perseroan.

Direksi membuat rencana kerja tahunan yang disetujui oleh Dewan Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana strategik dibuat menggunakan analisa *Strengths, Weaknesses, Opportunities, and Threats* (SWOT), faktor eksternal, dan tingkat risiko. Pengawasan aktif dilakukan melalui monitoring realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Dewan Komisaris dilakukan melalui Komite Pemantau Risiko.

Dalam tata kelola manajemen risiko strategik di Perseroan, evaluasi risiko strategik dilakukan Direksi secara berkala melalui forum yang membahas tentang strategi dan kebijakan risiko strategik. Forum tersebut antara lain rapat Direksi, rapat Komite Manajemen Risiko, dan *branch performance review meeting* yang digunakan untuk menyelaraskan strategi antar unit kerja.

the trust of customers, shareholders, and the surrounding community in the Company's good name.

Measures taken by the Company in reputation risk management include consistent communication, maintaining information disclosure and transparency to all stakeholders, and establishing harmonious relationships with the media. Both of these are done in order to minimize and handle complaints from stakeholders, which can result in negative publications against the Bank.

## Strategic Risk

### Strategic Risk - General Qualitative Disclosures of the Bank, Individually

Strategic risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment.

#### Strategic Risk Management Implementation

The implementation of strategic risk management refers to the Guidelines for Implementation of Strategic Risk Management and policies and procedures, among others, the Guidelines for Developing New Products and Activities. Strategic risk management is carried out by the Corporate Secretary, under the supervision of the President Director.

Strategic risk management is carried out through a series of strategic planning processes in the form of planning and budgeting, which includes the alignment of corporate strategy in accordance with the Company's vision and mission, and is used as a reference and the basis for preparing the Company's business plan.

The Board of Directors prepares an annual work plan that is approved by the Board of Commissioners and disseminates it to all employees. Strategic plans are made using Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis, external factors, and level of risk. Active supervision is carried out through monitoring the realization of annual work plan. Risk monitoring by the Board of Commissioners is carried out through the Risk Monitoring Committee.

In the Company's strategic risk management governance, strategic risk is evaluated by the Board of Directors periodically through forums that discuss strategic risk strategies and policies. These forums include Board of Directors' meetings, Risk Management Committee's meetings, and branch performance review meeting, which is used for aligning strategies among divisions.



Bank juga telah memiliki perencanaan bisnis yang disusun dalam rencana jangka panjang (*corporate plan*) dan rencana bisnis bank. Rencana bisnis bank dikaji kembali setiap tahun untuk disesuaikan dengan perubahan lingkungan usaha dan rencana perusahaan. Sementara itu, rencana jangka panjang menjadi pedoman dalam melakukan perencanaan setiap tahun dan dapat dikaji apabila terjadi perubahan-perubahan yang signifikan terhadap lingkungan bisnis dan sumber daya perusahaan.

Penetapan strategi yang tepat dalam pengembangan dan pemeliharaan teknologi informasi, pengelolaan sumber daya manusia, pengembangan produk baru, pengembangan layanan, perluasan jaringan, dan penetrasi pasar sasaran, bertujuan agar Perseroan dapat mempertahankan daya saing, sehingga kelangsungan usaha tetap terjaga. Budaya manajemen risiko strategik tercermin dan terdokumentasi di antaranya melalui profil risiko. Pengukuran risiko strategik antara lain dilakukan dengan menganalisis dan membandingkan eksposur risiko dengan limit yang ditetapkan, antara lain pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Penyusunan dan pelaksanaan tindak lanjut atau eksposur risiko yang signifikan, didokumentasikan dalam profil risiko dan disajikan dalam rapat Komite Manajemen Risiko.

## Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain dengan sosialisasi dan *coaching*, meningkatkan pemantauan untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *risk appetite* dan *risk tolerance* yang ditetapkan.

Bank telah memiliki unit kerja yang independen, yaitu Satuan Kerja Kepatuhan yang bertanggung jawab langsung kepada Direktur Kepatuhan yang berfungsi memastikan bahwa Perseroan telah mematuhi atau melaksanakan peraturan, perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian internal secara konsisten, untuk itu Satuan Kerja Audit Intern melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

### Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko kepatuhan adalah risiko akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

The Bank also has a business plan compiled into long-term corporate plans and bank business plans. The Bank's business plan is reviewed annually to adapt to changes in the business environment and company plans. Meanwhile, the long-term plan serves as a guideline for planning every year and can be reviewed if there are significant changes to the business environment and Company resources.

Determining the proper strategy in developing and maintaining information technology, human resource management, new product development, service development, network expansion, and target market penetration, aims to enable the Company to maintain competitiveness and to maintain business continuity. The strategic risk management culture is reflected and documented, among others, through a risk profile. Strategic risk measurement is carried out by analyzing and comparing risk exposure with established limits, including asset achievement, loan expansion, third party funds, and cost efficiency. Preparation and implementation of follow-up on significant risk exposures are documented in the risk profile and presented in the Risk Management Committee's meeting.

## Compliance Risk

The Bank continuously improves the compliance risk management culture at all levels of the organization, among others by dissemination and coaching, improving monitoring to ensure correctness of reports and timeliness of sending reports to regulators, the fulfilling internal and external provisions, and always trying to minimize the amount of risk appetite and risk tolerance set.

The Bank already has an independent division, namely a Compliance Division, which is directly responsible to the Compliance Director whose function is to ensure that the Company complies with or implements the applicable laws, regulations, and provisions. Compliance risk management is carried out through consistent implementation of an internal control system. For this purpose, the Internal Audit Division conducts internal audits to ensure internal control over compliance risk.

### Compliance Risk - General Qualitative Disclosures of the Bank, Individually

Compliance risk is the risk due to the Company not complying with and/or not implementing the applicable laws and regulations.

## Implementasi Risiko Kepatuhan

Perbankan merupakan suatu industri yang *highly regulated*, sehingga Bank senantiasa melakukan pemantauan atas kepatuhan terhadap ketentuan yang diterbitkan oleh regulator maupun instansi berwenang lainnya. Sanksi regulator terhadap pelanggaran ketentuan-ketentuan dimaksud bervariasi dari bentuk teguran, sanksi/denda/penalti, hingga pencabutan lisensi. Pengelolaan risiko kepatuhan dilakukan pada seluruh aktivitas operasional Bank.

Direktur yang membawahi Fungsi Kepatuhan, melalui Satuan Kerja Kepatuhan merupakan koordinator risiko kepatuhan yang mengelola risiko kepatuhan di Bank. Selain itu, terdapat peran serta dari Satuan Kerja Manajemen Risiko, pemimpin unit kerja dalam memupuk budaya sadar risiko di seluruh unit kerja. Dalam memantau eksposur risiko kepatuhan, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko dalam menyusun laporan profil risiko kepatuhan melalui laporan profil risiko kepada Direksi.

Penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme telah dijalankan sesuai ketentuan yang berlaku. Untuk mendukung hal tersebut, dilakukan sosialisasi pelaksanaan *Customer Due Diligence* secara berkala. Hal tersebut ditujukan untuk meningkatkan awareness dan kepatuhan unit kerja operasional Perseroan terhadap prosedur ini.

Di samping itu, Perseroan juga telah memiliki kebijakan dan standar operasional prosedur terkait Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme untuk melindungi Bank dari sasaran tindak pidana pencucian uang dan terorisme. Hal ini juga didukung dengan telah diimplementasikannya sistem anti pencucian uang untuk memantau transaksi yang mencurigakan, melalui laporan *Cash Transaction Report* dan *Suspicious Transaction Report*.

Selain itu, Satuan Kerja Kepatuhan terlibat dalam pemantauan kepatuhan untuk hal-hal terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, ataupun hal-hal yang disyaratkan oleh regulator, seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

## Pengelolaan Risiko terkait Keuangan Berkelanjutan

Bank menerapkan prinsip kehati-hatian dalam mengukur risiko sosial dan lingkungan hidup dari aktivitas penghimpunan dan penyaluran dana. Aktivitas tersebut termasuk identifikasi, pengukuran, mitigasi, pengawasan, dan pemantauan. Risiko sosial dan lingkungan hidup dalam aktivitas Bank mencakup dampak sosial dan lingkungan hidup yang bersifat negatif dari proyek atau kegiatan yang dibiayai.

## Compliance Risk Implementation

Banking is an industry that is highly regulated, and therefore, the Bank continuously monitors compliance with the provisions issued by regulators and other authorized agencies. Regulatory sanctions for violations of these provisions vary from warnings, sanctions/fines/penalties, to revocation of licenses. Compliance risk management is carried out in all operational activities of the Bank.

The Director in charge of Compliance Function, through the Compliance Division, is the compliance risk coordinator who manages compliance risk in the Bank. In addition, the Risk Management Division and the division heads also participate in fostering risk awareness culture in all divisions. In monitoring compliance risk exposure, the Compliance Division coordinates with the Risk Management Division in preparing and reporting the compliance risk profile to the Board of Directors.

The Anti-Money Laundering and Countering the Financing Terrorism programs have been carried out in accordance with applicable regulations. To support the programs, the Customer Due Diligence is disseminated periodically. This is intended to improve awareness and compliance of the Company's operational division with this procedure.

Furthermore, the Company has policies and standard operating procedures related to Anti-Money Laundering and Countering the Financing Terrorism to protect the Bank from being the target of money laundering and terrorism. This is also supported by the anti-money laundering system to monitor suspicious transactions through Cash Transaction Report and Suspicious Transaction Report.

In addition, the Compliance Division is involved in monitoring compliance for matters related to fulfilling commitments to regulators, adjusting new policies following changes in external regulations, or matters required by regulators, such as planning, implementing, and reporting new activities.

## Risk Management related to Sustainable Finance

The Bank applies the prudential principle in measuring the social and environmental risks of fundraising and channeling activities. These activities include identification, measurement, mitigation, supervision, and monitoring. Social and environmental risks in Bank activities include negative social and environmental impacts of projects or activities financed.

## Evaluasi Penerapan Sistem Manajemen Risiko

Salah satu cara untuk mengetahui pengelolaan risiko suatu perusahaan telah dilakukan dengan baik sesuai dengan standarnya adalah dengan mengevaluasi implementasi manajemen risiko tersebut melalui penilaian profil risiko Bank. Penilaian profil risiko Bank dilakukan secara *self assessment* dengan mengacu pada metode penilaian yang tepat. Pada tahun 2023, hasil penilaian profil risiko Bank memperoleh Peringkat Komposit 2 atau “PK2”. Dengan demikian, pelaksanaan penerapan sistem manajemen risiko Bank pada tahun 2023 telah berjalan dengan baik.

## Pengembangan Sumber Daya Manusia di Bidang Sistem Manajemen Risiko

Dalam penerapan manajemen risiko yang berkualitas dibutuhkan sumber daya manusia yang kompeten sesuai bidang tugasnya masing-masing dengan mengedepankan budaya risiko dan pelaksanaan manajemen risiko dalam aktivitas operasionalnya sehari-hari. Untuk memenuhi kebutuhan sumber daya manusia yang andal dalam bidang manajemen risiko sekaligus memenuhi ketentuan regulator tentang penerapan manajemen risiko bagi bank umum, maka Perseroan melaksanakan edukasi manajemen risiko antara lain melalui:

1. Sertifikasi manajemen risiko dan *refreshment*;
2. Sosialisasi mengenai budaya manajemen risiko serta perangkat manajemen risiko yang digunakan Perseroan terkait aktivitas operasional Bank; dan
3. Pembelajaran/pelatihan bagi karyawan Perseroan melalui seminar dan pelatihan yang diselenggarakan pihak eksternal.

## Kecukupan atas Sistem dan Infrastruktur Sistem Manajemen Risiko

Untuk mengelola risiko yang efektif dan komprehensif, diperlukan infrastruktur manajemen risiko yang memadai dan secara terus menerus dikembangkan sesuai dengan perkembangan arah strategis bisnis bank. Infrastruktur tersebut mencakup tata kelola dan organisasi (termasuk sumber daya manusia), kebijakan dan prosedur, proses manajemen risiko, perangkat dan metode pengukuran, dan didukung oleh teknologi informasi serta secara berkesinambungan meningkatkan budaya risiko. Dewan Komisaris dan Komite Audit menganggap bahwa sistem manajemen risiko Bank Ganesha telah mencukupi kebutuhan Bank.

## Evaluation of Risk Management System Implementation

To find out either a company’s risk management has been carried out properly or not in accordance with its standards, an evaluation of risk management implementation is performed by assessing the Bank’s risk profile. The Bank’s risk profile is assessed through self-assessment with reference to the appropriate assessment methods. In 2023, the Bank’s risk profile assessment result obtained a Composite Rating 2 or “PK2”. Thus, the Bank’s risk management system in 2023 was carried out properly.

## Human Resources Development related to Risk Management System

In implementing quality risk management, competent human resources are needed according to their respective fields of work by prioritizing a risk culture and implementing risk management in their daily operational activities. In order to fulfill the need for reliable human resources in the field of risk management as well as to comply with regulatory requirements regarding the application of risk management for commercial banks, the Company carries out risk management education, among others, through:

1. Risk management certification and refreshment;
2. Dissemination of risk management culture and risk management tools used by the Company related to the Bank’s operational activities; and
3. Learning/training for the Company’s employees through seminars and training organized by external parties.

## Adequacy of Risk Management System and Infrastructure

In order to manage risk effectively and comprehensively, adequate risk management infrastructure is needed, which is continuously developed following developments in the strategic direction of the Bank’s business. The infrastructure includes governance and organization (including human resources), policies and procedures, risk management processes, measurement tools and methods, and is supported by information technology, as well as continuously enhances risk culture. The Board of Commissioners and Audit Committee consider that Bank Ganesha’s risk management system is adequate for the Bank’s needs.

**Tabel 1 Ukuran Utama – Bank Secara Individu**  
**Table 1 Key Metrics - Bank Individually**

No.	Keterangan	31 Desember 2023 December 31, 2023
<b>Modal yang Tersedia (Nilai)</b>		
1	Modal Inti Utama (CET1)	3.154.103
2	Modal Inti (Tier 1)	3.154.103
3	Total Modal	3.192.766
<b>Aset Tertimbang Menurut Risiko (Nilai)</b>		
4	Total Aset Tertimbang Menurut Risiko (ATMR)	3.408.694
<b>Rasio Modal Berbasis Risiko dalam Bentuk Persentase dari ATMR</b>		
5	Rasio CET1 (%)	8,10%
6	Rasio Tier 1 (%)	92,53%
7	Rasio Total Modal (%)	93,67%
<b>Tambahan CET1 yang Berfungsi sebagai Buffer dalam Bentuk Persentase dari ATMR</b>		
8	Capital Conservation Buffer (2,5% dari ATMR) (%)	0,00%
9	Countercyclical Buffer (0-2,5% dari ATMR) (%)	0,00%
10	Capital Surcharge untuk Bank Sistematis (1-2,5%) (%)	0,00%
11	Total CET1 sebagai Buffer (Baris 8 + Baris 9 + Baris 10)	0,00%
12	Komponen CET1 untuk Buffer	84,44%
<b>Rasio Pengungkit Sesuai Basel III</b>		
13	Total Eksposur	10.467.725
14	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	30,13%
14b	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	N/A
14c	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Tercatat Aset <i>Securities Financing Transactions</i> (SFT) secara Gross (%)	29,63%
14d	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Nilai Tercatat Aset SFT secara Gross (%)	N/A
<b>Rasio Kecukupan Likuiditas (LCR)</b>		
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	2.761.817
16	Total Arus Kas Keluar Bersih ( <i>Net Cash Outflow</i> )	1.146.965
17	LCR (%)	240,79%
<b>Rasio Pendanaan Stabil Bersih (NSFR)</b>		
18	Total Pendanaan Stabil yang Tersedia (ASF)	6.158.214
19	Total Pendanaan Stabil yang Diperlukan (RSF)	3.587.548
20	NSFR (%)	171,66%



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 December 31, 2022	Description
<b>Available Capital</b>		
	3,076,854	Prime Core Capital (CET1)
	3,076,854	Core Capital (Tier 1)
	3,108,338	Total Capital
<b>Risk Weighted Assets (Value)</b>		
	2,929,232	Total Risk Weighted Assets (RWA)
<b>Risk Based Capital Ratio as Percentage of RWA</b>		
	8.16%	Ratio CET1 (%)
	105.04%	Ratio Tier 1 (%)
	106.11%	Total Capital Ratio (%)
<b>Additional CET 1 Functions as Buffer in the Form of Percentage of RWA</b>		
	0.00%	Capital Conservation Buffer (2.5% from RWA) (%)
	0.00%	Countercyclical Buffer (0-2.5% from RWA) (%)
	0.00%	Capital Surcharge for Systemic Bank (1-2.5%) (%)
	0.00%	Total CET 1 as Buffer (Line 8 + Line 9 + Line 10)
	96.88%	CET 1 Components for Buffer
<b>Leverage Ratio according to Basel III</b>		
	9,618,781	Total Exposures
	31.99%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
	N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
	30.45%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
	N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
<b>Liquidity Adequacy Ratio (LCR)</b>		
	N/A	Total High Quality Liquid Assets (HQLA)
	N/A	Total Net Cash Outflow
	N/A	LCR %
<b>Net Stable Funding Ratio (NSFR)</b>		
	N/A	Total Available Stable Funding (ASF)
	N/A	Total Required Stable Funding (RSF)
	N/A	NSFR (%)

**Tabel 2 Risiko Kredit - Pengungkapan Kualitas Kredit atas Aset (CR1)  
Bank Secara Individu**

**Tabel 2 Disclosure of Credit Quality of Assets (CR1)  
Bank Individually**

No.	Keterangan	Nilai Tercatat Secara Bruto Gross Carrying Amount		CKPN
		Tagihan yang Telah Jatuh Tempo Due Receivables	Tagihan yang Belum Jatuh Tempo Not Due Receivables	
		a	b	
<b>31 Desember 2023 December 31, 2023</b>				
1	Kredit	48.501	4.287.270	211.072
2	Surat Berharga	-	1.483.655	-
3	Transaksi Rekening Administratif	-	286.847	234
4	<b>Total</b>	<b>48.501</b>	<b>6.057.772</b>	<b>211.306</b>
<b>31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)</b>				
1	Kredit	4.588	2.908.205	60.146
2	Surat Berharga	-	1.651.080	-
3	Transaksi Rekening Administratif	-	319.016	291
4	<b>Total</b>	<b>4.588</b>	<b>4.878.301</b>	<b>60.437</b>

**Tabel 3 Risiko Kredit - Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)  
Bank Secara Individu**

**Table 3 Credit Risk - Disclosure of Changes in Due Loans and Securities (CR2)  
Bank Individually**

No.	Keterangan	31 Desember 2023 December 31, 2023
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir	1.225
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak Periode Pelaporan Terakhir	3.048
3	Kredit dan Surat Berharga yang Kembali Menjadi Tagihan yang Belum Jatuh Tempo	-
4	Nilai Hapus Buku	5
5	Perubahan Lain	-
6	<b>Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir (1+2-3-4+5)</b>	<b>4.268</b>





(dalam jutaan Rupiah / in million Rupiah)

	CKPN		CKPN (Pendekatan IRB) (IRB Approach) f	Nilai Bersih (a+b-c) Net Value (a+b-c) g	Description
	Stage 2 dan 3 Stage 2 and 3	Stage 1			
	d	e			
<b>31 Desember 2023 December 31, 2023</b>					
	71.025	140.048	-	4.124.699	Loans
	-		-	1.483.655	Securities
	-	234	-	286.613	Administrative Account Transactions
	71.025	140.282	-	5.894.967	Total
<b>31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)</b>					
	39.196	20.950	-	2.852.647	Loans
	-	-	-	1.651.080	Securities
	-	291	-	318.725	Administrative Account Transactions
	39.196	21.241	-	4.822.452	Total

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 December 31, 2022	Description
	1.817	Due Loans and Securities on Last Reporting Period
	1.810	Due Loans and Securities since Last Reporting Period
	-	Not Due Loans and Securities that Return to Receivables
	122.098	Write-Off Value
	-	Other Changes
	<b>(118.471)</b>	<b>Due Loans and Securities on Last Reporting Period (1+2-3-4+5)</b>

**Tabel 4 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Wilayah Bank Secara Individu****Table 4 Credit Risk - Disclosure of Net Receivables by Area Bank Individually**

No.	Kategori Portofolio	31 Desember 2023 December 31, 2023					Total
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others		
1	Tagihan kepada Pemerintah	2.342.192	-	-	-	2.342.192	
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	
4	Tagihan kepada Bank	1.291.054	-	-	-	1.291.054	
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	283.811	-	-	-	283.811	
7	Tagihan Berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	
8	Kredit Beragun Rumah Tinggal	134.984	-	-	-	134.984	
9	Kredit Beragun Properti Komersial	381.763	500	38.588	-	420.851	
10	Kredit untuk Pengadaan Tanah	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan	-	-	-	-	-	
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	448.456	296.122	273.336	-	1.017.914	
13	Tagihan kepada Korporasi	1.825.581	20.525	716.246	-	2.562.352	
14	Tagihan yang Telah Jatuh Tempo	172	626	427	-	1.225	
15	Aset Lainnya	198.512	-	-	-	198.512	
<b>Total</b>		<b>6.906.525</b>	<b>317.773</b>	<b>1.028.597</b>	<b>-</b>	<b>8.252.895</b>	



(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)						Portfolio Category
Tagihan Bersih berdasarkan Wilayah Net Receivables by Region						
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total		
3.537.443	-	-	-	3.537.443	Receivables from Government	
-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
1.395.264	-	-	-	1.395.264	Receivables from Banks	
-	-	-	-	-	Receivables in the form of Covered Bond	
365.387	-	-	-	365.387	Receivables from Securities Companies and Other Financial Services Institutions	
-	-	-	-	-	Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments	
186.917	1.599	-	-	188.516	Residential Property Collateralized Loans	
429.151	22.941	44.090	-	496.182	Commercial Property Collateralized Loans	
-	-	-	-	-	Loan by Land Acquisition	
-	-	-	-	-	Employee or Retirement Loans	
261.882	237.057	156.364	-	655.303	Receivables from Microbusiness, Small Business, and Retail Portfolio	
733.324	7.116	430.305	-	1.170.745	Receivables from Corporations	
15.911	163	10.696	-	26.770	Due Receivables	
238.827	-	-	-	238.827	Other Assets	
<b>7.164.106</b>	<b>268.876</b>	<b>641.455</b>	-	<b>8.074.437</b>	<b>Total</b>	

**Tabel 5 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi Bank Secara Individu**

**Table 5 Credit Risk - Disclosure of Net Receivables by Economic Sector Bank Individually**

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments
<b>31 Desember 2023 December 31, 2023</b>								
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-
6	Konstruksi	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	1.291.054	-	283.811	-
12	Real Estat	-	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga Sebagai Pemberi Kerja	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-
24	Lainnya	2.342.192	-	-	-	-	-	-
<b>Total</b>		<b>2.342.192</b>	<b>-</b>	<b>-</b>	<b>1.291.054</b>	<b>-</b>	<b>283.811</b>	<b>-</b>

(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
<b>31 Desember 2023 December 31, 2023</b>								
	3.364	-	-	146.658	21.243	296	-	Agriculture, Forestry, and Fishery
	-	-	-	8.318	595.679	-	-	Mining and Extractive Industries
	150	88.166	-	41.586	1.367.301	58	-	Processing Industry
	-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	321	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
	9.569	1.800	-	2.400	281.944	-	-	Construction
	17.748	59.803	-	304.890	62.298	797	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	24.541	-	-	45.904	82.501	-	-	Transportation and Warehousing
	850	63.959	-	6.673	15.580	-	-	Provision of Accommodation and Foods & Beverages
	-	5.376	-	25.313	-	-	-	Information and Communication
	-	174	-	447	60.941	-	-	Financial and Insurance Activities
	-	199.568	-	4	72.311	-	-	Real Estate
	-	-	-	44	-	-	-	Professional, Scientific, and Technical Activities
	25.496	1.191	-	15.131	-	7	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	45	-	-	-	Education
	-	-	-	1.273	-	-	-	Human Health Activities and Social Activities
	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
	-	-	-	22.140	2.555	25	-	Other Service Activities
	-	-	-	2.803	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	53.266	814	-	381.958	-	42	-	Household
	-	-	-	12.006	-	-	-	Non-Business
	-	-	-	-	-	-	198.512	Others
	134.984	420.851	-	1.017.914	2.562.353	1.225	198.512	<b>Total</b>

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments
<b>31 Desember 2022 (d disesuaikan Basel III Reforms)</b> <b>December 31, 2022 (adjusted to Basel III Reforms)</b>								
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-
6	Konstruksi	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	-	-	365.387	-
12	Real Estat	-	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga Sebagai Pemberi Kerja	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-
24	Lainnya	3.537.443	-	-	1.395.264	-	-	-
<b>Total</b>		<b>3.537.443</b>	<b>-</b>	<b>-</b>	<b>1.395.264</b>	<b>-</b>	<b>365.387</b>	<b>-</b>



(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/Pensiunan Employee/Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
<b>31 Desember 2022 (d disesuaikan Basel III Reforms)</b> <b>December 31, 2022 (adjusted to Basel III Reforms)</b>								
	1.004	-	-	104.527	21.866	470	-	Agriculture, Forestry, and Fishery
	-	-	-	2.630	365.700	-	-	Mining and Extractive Industries
	515	170.136	-	25.130	467.157	346	-	Processing Industry
	-	-	-	134	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
	6.805	6.748	-	71	331	-	-	Construction
	19.061	75.787	-	298.801	77.419	2.301	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	-	22.689	-	4.152	10.856	-	-	Transportation and Warehousing
	1.189	83.752	-	823	14.642	-	-	Provision of Accommodation and Foods & Beverages
	-	1.599	-	41	-	-	-	Information and Communication
	-	274	-	6.835	24.983	-	-	Financial and Insurance Activities
	67.870	131.314	-	18	99.633	23.535	-	Real Estate
	23.182	1.168	-	1.046	76.797	15	-	Professional, Scientific, and Technical Activities
	1.599	-	-	1.665	2.107	14	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	840	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	520	-	-	-	Education
	-	-	-	3.365	5.744	-	-	Human Health Activities and Social Activities
	-	1.817	-	12.767	2.140	68	-	Arts, Entertainment, and Recreation
	-	-	-	-	-	-	-	Other Service Activities
	-	-	-	118	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	67.292	896	-	-	-	-	-	Household
	-	-	-	191.819	1.371	20	-	Non-Business
	-	-	-	-	-	-	238.827	Others
	<b>188.517</b>	<b>496.180</b>	-	<b>655.302</b>	<b>1.170.746</b>	<b>26.769</b>	<b>238.827</b>	<b>Total</b>

**Tabel 6 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontak Bank Secara Individu****Table 6 Credit Risk - Disclosure of Net Receivables by Remaining Contact Period Bank Individually**

No.	Kategori Portofolio	31 Desember 2023 December 31, 2023					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period					
		≤ 1 Tahun ≤ 1 Year	> 1-3 Tahun > 1-3 Years	> 3-5 Tahun > 3-5 Years	> 5 Tahun > 5 Years	Non Kontraktual Non- Contractual	Total
1	Tagihan kepada Pemerintah	1.063.255	853.995	291.705	133.236	-	2.342.191
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	1.291.054	-	-	-	-	1.291.054
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	186.325	74.250	23.236	-	-	283.811
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	79.002	10.984	9.974	35.024	-	134.984
9	Kredit Beragun Properti Komersial	213.162	72.882	114.146	20.661	-	420.851
10	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-
11	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	622.155	246.755	147.910	1.094	-	1.017.914
12	Tagihan kepada Korporasi	1.284.428	738.366	383.959	155.598	-	2.562.351
13	Tagihan yang Telah Jatuh Tempo	1.205	19	-	-	-	1.224
14	Aset Lainnya	198.512	-	-	-	-	198.512
<b>Total</b>		<b>4.939.098</b>	<b>1.997.251</b>	<b>970.930</b>	<b>345.613</b>	<b>-</b>	<b>8.252.892</b>

**Tabel 7 Risiko Kredit - Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah Bank Secara Individu****Table 7 Credit Risk - Disclosure of Receivables and Allowances by Area Bank Individually**

No.	Keterangan	31 Desember 2023 December 31, 2023				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total
1	Tagihan	6.906.525	317.772	1.028.597	-	8.252.894
	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit ( <i>Stage 2</i> dan <i>Stage 3</i> )					
2	a. Belum Jatuh Tempo	10.559	6.469	1.833	-	18.861
	b. Telah Jatuh Tempo	187	1.275	386	-	1.848
3	CKPN - <i>Stage 1</i>	96.242	371	43.435	-	140.048
4	CKPN - <i>Stage 2</i>	1.405	379	165	-	1.949
5	CKPN - <i>Stage 3</i>	48.706	2.064	18.305	-	69.075
6	Tagihan yang Dihapus Buku	5	-	-	-	5

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)							Portfolio Category
Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period							
≤ 1 Tahun ≤ 1 Year	> 1-3 Tahun > 1-3 Years	> 3-5 Tahun > 3-5 Years	> 5 Tahun > 5 Years	Non Kontraktual Non- Contractual	Total		
1.992.626	876.599	530.086	138.130	-	3.537.441	Receivables from Government	
-	-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
1.395.264	-	-	-	-	1.395.264	Receivables from Banks	
-	-	-	-	-	-	Receivables in the form of Covered Bond	
194.331	135.129	35.928	-	-	365.388	Receivables from Securities Companies and Other Financial Services Institutions	
-	-	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments	
28.635	82.248	17.365	60.268	-	188.516	Residential Property Collateralized Loans	
180.185	29.860	261.163	24.973	-	496.181	Commercial Property Collateralized Loans	
-	-	-	-	-	-	Employee/ Retirement Loans	
465.623	141.784	47.331	565	-	655.303	Receivables from Microbusiness, Small Business, and Retail Portfolio	
465.608	425.443	155.877	123.816	-	1.170.744	Receivables from Corporations	
3.222	23.546	1	-	-	26.769	Due Receivables	
238.827	-	-	-	-	238.827	Other Assets	
<b>4.964.321</b>	<b>1.714.609</b>	<b>1.047.751</b>	<b>347.752</b>	-	<b>8.074.433</b>	<b>Total</b>	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)						Description
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total		
7.104.144	268.875	701.414	-	8.074.433	Receivables	
					Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)	
23	147	93	-	263	a. Not Due	
2.915	16	21	-	2.952	b. Due	
1.089	176	19.685	-	20.950	CKPN - Stage 1	
29.930	16	388	-	30.334	CKPN - Stage 2	
8.773	52	36	-	8.861	CKPN - Stage 3	
122.098	-	-	-	122.098	Receivables Written Off	

**Tabel 8 Risiko Kredit - Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi Bank Secara Individu**

**Table 8 Credit Risk - Disclosure of Receivables and Allowances by Economic Sector Bank Individually**

No.	Sektor Ekonomi	31 Desember 2023 December 31, 2023						
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Stage 1	Stage 2	Stage 3	
1	Pertanian, Kehutanan, dan Perikanan	171.561	1.787	354	283	75	5.411	-
2	Pertambangan dan Penggalian	603.997	7	-	1.349	-	-	-
3	Industri Pengolahan	1.497.261	5.985	63	75.375	787	3.259	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	321	24	16	4	-	25	-
6	Konstruksi	295.712	-	-	652	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	445.535	2.895	960	724	56	28.099	-
8	Pengangkutan dan Pergudangan	152.946	539	-	386	72	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	87.063	-	-	158	-	-	-
10	Informasi dan Komunikasi	30.689	-	-	22	-	-	-
11	Aktivitas Keuangan dan Asuransi	1.636.426	-	-	606	-	-	-
12	Real Estat	271.883	-	-	41.905	-	17.565	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	44	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	41.825	21	7	18.394	-	135	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	1	-	-	-
16	Pendidikan	45	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	1.273	-	-	1	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	24.720	91	40	38	2	609	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	2.803	-	-	3	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	436.080	6.760	408	140	835	13.973	5
23	Bukan Lapangan Usaha	12.006	753	-	6	123	-	-
24	Lainnya	2.540.704	-	-	-	-	-	-
<b>Total</b>		<b>8.252.894</b>	<b>18.862</b>	<b>1.848</b>	<b>140.047</b>	<b>1.950</b>	<b>69.076</b>	<b>5</b>



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)							Economic Sector
	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off	
		Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Stage 1	Stage 2	Stage 3		
	127.867	24	446	87	4	151	430	Agriculture, Forestry, and Fishery
	368.330	-	-	245	-	-	-	Mining and Extractive Industries
	663.283	13	334	377	29.869	111	40.137	Processing Industry
	134	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
	13.956	-	-	9	-	-	-	Construction
	473.369	204	2.095	293	412	8.536	1.470	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	37.697	-	-	23	29	-	-	Transportation and Warehousing
	100.406	-	-	73	-	-	-	Provision of Accommodation and Foods & Beverages
	1.640	-	-	1	-	-	80.000	Information and Communication
	397.481	-	-	264	-	-	-	Financial and Insurance Activities
	322.370	-	-	19.440	-	-	17	Real Estate
	102.206	-	15	67	0	5	-	Professional, Scientific, and Technical Activities
	5.385	-	14	4	0	5	-	Leasing and Leasing Activities without Option Rights, Employment, Travel agencies, and Other Business Supports
	840	-	-	1	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	520	-	-	-	-	-	-	Education
	9.109	-	-	6	-	-	44	Human Health Activities and Social Activities
	16.793	20	48	11	1	22	-	Arts, Entertainment, and Recreation
	-	-	-	-	-	-	-	Other Service Activities
	118	-	-	-	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	-	-	-	-	-	-	-	Household
	-	-	-	-	-	-	-	Non-Business
	5.432.931	2	-	49	20	33	-	Others
	<b>8.074.435</b>	<b>263</b>	<b>2.952</b>	<b>20.950</b>	<b>30.334</b>	<b>8.863</b>	<b>122.098</b>	<b>Total</b>

**Tabel 9 Risiko Kredit - Pengungkapan Tagihan berdasarkan Hari Tunggakan Bank Secara Individu**

**Table 9 Credit Risk - Disclosure of Receivables by Due Date Bank Individually**

No	Jenis Eksposur	31 Desember 2023 December 31, 2023			
		Tagihan berdasarkan Hari Tunggakan Receivables by Due Date			
		> 90 Hari sampai dengan 120 Hari > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari > 120 Days until 180 Days	> 180 Hari > 180 Days	Total
1	Kredit yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	477	566	182	1.225
2	Surat Berharga yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-
<b>Total</b>		<b>477</b>	<b>566</b>	<b>182</b>	<b>1.225</b>

**Tabel 10 Risiko Kredit - Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A) Bank Secara Individu**

**Table 10 Credit Risk - Additional Disclosures regarding Treatment of Non-Performing Assets (CRB-A) Bank Individually**

**Pengungkapan Aset Performing dan Non Performing  
Disclosure of Performing and Non-Performing Assets**

No.	Keterangan	Performing (Kualitas L dan DPK) Performing (Quality of L and DPK)		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
<b>31 Desember 2023 December 31, 2023</b>					
1	Surat Berharga	1.482.867	-	-	-
	Kredit	4.265.722	142.248	29.913	12.309
2	a. Korporasi	2.705.159	76.940	-	-
	b. Ritel	1.560.563	65.308	29.913	12.309
3	Transaksi Rekening Administratif	286.847	234	-	-
<b>31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)</b>					
1	Surat Berharga	1.651.080	-	-	-
	Kredit	2.877.161	38.331	4.249	1.035
2	a. Korporasi	2.150.083	37.913	-	-
	b. Ritel	727.077	418	4.249	1.035
3	Transaksi Rekening Administratif	319.016	291	-	-





(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)					Exposure Type
Tagihan berdasarkan Hari Tunggakan Receivables by Due Date				Total	
> 90 Hari sampai dengan 120 Hari > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari > 120 Days until 180 Days	> 180 Hari > 180 Days			
25.105	1.658	6		26.769	Loan included in Due Receivables
-	-	-		-	Securities Included in Due Receivables
<b>25.105</b>	<b>1.658</b>	<b>6</b>		<b>26.769</b>	<b>Total</b>

(dalam jutaan Rupiah / in million Rupiah)

Non Performing Loan (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)					Description
Tagihan yang Tidak Mengalami Penurunan Nilai Non Impaired Receivables					
Memiliki Tunggakan > 90 Hari Have Arrears > 90 Days		Memiliki Tunggakan < 90 Hari Have Arrears < 90 Days			
Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN		
<b>31 Desember 2023 December 31, 2023</b>					
-	-	-	-	-	Securities
70.050	68.825	-	-	-	Loans
-	-	-	-	-	a. Corporate
70.050	68.825	-	-	-	b. Retail
-	-	-	-	-	Administrative Account Transactions
<b>31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)</b>					
-	-	-	-	-	Securities
31.383	20.781	-	-	-	Loans
7.798	7.798	-	-	-	a. Corporate
23.585	12.982	-	-	-	b. Retail
-	-	-	-	-	Administrative Account Transactions

**Pengungkapan Aset Restrukturisasi Performing dan Non-Performing**  
**Disclosure of Performing and Non-Performing Restructuring Assets**

No.	Keterangan	Performing (Kualitas L dan DPK) Performing (Quality of L and DPK)		Non Performing Loan (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
<b>31 Desember 2023</b> <b>December 31, 2023</b>					
1	Surat Berharga	-	-	-	-
	Kredit	356.783	43.315	34.865	22.731
2	a. Korporasi	235.376	486	-	-
	b. Ritel	121.407	42.829	34.865	22.731
3	Transaksi Rekening Administratif	-	-	-	-
<b>31 Desember 2022 (d disesuaikan Basel III Reforms)</b> <b>December 31, 2022 (adjusted to Basel III Reforms)</b>					
1	Surat Berharga	-	-	-	-
	Kredit	566.713	6.707	35.185	21.687
2	a. Korporasi	520.912	6.662	7.798	7.798
	b. Ritel	45.801	45	27.387	13.889
3	Transaksi Rekening Administratif	-	-	-	-

**Tabel 11 Risiko Kredit - Pengungkapan Kuantitatif terkait Teknik MRK (CR3)**  
**Bank Secara Individu**

**Table 11 Credit Risk - Quantitative Disclosures related to MRK Techniques (CR3)**  
**Bank Individually**

No.	Keterangan	Tagihan yang Tidak Dijamin dengan Teknik MRK Not Guaranteed Receivables using MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Guaranteed Receivables using MRK Techniques
<b>31 Desember 2023</b> <b>December 31, 2023</b>			
1	Kredit	3.330.756	806.570
2	Surat Berharga	1.467.661	-
3	<b>Total</b>	<b>4.798.417</b>	<b>806.570</b>
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	1.225	-
<b>31 Desember 2022 (d disesuaikan Basel III Reforms)</b> <b>December 31, 2022 (adjusted to Basel III Reforms)</b>			
1	Kredit	2.201.569	689.117
2	Surat Berharga	1.650.787	-
3	<b>Total</b>	<b>3.852.356</b>	<b>689.117</b>
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	26.769	-



(dalam jutaan Rupiah / in million Rupiah)

	Stage 1		Stage 2		Stage 3		Description
	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	
<b>31 Desember 2023 December 31, 2023</b>							
	-	-	-	-	-	-	Securities
	356.227	43.152	-	-	35.420	22.894	Loans
	235.376	486	-	-	-	-	a. Corporate
	120.851	42.666	-	-	35.420	22.894	b. Retail
	-	-	-	-	-	-	Administrative Account Transactions
<b>31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)</b>							
	-	-	-	-	-	-	Securities
	585.206	19.612	5.045	47	11.648	8.734	Loans
	517.517	6.632	3.395	29	7.798	7.798	a. Corporate
	67.689	12.980	1.650	18	3.850	936	b. Retail
	-	-	-	-	-	-	Administrative Account Transactions

(dalam jutaan Rupiah / in million Rupiah)

	Tagihan yang Dijamin dengan Agunan Guaranteed Receivables by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Guaranteed Receivables by Guarantee, Security, and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Secured by Credit Derivatives	Description
	<b>31 Desember 2023 December 31, 2023</b>			
	898.029	23.523	-	Loans
	-	-	-	Securities
	898.029	23.523	-	<b>Total</b>
	-	-	-	Due Loans and Securities
<b>31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)</b>				
	653.299	35.818	-	Loans
	-	-	-	Securities
	653.299	35.818	-	<b>Total</b>
	-	-	-	Due Loans and Securities

**Tabel 12 Risiko Kredit - Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK Bank Secara Individu****Table 12 Credit Risk - Disclosure of Credit Risk Exposure and Impact of MRK Techniques Bank Individually**

No.	Kategori Portofolio	31 Desember 2023 December 31, 2023			
		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA
1	Tagihan kepada Pemerintah	2.342.192	-	2.342.192	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan kepada Bank	1.291.054	-	1.032.843	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	-	-
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2)	2.562.352	28.402	384.353	4.260
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	283.811	2.520	170.287	1.512
	Eksposur Pembiayaan Khusus 4)	-	-	-	-
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	1.017.914	16	254.478	4
9	Kredit Beragun Properti	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayaran Tidak Bergantung Secara Material pada Arus Kas Properti	134.984	1.558	96.995	979
	Kredit Beragun Properti Rumah Tinggal yang Pembayaran Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayaran Tidak Bergantung Secara Material pada Arus Kas Properti	420.851	11.349	142.325	4.307
	Kredit Beragun Properti Komersial yang Pembayaran Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo	1.225	-	611	-
11	Aset Lainnya	198.512	-	198.512	-
<b>Total</b>		<b>8.252.895</b>	<b>43.845</b>	<b>4.622.596</b>	<b>11.062</b>

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)					Portfolio Category
Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques			
Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA		
3.537.443	-	3.537.443	-	Receivables from Government	
-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
1.395.264	-	1.116.211	-	Receivables from Banks	
-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions 1)	
-	-	-	-	Receivables in the form of Covered Bond	
1.170.745	30.831	175.612	4.625	Receivables from Corporations - General Corporate Exposure 2)	
365.385	-	219.232	-	Receivables from Securities Companies and Other Financial Services Institutions	
-	-	-	-	Special Financing Exposure 4)	
-	-	-	-	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	
655.303	141	163.826	35	Receivables from Microbusiness, Small Business, and Retail Portfolio	
-	-	-	-	Property Collateralized Loans	
188.516	2.753	144.139	2.197	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow	
-	-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow	
496.184	13.397	168.017	5.338	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow	
-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow	
-	-	-	-	Land Acquisition, Land Processing, and Construction Loans	
26.769	-	9	-	Due Receivables	
238.827	-	238.826	-	Other Assets	
<b>8.074.436</b>	<b>47.122</b>	<b>5.763.315</b>	<b>12.195</b>	<b>Total</b>	

**Tabel 13 Risiko Kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)  
Bank Secara Individu**  
**Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5)  
Bank Individually**

31 Desember 2023 December 31, 2023						
No.	Kategori Portofolio	0%	20%	50%		
1	Tagihan Kepada Pemerintah	2.342.192	-	-		
No.	Kategori Portofolio	20%	50%			
2	Tagihan Kepada Entitas Sektor Publik	-	-			
No.	Kategori Portofolio	0%	20%	30%	50%	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	
No.	Kategori Portofolio	20%	30%	40%	50%	
4	Tagihan Kepada Bank	1.291.054	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	283.811	-	
No.	Kategori Portofolio	10%	15%	20%	25%	
5	Tagihan berupa Covered Bond	-	-	-	-	





(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023  
December 31, 2023

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Government	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Public Sector Entities	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	258.211	Receivables from Banks
	-	-	-	-	113.525	Receivables from Securities Companies and Other Financial Services Institutions 1)
	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	80%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	-	

No.	Kategori Portofolio	100%	150%	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	

No.	Kategori Portofolio	45%	75%	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	1.017.914	

No.	Kategori Portofolio	50%	100%	
9	Tagihan yang Telah Jatuh Tempo	1.222	2	

No.	Kategori Portofolio	0%	20%	
10	Aset Lainnya	-	-	



	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	2.562.352	-	-	-	-	2.177.999	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure 4)
	250%	400%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-			-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments
	85%	100%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-			-	763.435	Receivables from Microbusiness, Small Business, and Retail Portfolio
		150%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
		-			-	614	Due Receivables
	100%	150%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	198.512	-			-	198.512	Other Assets

No.	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	
11	Kredit Beragun Properti	-	38.507	36.644	34.447	-	19.004	-	6.383	316.791	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	48.501	36.644	4.287.270		211.072		71.025		
	tanpa pendekatan pembagian kredit 5)	-	-	-	1.483.655	-	-	-	-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)		-		286.847		234				
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)	-	48.501		6.057.772		-		-		
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti				-	-		-		-	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-		-		-		-	316.791	
	tanpa pendekatan pembagian kredit 5)	-	-		-		-		-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)									-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)	-	-		-		-		-		
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti										
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi										



	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	104.060	-	-	-	-	-	-	316.515	Property Collateralized Loans
	140.048	-	-	-	-	-	-	-	-	-	37.989	Residential Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
	-	-	-	-	-	-	-	-	-	-	-	without loan sharing approach 5)
	234	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed) 5)
	-	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed) 5)
	-	-	-	-	-	-	-	-	-	-	-	Residential Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
	-	-	-	104.060	-	-	-	-	-	-	278.525	Commercial Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
	-	-	-	-	-	-	-	-	-	-	-	without loan sharing approach 5)
	-	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed) 5)
	-	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed) 5)
	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
	-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land Processing, and Construction Loans

**31 Desember 2022 (d disesuaikan Basel III Reforms)**  
**December 31, 2022 (adjusted to Basel III Reforms)**

No.	Kategori Portofolio	0%	20%	50%
1	Tagihan Kepada Pemerintah	3.537.443	-	-

No.	Kategori Portofolio	20%	50%
2	Tagihan Kepada Entitas Sektor Publik	-	-

No.	Kategori Portofolio	0%	20%	30%	50%
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-

No.	Kategori Portofolio	20%	30%	40%	50%
4	Tagihan Kepada Bank	1.395.264	-	-	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	365.387	-

No.	Kategori Portofolio	10%	15%	20%	25%
5	Tagihan berupa <i>Covered Bond</i>	-	-	-	-





(dalam jutaan Rupiah / in million Rupiah)

**31 Desember 2022 (d disesuaikan Basel III Reforms)**  
**December 31, 2022 (adjusted to Basel III Reforms)**

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Government	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Public Sector Entities	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	279.053	Receivables from Banks
	-	-	-	-	146.155	Receivables from Securities Companies and Other Financial Services Institutions 1)
	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	80%
6	Tagihan kepada Korporasi Umum	-	-	-	-	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	-

No.	Kategori Portofolio	100%	150%
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-

No.	Kategori Portofolio	100%	150%
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	655.303

No.	Kategori Portofolio	50%	100%
9	Tagihan yang Telah Jatuh Tempo	20	26.747

No.	Kategori Portofolio	0%	20%
10	Aset Lainnya	-	-



	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	1.170.744	-	-	-	-	995.132	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure 4)
	250%	400%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-			-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments
	250%	400%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-			-	491.477	Receivables from Microbusiness, Small Business, and Retail Portfolio
	150%				Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	2				-	26.760	Due Receivables
	100%	150%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	238.826	-			-	238.826	Other Assets

No.	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%
11	Kredit Beragun Properti	-	115.515	31.705	33.030	-	6.906	-	1.332	373.441
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	115.515	31.705	33.030	-	6.906	-	1.332	
	tanpa pendekatan pembagian kredit 5)	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)	-	-	-	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung secara Material pada Arus Kas Properti				-	-		-		-
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung secara Material pada Arus Kas Properti	-	-		-		-		-	373.441
	tanpa pendekatan pembagian kredit 5)	-	-		-		-		-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)									-
	dengan menggunakan pendekatan pembagian kredit (dijamin) 5)	-	-		-		-		-	
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti									
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi									



	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
			2.284	119.619							371.820	Property Collateralized Loans
											44.367	Residential Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
	-	-	-	-	-	-	-	-	-	-	-	without loan sharing approach 5)
										-	-	using a loan sharing approach (guaranteed) 5)
	-		-	-		-			-	-	-	using a loan sharing approach (guaranteed) 5)
	-		-	-		-	-		-	-	-	Residential Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
	-		2.284	119.619		-			-	-	327.454	Commercial Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
	-		-	-						-	-	without loan sharing approach 5)
	-	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed) 5)
	-		-	-		-			-	-	-	using a loan sharing approach (guaranteed) 5)
		-			-			-	-	-	-	Commercial Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
						-			-	-	-	Land Acquisition, Land Processing, and Construction Loans

**Tabel 13 Risiko Kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)  
Bank Secara Individu**

**Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5)  
Bank Individually**

No	Bobot Risiko	31 Desember 2023 December 31, 2023			
		Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) Net Receivables TRA (before FKK imposition)	Rata-Rata FKK FKK Average	Tagihan Bersih (setelah pengenaan FKK dan Teknik MRK) Net Receivables (after imposition of FKK and MRK Techniques)
1	< 40%	3.742.843	255.034	3.712.469	285.407
2	40%-70%	627.211	31.814	380.606	278.420
3	75%	1.017.914	-	276.430	741.484
4	85%	2.864.924	-	1.259.179	1.605.745
5	90%-100%	2	-	-	2
6	105%-130%	-	-	-	-
7	150%	-	-	-	-
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
<b>Total Tagihan Bersih</b>		<b>8.252.894</b>	<b>286.848</b>	<b>5.628.684</b>	<b>2.911.058</b>

**Tabel 14 Risiko Pasar - Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar  
Bank Secara Individu**

**Table 14 Market Risk - Disclosure of Market Risk Using Standardized Method  
Bank Individually**

No	Kategori Portofolio	31 Desember 2023 December 31, 2023			
		Bank		Konsolidasi Consolidated	
		Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA
1	Risiko Suku Bunga				
	a. Risiko Spesifik	241		-	-
	b. Risiko Umum	70		-	-
2	Risiko Nilai Tukar	497	10.102	-	-
3	Risiko Ekuitas *)			-	-
4	Risiko Komoditas	-	-	-	-
5	Risiko <i>Option</i>	-	-	-	-
<b>Total</b>		<b>808</b>	<b>10.102</b>	<b>-</b>	<b>-</b>



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 (d disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)				Risk Weight
	Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) Net Receivables TRA (before FKK imposition)	Rata-Rata FKK FKK Average	Tagihan Bersih (setelah pengenaan FKK dan Teknik MRK) Net Receivables (after imposition of FKK and MRK Techniques)	
	5.112.959	287.756	5.080.936	319.778	< 40%
	747.112	30.969	440.922	337.159	40%-70%
	657.593	-	211.658	445.935	75%
	1.530.023	-	649.861	880.162	85%
	26.747	-	-	26.747	90%-100%
	-	-	-	-	105%-130%
	2	-	-	3	150%
	-	-	-	-	250%
	-	-	-	-	400%
	-	-	-	-	1250%
	<b>8.074.436</b>	<b>318.725</b>	<b>6.383.377</b>	<b>2.009.784</b>	<b>Total Net Receivables</b>

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 December 31, 2022				Portfolio Category
	Bank		Konsolidasi Consolidated		
	Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA	
		-	-	-	Interest Rate Risk
		-	-	-	a. Specific Risk
	4	-	-	-	b. General Risk
	673	8.463	-	-	Exchange Rate Risk
			-	-	Equity Risk *)
	-	-	-	-	Commodity Risk
	-	-	-	-	Option Risk
	<b>677</b>	<b>8.463</b>	<b>-</b>	<b>-</b>	<b>Total</b>

**Tabel 15 Risiko Likuiditas – Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Bank Secara Individu**

**Table 15 Liquidity Risk – Liquidity Coverage Ratio Bank Individually**

No.	Komponen	31 Desember 2023 December 31, 2023	
		Nilai <i>Outstanding</i> Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	
1	Jumlah Data Poin yang Digunakan dalam Perhitungan LCR		
<b>High Quality Liquid Asset (HQLA)</b>			
2	Total High Quality Liquid Asset (HQLA)		
<b>Arus Kas Keluar (Cash OutFlows)</b>			
3	Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:	-	
	a. Simpanan/Pendanaan Stabil	73.973	
	b. Simpanan/Pendanaan Kurang Stabil	907.232	
4	Pendanaan yang Berasal dari Nasabah Korporasi, Terdiri dari:	-	
	a. Simpanan Operasional	1.142.425	
	b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non-Operasional	2.895.627	
	c. Surat Berharga Berupa Surat Utang yang Diterbitkan oleh Bank	-	
5	Pendanaan dengan Agunan ( <i>Secured Funding</i> )		
6	Arus Kas Keluar Lainnya ( <i>Additional Requirement</i> ), terdiri dari:	-	
	a. Arus Kas Keluar atas Transaksi Derivatif	-	
	b. Arus Kas Keluar atas Peningkatan Kebutuhan Likuiditas	-	
	c. Arus Kas Keluar atas Kehilangan Pendanaan	-	
	d. Arus Kas Keluar atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	-	
	e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	151.289	
	f. Arus Kas Keluar atas Kewajiban Kontijensi Pendanaan Lainnya	285.861	
	g. Arus Kas Keluar Kontraktual Lainnya	5.453	
7	<b>Total Arus Kas Keluar (Cash OutFlows)</b>		
<b>Arus Kas Masuk (Cash InFlows)</b>			
8	Arus Kas Keluar Lainnya ( <i>Additional Requirement</i> ), Terdiri dari:	1.125.774	
9	Pinjaman dengan Agunan <i>Secured Lending</i>	1.107.453	
10	Arus Kas Masuk Lainnya	5.126	
11	<b>Total Arus Kas Masuk (Cash InFlows)</b>	-	
<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>			
12	<b>Total HQLA</b>		
13	<b>Total Arus Kas Keluar Bersih (Net Cash OutFlows)</b>		
14	<b>LCR (%)</b>		



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023	
	Nilai HQLA setelah Pengurangan Nilai ( <i>Haircut</i> ), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan ( <i>Run-Offrate</i> ) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan ( <i>Inflow Rate</i> ) HQLA Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run-Offrate or Contractual Receivables Value Multiplied by Inflow Rate	Component
	3 hari / days	Number of Data Points Used in the LCR Calculation
		<b>High Quality Liquid Asset (HQLA)</b>
	2.761.817	Total High Quality Liquid Asset (HQLA)
		<b>Cash Outflows</b>
	-	Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, Consisting of:
	3.699	Savings/Funding is Stable
	90.723	Savings/Funding is Less Stable
	-	Funding Derived from Corporate Customers, Consists of:
	283.414	Operational Savings
	1.121.267	Non-Operational Deposits and/or Other Non-Operational Liabilities
	-	Securities in the Form of Debt Securities Issued by Banks
	-	Funding with Collateral (Secured Funding)
	-	Other Cash Outflows (Additional Requirements), Consisting of:
	-	Cash Outflows from Derivative Transactions
	-	Cash Outflows from Increased Liquidity Needs
	-	Cash Outflows for Loss of Funding
	-	Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities
	151.289	Cash Outflows on Other Contractual Liabilities related to Distribution of Funds
	2.358	Cash Outflows from Other Funding Contingent Liabilities
	5.453	Other Contractual Cash Outflows
	1.658.203	<b>Total Cash Outflows</b>
		<b>Cash Inflows</b>
	60.084	Other Cash Outflows (Additional Requirements), Consisting of:
	448.591	Loans with Collateral Secured Lending
	2.563	Other Cash Inflows
	511.238	<b>Total Cash Inflows</b>
		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>
	2.761.817	<b>Total HQLA</b>
	1.146.965	<b>Total Net Cash Outflows</b>
	240,79%	<b>LCR (%)</b>

**Tabel 16 Risiko Likuiditas - Net Stable Funding Ratio Bank  
Bank Secara Individu****Table 16 Liquidity Risk - Net Stable Funding Ratio  
Bank Individually**

Komponen ASF	31 Desember 2023 December 31, 2023		
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period		
	Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	
Modal:	3.258.337	-	
Modal Sesuai POJK KPMM	3.258.337	211.072	
Instrumen Modal Lainnya	-	-	
Simpanan yang Berasal dari Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil:	485.562	234	
Simpanan dan Pendanaan Stabil	84.241	3.991	
Simpanan dan Pendanaan Kurang Stabil	401.321	616.951	
Pendanaan yang Berasal dari Nasabah Korporasi:	1.998.953	2.834.498	
Simpanan Operasional	1.174.738	1.610.083	
Pendanaan Lainnya yang Berasal dari Nasabah Korporasi	824.215	1.224.415	
Liabilitas yang Memiliki Pasangan Aset yang Saling Bergantung	-	-	
Liabilitas dan Ekuitas Lainnya:	1.503	103.546	
NSFR Liabilitas Derivatif	-	-	
Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori di Atas	1.503	103.546	
<b>Total ASF</b>			

Komponen RSF	31 Desember 2023 December 31, 2023		
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period		
	Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	
Total HQLA dalam Rangka Perhitungan NSFR			
Simpanan pada Lembaga Keuangan Lain untuk Tujuan Operasional	743.654	211.072	
Pinjaman dengan Kategori Lancar dan dalam Perhatian Khusus ( <i>Performing</i> )	-	2.764.275	
Kepada Lembaga Keuangan yang Dijamin dengan HQLA Level 1	-	234	
Kepada Lembaga Keuangan yang Dijamin Bukan dengan HQLA Level 1 dan Pinjaman kepada Lembaga Keuangan Tanpa Jaminan	-	589.597	
Kepada Korporasi Non-Keuangan, Nasabah <i>Retail</i> dan Nasabah Usaha Mikro dan Kecil, Pemerintah Pusat, Pemerintah Negara Lain, Bank Indonesia, Bank Sentral Negara Lain dan Entitas Sektor Publik, yang di antaranya:	-	899.798	
Memenuhi Kualifikasi untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	-	
Kredit Beragun Rumah Tinggal yang Tidak Sedang Dijaminkan, yang di antaranya:	-	9.466	
Memenuhi Kualifikasi Untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	29.842	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023				ASF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period		Total Nilai Tertimbang Total Weighted Value		
≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year			
-	-	3.258.337	Capital:	
-	71.025	3.258.337	Capital according to CAR POJK	
-	-	-	Other Capital Instruments	
2.648	10	1.002.675	Deposits Originating from Individual Customers and Funding from Micro and Small Business Customers:	
347	-	84.150	Stable Savings and Funding	
2.301	10	918.525	Less Stable Savings and Funding	
26.665	25.000	1.897.202	Funding Derived from Corporate Customers:	
25.000	25.000	1.429.911	Operational Savings	
1.665	-	467.291	Other Funding Derived from Corporate Customers	
-	-	-	Liabilities that Have Interdependent Asset Pairs	
-	-	-	Liabilities and Other Equity:	
-	-	-	NSFR Derivative Liability	
-	-	-	Equity and Other Liabilities Not Included in the Above Categories	
		6.158.214	<b>Total ASF</b>	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023				RSF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period		Total Nilai Tertimbang Total Weighted Value		
≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year			
		67.208	Total HQLA for the NSFR Calculation	
-	71.025	371.827	Deposits on Other Financial Institutions for Operational Purposes	
1.322.049	1.873.285	2.959.748	Loans in Current and Special Mention Category (Performing)	
-	-	120.055	To Financial Institutions Guaranteed with HQLA Level 1	
18.793	137.504	235.340	To a Guaranteed Financial Institution Not with HQLA Level 1 and a Loan to an Unsecured Financial Institution	
1.231.830	1.630.345	2.451.607	To Non-Financial Corporations, Retail Customers and Micro and Small Business Customers, Central Government, Governments of Other Countries, Bank Indonesia, Central Banks of Other Countries and Public Sector Entities, including:	
-	-	-	Qualify for a Weighted Risk of 35% or Less, in Accordance with SEOJK RWA for Credit Risk	
8.726	6.963	15.015	Unsecured Residential Property Collateralized Loans, Which Include:	
7.946	48.759	50.587	Qualify for a Weighted Risk of 35% or Less, in Accordance With SEOJK RWA for Credit Risk	

Komponen RSF	31 Desember 2023 December 31, 2023		
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period		
	Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	
Surat Berharga dengan Kategori Lancar dan Kurang Lancar ( <i>Performing</i> ) yang Tidak Sedang Dijaminkan, Tidak Gagal Bayar, dan Tidak Masuk sebagai HQLA, Termasuk Saham yang Diperdagangkan di Bursa	-	35.017	
Aset yang Memiliki Pasangan Liabilitas yang Saling Bergantung	-	234	
Aset Lainnya:	120.968	134.236	
Komoditas Fisik yang yang Diperdagangkan, Termasuk Emas	-		
Kas, Surat Berharga, dan Aset Lainnya yang Dicatat sebagai <i>Initial Margin</i> untuk Kontrak Derivatif dan Kas atau Aset Lain yang Diserahkan sebagai <i>Default Fund</i> pada <i>Central Counterparty</i> (CCP)		-	
NSFR Aset Derivatif		-	
NSFR Liabilitas Derivatif Sebelum Dikurangi dengan <i>Variation Margin</i>		-	
Seluruh Aset Lainnya yang Tidak Masuk dalam Kategori di Atas	120.968	134.236	
Rekening Administratif		305.750	
<b>Total RSF</b>			
<b>Rasio Pendanaan Stabil Bersih (<i>Net Stable Funding Ratio</i>) (%)</b>			

**Tabel 17 Risiko Operasional – ATMR Risiko Operasional Bank Secara Individu**

**Table 17 Operational Risk – RWA Operational Risk Bank Individually**

**Laporan Data Kerugian Historis**  
Historical Loss Data Report

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	T-5	
<b>31 Desember 2023</b> December 31, 2023								
<b>Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (<i>Loss Event</i>) Sebesar Rp300.000.000 (Tiga Ratus Juta Rupiah) atau Lebih</b> Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More								
1	Jumlah Kerugian Operasional Bersih setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	-	
2	Jumlah Terjadinya Kerugian Risiko Operasional	6,00	8,00	9,00	9,00	6,00	5,00	
3	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-	
4	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	-	
5	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-	
<b>Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (<i>Loss Event</i>) Sebesar Rp1.500.000.000 (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih</b> Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More								
6	Jumlah Kerugian Operasional Bersih setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	-	
7	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	-	
8	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-	
9	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-	
10	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023				RSF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period		Total Nilai Tertimbang Total Weighted Value		
≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year			
54.754	49.715	87.143	Securities with Current and Undercurrent (Performing) Categories that are not Being Pledged Collateral, Do Not Default, and are not Included as HQLA, Including Exchange-Traded Shares	
-	-	-	Assets that Have Interdependent Liability Pairs	
3	9.085	185.423	Other Assets:	
		-	Physical Commodities Traded, Including Gold	
-	-	-	Cash, Securities and Other Assets Recorded as Initial Margin for Derivative Contracts and Cash or Other Assets Deposited as Default Funds to the Central Counterparty (CCP)	
-	-	-	NSFR Derivative Assets	
-	-	-	NSFR Derivative Liability Before Deduction of Variation Margin	
3	9.085	185.423	All Other Assets Not Included in the Categories Above	
305.750	305.750	3.342	Administrative Account	
		3.587.548	<b>Total RSF</b>	
		2	<b>Net Stable Funding Ratio (%)</b>	

T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
<b>31 Desember 2023 December 31, 2023</b>					
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
4,00	-	-	-	4,70	Total Occurrence of Operational Risk Loss
-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses



No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	T-5
<b>31 Desember 2023</b> December 31, 2023							
<b>Rincian Perhitungan Modal untuk Risiko Operasional</b> Details of Capital Calculation for Operational Risks							
11	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)						
12	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)						
13	Threshold yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)						
14	Keterangan Tambahan (Jika Ada)						

### Laporan Rincian Indikator Bisnis Business Indicator Detailed Report

(dalam jutaan Rupiah / in million Rupiah)

No.	Indikator Bisnis (IB) dan Komponen IB	31 Desember 2023 December 31, 2023			Business Indicator (IB) and IB Component
		T	T-1	T-2	
1	Komponen Bunga, Sewa, dan Dividen (KBSD)	166.694			Interest, Rent, and Dividend Components (KBSD)
1a	Pendapatan Bunga	433.413	317.228	354.870	Interest Income
1b	Beban Bunga	111.692	135.705	183.947	Interest Expenses
1c	Aset Produktif	8.710.177	8.367.593	5.148.058	Earning Assets
1d	Pendapatan Dividen	-	-	-	Dividend Income
2	Komponen Jasa	19.435			Services Components
2a	Pendapatan Jasa dan Komisi	26.336	19.231	12.426	Fees and Commission Income
2b	Beban Jasa dan Komisi	5.485	3.282	3.641	Fees and Commission Expenses
2c	Pendapatan Operasional Lainnya	-	-	-	Other Operating Income
2d	Beban Operasional Lainnya	233	21	57	Other Operating Expenses
3	Komponen Keuangan	17.551			Financial Components
3a	Laba Rugi Bersih <i>Trading Book</i>	4	1.306	547	Net Profit Loss Trading Book
3b	Laba Rugi Bersih <i>Banking Book</i>	10.307	12.262	28.226	Net Profit Loss Banking Book
4	IB	203.679			IB
5	Komponen Indikator Bisnis	24.441			Business Indicator Components
<b>Pengungkapan IB</b>					<b>IB Disclosure</b>
6a	IB Total Termasuk Aktivitas yang Didivestasi	203.679			Total IB including Divested Activities
6b	Pengurangan IB Dikarenakan Pengecualian atas	-			IB Reduction due to Exclusion of Divested Activities
7	Keterangan Tambahan	Opsional Optional			Additional information

### Laporan Perhitungan ATMR Risiko Operasional dengan Menggunakan Pendekatan Standar RWA Calculation Report for Operational Risk using Standard Approach

(dalam jutaan Rupiah / in million Rupiah)

No.	Rincian	31 Desember 2023 December 31, 2023		Details
		T		
1	Komponen Indikator Bisnis (KIB)	24.441		Business Indicator Components (KIB)
2	Faktor Pengali Kerugian Internal (FPKI)	1,00		Internal Loss Multiplier Factor (FPKI)
3	Modal Minimum Risiko Operasional (MMRO)	24.441		Operational Risk Minimum Capital (MMRO)
4	ATMR untuk Risiko Operasional	305.519		RWA for Operational Risk



T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
<b>31 Desember 2023 December 31, 2023</b>					
				<b>Tidak</b>	Are Losses Used in Calculating FPKI? (Yes/No)
				<b>Ya</b>	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
				<b>300.000.000</b>	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
				<b>Optional</b>	Additional Information (If Any)

## Sistem Pengendalian Internal

### Internal Control System

Sistem pengendalian internal merupakan aspek penting dalam manajemen perusahaan yang sehat dan aman. Sistem pengendalian internal yang efektif dapat membantu Perseroan menjaga aset yang dimiliki, menjamin tersedianya pelaporan keuangan yang akurat, meningkatkan kepatuhan Perseroan terhadap peraturan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran terhadap peraturan perusahaan ataupun peraturan perundang-undangan.

Penerapan sistem pengendalian internal Perseroan dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), dengan masing-masing lini yang bekerja secara independen. Hal ini diuraikan sebagai berikut:

- Lini Pertama**  
Peran dari pada pemilik risiko sebagai *first line of defense* dalam fungsinya mengelola aspek internal kontrol di unit kerjanya;
- Lini Kedua**  
Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, penyempurnaan, dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi dari aktivitas pengelolaan risiko operasional secara menyeluruh; dan
- Lini Ketiga**  
Satuan Kerja Audit Intern memastikan secara independen bahwa seluruh risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

The internal control system is an important aspect in a sound and safe Company management. An effective internal control system helps the Company maintains its assets, guarantees the availability of accurate financial reporting, increases the Company's compliance with the applicable regulations, and reduces the risk of loss, irregularities, and violations of Company regulations or laws and regulations.

The Company's internal control system is carried out through a layered defense approach (three lines of defense), with each line working independently, as follows:

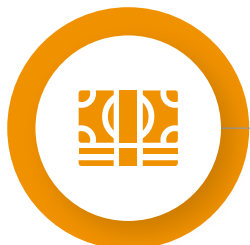
- First Line**  
The role of the risk owner as the first line of defense in its function of managing internal control aspects in its division;
- Second Line**  
The Risk Management Division, in cooperation with the Compliance Division, defines, refines, and maintains the risk management methodology, ensures the adequacy of risk mitigation, policies, and procedures, as well as coordinates overall operational risk management activities; and
- Third Line**  
The Internal Audit Division independently ensures that all residual risk has been managed in accordance with the approved risk tolerance.

## Pengendalian Keuangan, Operasional, dan Kepatuhan

Pelaksanaan Sistem Pengendalian Internal di Perseroan mencakup pengendalian keuangan, operasional, dan kepatuhan yang diuraikan sebagai berikut:

## Financial, Operational, and Compliance Control

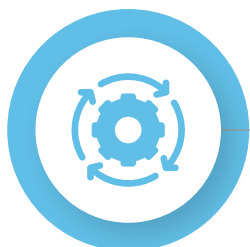
Internal Control System implementation in the Company includes financial, operational, and compliance control, as described below:



### Pengendalian Keuangan Financial Control

Pengendalian keuangan diterapkan Perseroan melalui penyusunan Rencana Bisnis Bank (RBB) yang memuat target Bank dalam jangka pendek dan menengah serta strategi Bank untuk pencapaiannya. Bank juga melakukan pemantauan realisasi dibandingkan target RBB dalam laporan yang dibuat secara berkala dan disampaikan dalam rapat Direksi. Hal ini dilakukan agar pengelolaan keuangan Perseroan berjalan secara efektif, efisien, dan ekonomis.

Financial control is applied by the Company through the preparation of Bank Business Plan (RBB) which contains the Bank's targets in short and medium-term and the Bank's strategy for achieving them. The Bank also monitors the realization compared to RBB targets in periodic reports which are submitted at the Board of Directors' meetings. This is conducted so as the Company's financial management runs effectively, efficiently, and economically.



### Pengendalian Operasional Operational Control

Pengendalian operasional dilakukan melalui penerapan standar operasional prosedur yang bertujuan untuk memastikan kesesuaian antara implementasi kegiatan yang dilakukan oleh karyawan terhadap prosedur atau kebijakan internal yang berlaku. Sehingga hal tersebut dapat mencegah risiko-risiko bisnis yang dapat memberikan dampak negatif terhadap Perseroan.

Operational control is applied through the implementation of standard operating procedures aiming to ensure conformity between activities carried out by employees and the applicable internal procedures or policies. Therefore, this can prevent business risks that could have a negative impact on the Company.



### Pengendalian Kepatuhan Compliance Control

Perseroan memastikan semua aktivitas perbankan yang dijalankan sehari-hari sudah memenuhi ketentuan perundang-undangan yang berlaku khususnya di bidang jasa keuangan dan pasar modal. Untuk menghindari terjadinya risiko ketidakpatuhan terhadap regulasi yang berlaku, Bank berpartisipasi aktif mengikuti berbagai kegiatan sosialisasi peraturan dan perundang-undangan yang diselenggarakan oleh pihak regulator.

The Company ensures that all banking activities carried out on a daily basis comply with the applicable laws and regulations, particularly in financial services and capital market. To avoid the risk of non-compliance with the applicable regulations, the Bank actively participates in various laws and regulations dissemination activities organized by the regulator.

## Kesesuaian Sistem Pengendalian Internal dengan Kerangka *Committee of Sponsoring Organizations of the Treadway Commission*

Bank menjalankan Sistem Pengendalian Internal dengan mengacu pada *Control Integrated Framework* yang dikembangkan oleh *Committee of Sponsoring Organization of the Treadway Commission (COSO)*, di mana terdapat 5 komponen pengendalian internal, yakni:

## Conformity of the Internal Control System with the Committee of Sponsoring Organizations of Treadway Commission Framework

The Bank runs an Internal Control System by referring to the Control Integrated Framework developed by the Committee of Sponsoring Organization of the Treadway Commission (COSO). There are 5 internal control components, namely:

Komponen Pengendalian Internal Component of Internal Control	Implementasi di Perseroan Implementation in the Company
<b>Lingkungan Pengendalian</b>  Control Environment	Menyediakan arahan bagi Perseroan dan memengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan Kode Etik, serta komitmen terhadap kompetensi.  Provide direction for the Company and influence the control awareness of the people in the Company. Several factors that influence the control environment include integrity and the Code of Conducts, as well as commitment to competence.
<b>Penaksiran Risiko</b> Risk Assessment	Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko. Identify risks through relevant analysis and serve as the basis for risk management planning.
<b>Aktivitas Pengendalian</b>  Control Activities	Melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas agar menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan.  Conduct performance reviews, information management, and duties segregation to ensure that management directives are carried out. These activities help ensure the actions necessary to mitigate risks in achieving objectives.
<b>Informasi dan Komunikasi</b>  Information and Communication	Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasi, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan.  The relevant information systems in financial reporting are accounting systems that contain methods for identifying, combining, analyzing, classifying, recording, and reporting transactions, as well as maintaining accountability of assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities relating to the internal control structure in financial reporting.
<b>Pemantauan</b>  Monitoring	Melakukan pemantauan yang bertujuan mewujudkan hal-hal sebagai berikut: a. Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional; b. Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal; c. Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan d. Mencegah penyimpangan termasuk kecurangan.  Carry out monitoring with the aims to realize the following: a. Obtain assurance that all applicable laws and regulations are complied with in all operational activities; b. Ensure the availability of accurate, complete, and timely financial and non-financial information for internal and external parties; c. Obtain the efficiency and effectiveness of the Company's business activities; and d. Prevent irregularities, including fraud.

## Tinjauan atas Efektivitas Sistem Pengendalian Internal 2023

Perseroan menyadari bahwa tinjauan terhadap efektivitas sistem pengendalian internal merupakan komponen yang sangat penting dalam keseluruhan sistem pengendalian internal Perseroan. Pemantauan dilakukan secara teratur agar dapat mengetahui kelemahan sistem dan prosedur dalam rangka memperbaiki proses bisnis menjadi lebih efektif dan efisien sehingga memberikan nilai tambah bagi Perseroan untuk memperbaiki sistem prosedur,

## Review of the Effectiveness of Internal Control System in 2023

The Company realizes that reviewing the effectiveness of the internal control system is a very important component in the Company's overall internal control system. Monitoring is carried out regularly to identify weaknesses in systems and procedures in order to reach more effective and efficient business processes, so as to provide added value for the Company to improve system procedures, refine business models, and increase performance. In 2023,

penyempurnaan bisnis model, dan peningkatan kinerja. Di tahun 2023, Perseroan menilai bahwa pengendalian internal yang dijalankan sudah cukup baik, sesuai dengan tujuan dari sistem pengendalian internal Perseroan.

### Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Pada tahun 2023, Dewan Komisaris dan Direksi memandang bahwa penerapan sistem pengendalian internal pada tahun 2023 cukup efektif dalam mengawasi aktivitas operasional, keuangan, dan tata kelola yang sesuai dengan peraturan perundang-undangan. Hasil penilaian tersebut kemudian dijadikan tolok ukur untuk meningkatkan penerapan sistem pengendalian internal Bank di periode berikutnya yang disesuaikan dengan perkembangan bisnis perbankan.

## Fungsi Kepatuhan Compliance Function

Perseroan senantiasa secara konsisten melaksanakan Fungsi Kepatuhan yang merupakan serangkaian tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) guna mewujudkan terlaksananya budaya kepatuhan pada seluruh tingkatan organisasi dan kegiatan usaha Perseroan, mengelola Risiko Kepatuhan, serta memastikan kepatuhan Perseroan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

### Pedoman Fungsi Kepatuhan

Dalam menjalankan fungsinya, Fungsi Kepatuhan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum.

### Penanggung Jawab Fungsi Kepatuhan

Perseroan memiliki Satuan Kerja Kepatuhan yang terdiri dari Direktur Kepatuhan dan Satuan Kerja Kepatuhan. Jajaran kepatuhan bersifat Independen dan terpisah dari fungsi bisnis, operasional, maupun fungsi penunjang lainnya.

the Company assessed that the internal controls were implemented quite good, in accordance with the objectives of the Company's internal control system.

### Statement of the Board of Commissioners and Board of Directors on the Adequacy of the Internal Control System

In 2023, the Board of Commissioners and Board of Directors considered that the internal control system in 2023 was implemented quite effectively in monitoring operational, financial, and governance activities in line with the laws and regulations. The assessment results are then used as a benchmark to improve the implementation of the Bank's internal control system in the following period, adjusted to development in banking business.

The Company consistently carries out Compliance Function, which is a series of preventive (*ex-ante*) actions or steps, to realize the implementation of compliance culture, at all levels of the Company's organization and business activities, manage Compliance Risk, and ensure the Company's compliance with the Financial Services Authority and/or other competent supervisory authority.

### Compliance Function Charter

In carrying out its functions, the Compliance Function is guided by the Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks.

### Person in Charge of Compliance Function

The Company has a Compliance Division consisting of the Compliance Director and the Compliance Division. The compliance team is independent and separate from business, operational, and other support functions.

Berikut tugas dan tanggung jawab masing-masing pihak tersebut dalam menjalankan Fungsi Kepatuhan:

### 1. Direktur Kepatuhan

- a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
- b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
- c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
- d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
- e. Meminimalkan risiko kepatuhan Perseroan;
- f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; dan
- g. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

### 2. Satuan Kerja Kepatuhan

- a. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
- b. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
- c. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
- d. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan;
- e. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan
- f. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Following are the duties and responsibilities of each of these parties in carrying out the Compliance Function:

### 1. Compliance Director

- a. Formulating strategies to encourage the creation of the Company's compliance culture;
- b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
- c. Establishing compliance systems and procedures that will be used to develop the Company's internal provisions and guidelines;
- d. Ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations;
- e. Minimizing the Company's compliance risk;
- f. Taking preventive measures so the policies and/or decisions taken by the Company's Board of Directors do not deviate from the provisions of the Financial Services Authority and laws and regulations; and
- g. Perform other duties related to the Compliance Function.

### 2. Compliance Division

- a. Taking measures in order to support the creation of a compliance culture in all of the Company's business activities at every level of the organization;
- b. Performing identification, measurement, monitoring, and control of compliance risk with reference to the provisions of the Financial Services Authority Regulation on Implementation of Risk Management for Commercial Banks;
- c. Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Company with laws and regulations;
- d. Reviewing and/or recommending updates and improvements of policies, regulations, systems, and procedures owned by the Company so that they comply with the provisions of Bank Indonesia or Financial Services Authority and laws and regulations;
- e. Making efforts to ensure that the policies, provisions, systems, and procedures, as well as the Company's business activities, comply with the provisions of the Financial Services Authority and applicable laws and regulations; and
- f. Performing other duties related to the Compliance Function.

## Laporan Pelaksanaan Kerja Fungsi Kepatuhan

Dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank, Fungsi Kepatuhan telah melaksanakan tugas dan tanggung jawabnya di sepanjang tahun 2023, antara lain:

1. Melakukan langkah-langkah untuk mendorong terwujudnya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank melalui kegiatan *risk awareness* kepada seluruh karyawan, antara lain:
  - Melakukan sosialisasi atau diseminasi ketentuan baru kepada pejabat dan pihak yang terkait;
  - Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait;
  - Menatausahakan dan mengkinikan *database* peraturan perbankan di portal internal Perseroan; dan
  - Melakukan *compliance test* terhadap ketentuan yang berlaku;
2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
  - Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
  - Melakukan tinjauan dan memberikan pendapat atas rencana produk dan aktivitas baru, untuk memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku;
  - Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
  - Melakukan pemantauan terhadap tingkat kepatuhan atas ketentuan yang berlaku terkait prinsip *prudential banking*, seperti kewajiban penyediaan modal minimum, giro wajib minimum, batas maksimum pemberian kredit, *non-performing loan*, dan posisi devisa neto. Sepanjang tahun 2023, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan
  - Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator melalui *report reminder system*;
3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
  - Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, Bank Indonesia, dan regulator lainnya; dan
  - Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

## Report on the Implementation of Compliance Function's Work

To support the creation of a compliance culture in all Bank business activities, the Compliance Function carried out its duties and responsibilities throughout 2023, including:

1. Took measures to encourage the realization of a compliance culture at all levels of the Bank's organization and business activities through risk awareness activities for all employees, including:
  - Conducted outreach or dissemination of new provisions to officials and related parties;
  - Conducted a consultative function related to the implementation of applicable provisions to the relevant division;
  - Administered and updated banking regulations database on the Company's internal portal; and
  - Carried out compliance test against applicable regulations;
2. Managed compliance risk and ensured that policies, provisions, systems, procedures, as well as business activities carried out by the Bank complied with applicable regulations, including:
  - Made adjustment to internal manuals, policies, and procedures;
  - Conducted a survey and provided opinions on plans for new products and activities, to ensure that the products to be made and new activities to be carried out comply with the applicable regulations;
  - Conducted a survey on the draft of internal provisions to be issued to ensure that the internal provisions were in accordance with the applicable provisions;
  - Monitored the level of compliance with the applicable provisions related to prudential banking principles, such as capital adequacy ratio, minimum statutory reserves, legal lending limits, non-performing loans, and net foreign exchange position. Throughout 2023, overall, there were no violations of provisions related to prudential banking principles; and
  - Monitored compliance with the obligation to submit reports to the regulator through the report reminder system;
3. Ensured the Bank's compliance with the commitments made to the regulator, among others:
  - Monitored the Bank's commitment to the Financial Services Authority, Bank Indonesia, and other regulators; and
  - Monitored and followed up on requests for information/data by authorities in the context of Bank supervision.



Kebijakan Kepatuhan telah tertuang dalam Pedoman Internal, di mana setiap rencana kebijakan dan/atau keputusan transaksi investasi berisiko tinggi yang berkaitan dengan ketentuan kehati-hatian yang akan dilaksanakan oleh unit kerja terkait wajib diajukan terlebih dahulu kepada Direktur/Satuan Kerja Khusus untuk dilakukan pengujian.

Beberapa hal pokok terkait dengan pelaksanaan Fungsi Kepatuhan yang telah dilakukan selama tahun 2023, antara lain:

1. Pengkajian rancangan kebijakan/keputusan;
2. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
3. Monitoring keputusan/kebijakan;
4. Opini kepatuhan kredit diberikan;
5. Pemantauan surat berharga;
6. Pengkajian rencana produk dan/atau aktivitas baru;
7. Pemantauan laporan berkala/insidental ke otoritas;
8. Pelaksanaan prinsip kehati-hatian;
9. Pemantauan realisasi RBB; dan
10. Pemenuhan perjanjian dan komitmen Bank.

## Pengembangan Kompetensi Fungsi Kepatuhan

Dalam rangka menjadikan Fungsi Kepatuhan sebagai *strategic partner* bagi setiap lini organisasi, maka Fungsi Kepatuhan juga terus ditingkatkan kompetensinya dengan mengikutsertakan dalam pelaksanaan sertifikasi/seminar/*workshop*/pelatihan, seperti:

The Compliance Policy has been stated in Internal Guidelines, in which every policy plan and/or high-risk investment transaction decision related to prudential provisions shall be carried out by the relevant divisions and must be submitted in advance to the Director/Particular Division for testing.

Some of the foundations related to the Compliance Function implementation carried out in 2023, among others:

1. Study of policy draft/decisions;
2. Dissemination of decisions/policies and applicable provisions;
3. Monitoring of decisions/policies;
4. Compliance opinion of provided loans;
5. Monitoring of securities;
6. Study of new product and/or activity plans;
7. Monitoring of periodic/incidental reports to the authority;
8. Implementation of the prudential principle;
9. Monitoring of the RBB realization; and
10. Fulfillment of agreements and commitments of the Bank.

## Competency Development of the Compliance Function

To put Compliance Function as a strategic partner for every organization line, the Compliance Function also continues to improve its competency by attending certification/seminars/workshops/training, such as:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pelatihan <i>Awareness</i> ISO/IEC 27001:2022 Awareness Training of ISO/IEC 27001:2022	Januari January	Bank Ganesha via Hope Training & Consulting
Webinar <i>Outlook</i> Industri Jasa Keuangan 2023 Webinar on Financial Services Industry Outlook 2023	Januari January	Otoritas Jasa Keuangan Financial Services Authority
Pembahasan Penyempurnaan Format Laporan Publikasi Bank Discussion on Improving Format of Bank Publication Reports	Januari January	Otoritas Jasa Keuangan Financial Services Authority
Pendalaman Peraturan Otoritas Jasa Keuangan No. 14/04/2022 tentang Laporan Keuangan Berkala Emiten Intensification of Financial Services Regulation No. 14/04/2022 on Periodic Financial Statements of Issuers	Januari January	Otoritas Jasa Keuangan Financial Services Authority
Webinar Urgensi Perpanjangan Kebijakan Restrukturisasi Kredit Webinar on Implementation of Artificial Intelligence in Financial Services Industry	Januari January	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Webinar Implementasi <i>Artificial Intelligence</i> di Industri Jasa Keuangan Webinar on Implementation of Artificial Intelligence in Financial Services Industry	Februari February	OJK Institute
Webinar Idea Talk Volume 3 – Scalling Up SMEs through Digitalization and Social Function	Februari February	OJK Institute
Sosialisasi Laporan Profesi Keuangan Akuntan Publik/Kantor Akuntan Publik melalui Aplikasi Pelaporan <i>Online</i> Otoritas Jasa Keuangan (APOLO) Dissemination of Financial Profession Reports of Public Accountant/Public Accounting Firm through Financial Services Authority (APOLO) Online Reporting Application	Februari February	Otoritas Jasa Keuangan Financial Services Authority

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
<p>Sosialisasi Ketentuan Bank Umum:</p> <ul style="list-style-type: none"> <li>Peraturan Otoritas Jasa Keuangan tentang Kewajiban Penyediaan Modal Minimum Bank Umum;</li> <li>Peraturan Otoritas Jasa Keuangan tentang Aset Tertimbang Menurut Risiko Pasar Bagi Bank Umum;</li> <li>Surat Edaran Otoritas Jasa Keuangan tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum; dan</li> <li>Surat Edaran Otoritas Jasa Keuangan tentang Ketahanan dan Keamanan Siber Bagi Bank Umum.</li> </ul> <p>Dissemination of Commercial Bank Regulations:</p> <ul style="list-style-type: none"> <li>Financial Services Authority Regulation on Capital Adequacy Ratio for Commercial Banks;</li> <li>Financial Services Authority Regulation on Assets Weighted According to Market Risk for Commercial Banks;</li> <li>Financial Services Authority Circular on Risk Management Certification for Human Resources of Commercial Banks; and</li> <li>Financial Services Authority Circular on Cyber Resilience and Security for Commercial Banks.</li> </ul>	<p>Februari February</p>	<p>Otoritas Jasa Keuangan Financial Services Authority</p>
<p>Sosialisasi Penggunaan Nomor Induk Kependudukan (NIK) Pengganti Nomor Pokok Wajib Pajak (NPWP) dan Pelaporan Faktur Pajak Pertambahan Nilai (PPN) atas Jasa Perbankan yang Dibebeaskan Pajak Pertambahan Nilai</p> <p>Dissemination of the Use of Population Identification Numbers (NIK) as a Replacement for Taxpayer Identification Numbers (NPWP) and Reporting Value Added Tax (VAT) Invoices for Banking Services Exempted from Value Added Tax</p>	<p>Februari February</p>	<p>Otoritas Jasa Keuangan Financial Services Authority</p>
<p>Sosialisasi <i>Market Code of Conduct (Brown Book)</i> Edisi 4</p> <p>Dissemination of Market Code of Conduct (Brown Book) 4<sup>th</sup> Edition</p>	<p>Maret March</p>	<p>Bank Indonesia</p>
<p>Pelatihan <i>Refreshment</i> Sertifikasi Kepatuhan "Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal"</p> <p>Training on Compliance Certification Refreshment "Identification of Suspicious Financial Transactions and Determination of Predicate Crimes"</p>	<p>Maret March</p>	<p>Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum</p>
<p>Sosialisasi <i>Enhancement</i> APOLO Modul Keuangan Berkelanjutan</p> <p>Dissemination of APOLO Enhancement Sustainable Finance Module</p>	<p>Maret March</p>	<p>Otoritas Jasa Keuangan Financial Services Authority</p>
<p>Webinar Pemanfaatan Analisis <i>Big Data</i> dalam Meningkatkan Kinerja Industri Jasa Keuangan</p> <p>Webinar on the Use of Big Data Analysis in Improving the Performance of Financial Services Industry</p>	<p>Maret March</p>	<p>OJK Institute</p>
<p><i>Focus Group Discussion</i>: Implementasi Kekayaan Intelektual Sebagai Agunan Kredit dalam Rangka Mendukung Peraturan Pemerintah No. 24 Tahun 2022 tentang Peraturan Pelaksanaan Undang-Undang No. 24 Tahun 2019 tentang Ekonomi Kreatif</p> <p>Focus Group Discussion: Implementation of Intellectual Property as Credit Collateral in Support of Government Regulation No. 24 of 2022 on Implementing Regulation of Law No. 24 of 2019 on Creative Economy</p>	<p>April April</p>	<p>Otoritas Jasa Keuangan Financial Services Authority</p>
<p><i>Training In-House Refreshment</i> Manajemen Risiko - Badan Sertifikasi Manajemen Risiko</p> <p>In-House Refreshment Training of Risk Management - Risk Management Certification Agency</p>	<p>April April</p>	<p>EfektifPro Knowledge Source</p>
<p>Webinar Mengatasi Tantangan dan Menghadapi Perubahan dalam Sektor Jasa Keuangan</p> <p>Webinar on Overcoming Challenges and Facing Changes in the Financial Services Sector</p>	<p>April April</p>	<p>OJK Institute</p>
<p>Pelatihan Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022</p> <p>Training on Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022</p>	<p>Mei May</p>	<p>Trinity Solusi Kreatifindo</p>
<p>Webinar Fundamental of Wealth Management</p>	<p>Mei May</p>	<p>OJK Institute</p>
<p>Pertemuan Koordinasi Tim Kerja Analisis Kolaboratif terkait Pemilihan Umum dan Pemilihan Kepala Daerah</p> <p>Coordination Meeting of Collaborative Analysis Working Team on General Elections and Regional Head Elections</p>	<p>Mei May</p>	<p>Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center</p>
<p>Webinar Membangun Transaksi Keuangan Digital yang Aman dan Berintegritas Tinggi</p> <p>Webinar on Establishing Safe and High-Integrity Digital Financial Transactions</p>	<p>Mei May</p>	<p>OJK Institute</p>
<p>Webinar Dampak Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan</p> <p>Webinar on Impact of Applying Cloud Computing in Financial Services Industry</p>	<p>Juni June</p>	<p>OJK Institute</p>

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Webinar Bursa Efek Indonesia dan <i>Global Reporting Initiative (GRI): The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia</i> Indonesian Stock Exchange and Global Reporting Initiative (GRI) Webinar: The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia	Juni June	Bursa Efek Indonesia Indonesia Stock Exchange
<i>National Talks on Trade and Finance: Membangun Ketahanan Perekonomian Nasional melalui Digitalisasi Trade Finance</i> National Talks on Trade and Finance: Building National Economic Resilience through Digitalizing Trade Finance	Juni June	Bank Indonesia
Webinar Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Webinar on Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
Rapat Dengar Pendapat atas Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga <i>Central Counterparty</i> dan Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Persyaratan Margin untuk Transaksi Derivatif yang Tidak Diklirinkan melalui Lembaga <i>Central Counterparty</i> , Berikut Disposisi Direksi Hearing Meeting regarding Draft of Financial Services Authority Circular on Capital Calculations for Bank Exposure to Central Counterparty Institution and Draft of Financial Services Authority Circular on Margin Requirements for Derivative Transactions that are not Cleared through Central Counterparty Institution, along with Disposition of the Board of Directors	Juni June	Otoritas Jasa Keuangan - Departemen Pengaturan dan Pengembangan Perbankan Financial Services Authority - Department of Banking Regulation and Development
Rapat Dengar Pendapat atas Rancangan Peraturan Otoritas Jasa Keuangan tentang Layanan Digital oleh Bank Umum Hearing Meeting on the Draft of Financial Services Authority Regulation on Digital Services by Commercial Banks	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang Pencegahan Pendanaan Terorisme (APU PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) Sektor Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 8 of 2023 on Implementation of Anti-Money Laundering, Counter-Terrorist Financing (AML CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program in the Financial Services Sector	Juli July	Otoritas Jasa Keuangan Financial Services Authority
<i>Launching Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) Tahun 2023</i> Launching Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) in 2023	Juli July	Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center
Webinar Cybersecurity: Risk and Opportunities for Entities and Auditors	Juli July	Komite Profesi Akuntan Publik Committee on Public Accountant Profession
Sosialisasi Sistem Perizinan dan Registrasi Terintegrasi (SPRINT) Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Dissemination of Integrated Licensing and Registration System (SPRINT) Capability and Conformity Assessment Module (PKK) for Conventional Commercial Banks and Representative Offices of Banks Domiciled Abroad	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firms in Financial Services Activities	Agustus August	Otoritas Jasa Keuangan Financial Services Authority
Rapat Dengar Pendapat Rancangan Surat Edaran Otoritas Jasa Keuangan Penilaian Tingkat Maturitas Digital Bank Umum Hearing Meeting on the Draft of Financial Services Authority Circular on Assessment of Digital Maturity Level for Commercial Banks	Agustus August	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Perubahan Peraturan No. I-V tentang Ketentuan Khusus Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat di Papan Akselerasi Dissemination of Amendments to Regulation No. I-V on Special Provisions for Listing of Shares and Equity Securities Other than Shares Issued by Companies Listed on Acceleration Board	Agustus August	Bursa Efek Indonesia Indonesia Stock Exchange
Sosialisasi Peraturan Bank Indonesia Perlindungan Konsumen Dissemination of Bank Indonesia Consumer Protection Regulations	Agustus August	Bank Indonesia
Webinar <i>Compliance Refreshment</i> Emiten dan Perusahaan Publik Webinar on Compliance Refreshment for Issuers and Public Companies	Agustus August	Otoritas Jasa Keuangan Financial Services Authority

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Webinar <i>Leadership in Changing Atmosphere</i> Webinar on Leadership in Changing Atmosphere	Agustus August	OJK Institute
Sosialisasi Penerapan Program APU PPT dan PPPSPM dan Pengembangan SIGAP Dissemination of the Implementation of the AML CFT and CPF Program and SIGAP Development	Agustus August	Otoritas Jasa Keuangan Financial Services Authority
Webinar Efektivitas <i>Digital Maturity Assessment</i> dalam Mengukur Kematangan Transformasi Digital Perbankan Webinar on the Effectiveness of Digital Maturity Assessment in Measuring the Maturity of Banking Digital Transformation	Agustus August	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum
Diseminasi dan Pelatihan Program Pencegahan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal Tahun 2023 Dissemination and Training Program for Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction in 2023	Agustus August	Pusat Pelaporan dan Analisis Transaksi Keuangan Financial Transaction Reports and Analysis Center
Sosialisasi Rencana Penguatan Aspek Kepesertaan <i>Term Deposit</i> Valas Devisa Hasil Ekspor (TD Valas DHE) Dissemination of Plan to Strengthen Participation Aspects of Foreign Exchange Deposit Terms for Export Proceeds (DHE Forex TD)	Agustus August	Bank Indonesia
Pelatihan Identifikasi Dokumen (Fisik dan Digital) dan Pemeriksaan Keaslian Mata Uang Kertas (Rupiah dan Valas) Training on Document Identification (Physical and Digital) and Checking the Authenticity of Paper Currency (Rupiah and Forex)	September September	Andara Sarana
Webinar Pemanfaatan <i>Internet of Things (IoT)</i> di Industri Jasa Keuangan Webinar on the Utilization of Internet of Things (IoT) in Financial Services Industry	September September	OJK Institute
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum Dissemination of Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks	September September	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Dampak Perubahan Perubahan Format NPWP 16 Digit dan Nomor Identitas Tempat Kegiatan Usaha (NITKU) 22 Digit kepada Instansi, Lembaga, Asosiasi, dan Pihak Lain (ILAP) Dissemination of the Impact of Changes in the 16-Digit NPWP Format and 22-Digit Business Activity Place Identification Number (NITKU) to Agencies, Institutions, Associations, and Other Parties (ILAP)	September September	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia
Webinar Peluang dan Tantangan <i>Fintech P2P Lending</i> di Era UU P2SK Webinar on Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Securing the Future of Digital Ecosystem: Navigating Regulations of Approval Application and Cyber Resilience In Payment System	September September	Bank Indonesia
End to End Treasury Transaction Process	Oktober October	Bank Ganesha via Dr. Ila Nurul Haidah, SE, MM
Membedah Individual <i>Risk Assessment</i> dan <i>Risk Enterprise</i> Terkait Program APU PPT dan PPPSPM In-Depth Review of Individual Risk Assessment and Enterprise Risk Related to the AML CFT and CPF Program	Oktober October	Genesis Inti Utama
Webinar Managing Environmental, Social, and Governance Risk and Opportunities	Oktober October	OJK Institute
Sosialisasi Dampak Perubahan Perubahan Format NPWP 16 Digit dan NITKU 22 Digit Dissemination of the Impact of Changes in 16-Digit NPWP and 22-Digit NITKU Formats	Oktober October	Kantor Pelayanan Pajak Madya Medium Tax Office
<i>Focus Group Discussion</i> : Persamaan Persepsi Perizinan Kelembagaan, Pengurus, dan Kepemilikan Bank Umum Konvensional Focus Group Discussion: Similarities in Perception of Institutional Licensing, Management, and Ownership of Conventional Commercial Banks	Oktober October	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Penyusunan <i>Resolution Plan</i> oleh Bank Umum Dissemination of Resolution Plan Preparation by Commercial Banks	November November	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation



Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sosialisasi <i>Refreshment</i> Laporan Hasil Penilaian Kepatuhan (LHPK) Sistem Pembayaran dan <i>Financial Market Infrastructure</i> Bank Indonesia serta Kantor Pengelola Daftar Hitam Nasional (KPDHN) Tahun 2023 Dissemination of Refreshment on Results Report on Compliance Assessment (LHPK) of Bank Indonesia's Payment System and Financial Market Infrastructure and the National Black List Management Office (KPDHN) in 2023	November November	Bank Indonesia
Pengawasan <i>Market Conduct</i> dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector After the Issuance of P2SK Law	November November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Webinar: Mengenal Lebih Jauh Pengaturan P2SK dalam Rangka Penguatan Literasi, Inklusi, dan Pelindungan Konsumen Webinar: Getting to Know More About P2SK Regulations in Strengthening Literacy, Inclusion, and Consumer Protection	November November	OJK Institute
Konvensi Nasional Rancangan Kerangka Kualifikasi Nasional Indonesia (RKKNI) Bidang <i>General Banking</i> National Convention on the Draft of Indonesian National Qualification Framework (RKKNI) for General Banking	November November	Otoritas Jasa Keuangan Financial Services Authority
Kajian Panduan Ketahanan Digital ( <i>Digital Resilience</i> ) Study of Digital Resilience Guide	November November	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm in Financial Services Activities	November November	Otoritas Jasa Keuangan Financial Services Authority
<i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Banker Association for Risk Management
Sosialisasi Ketentuan Bank Umum: 1. Peraturan Otoritas Jasa Keuangan tentang Layanan Digital Bank Umum; 2. Surat Edaran Otoritas Jasa Keuangan tentang Penilaian Tingkat Maturitas Digital Bank Umum; 3. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.03/2023 tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga <i>Central Counterparty</i> ; 4. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.03/2023 tentang Persyaratan Margin untuk Transaksi Derivatif yang Tidak Diklirinkan melalui Lembaga <i>Central Counterparty</i> ; dan 5. Surat Edaran Otoritas Jasa Keuangan No. 18/SEOJK13/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. Dissemination of Commercial Bank Regulations: 1. Financial Services Authority Regulation on Digital Services for Commercial Banks; 2. Financial Services Authority Circular on Assessment of Digital Maturity Level for Commercial Banks; 3. Financial Services Authority Circular No. Financial Services Authority Circular No. 16/SEOJK.03/2023 on Capital Calculations for Bank Exposure to Central Counterparty Institution; 4. Financial Services Authority Circular No. Financial Services Authority Circular No. 17/SEOJK.03/2023 on Margin Requirements for Derivative Transactions that are Not Cleared through Central Counterparty Institution; and 5. Financial Services Authority Circular No. 18/SEOJK13/2023 on Procedures for Using the Services of Public Accountant and Public Accounting Firm in Financial Services Activities.	Desember December	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi <i>Enhancement</i> Aplikasi SiPINA 3.0 Dissemination of SiPINA 3.0 Application Enhancement	Desember December	Otoritas Jasa Keuangan Financial Services Authority
<i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 4 Refreshment of Risk Management Certification Level 4	Desember December	Maisa Edukasi Maisa Education
<i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Maisa Edukasi Maisa Education
Sosialisasi Kriteria dan Penilaian ASEAN <i>Corporate Governance Scorecard</i> (ACGS) 2024 Dissemination of Criteria and Assessment of the 2024 ASEAN Corporate Governance Scorecard (ACGS)	Desember December	Otoritas Jasa Keuangan Financial Services Authority
Webinar Menyambut Aset Kripto Dalam Penguatan Ekosistem Keuangan Digital di Indonesia Webinar on Welcoming Crypto Assets in Strengthening Digital Financial Ecosystem in Indonesia	Desember December	OJK Institute

## Tinjauan atas Efektivitas Fungsi Kepatuhan

Secara umum, Fungsi Kepatuhan sepanjang tahun 2023 telah berjalan baik karena kebijakan kepatuhan sudah secara menyeluruh diterapkan dalam setiap unit meskipun masih perlu pemantauan yang efektif. Beberapa Indikator yang mencerminkan pelaksanaan fungsi kepatuhan di Bank, antara lain:

1. Pelaksanaan *Capital Adequacy Ratio* dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional sebesar 94,38% di atas ketentuan yang berlaku, yaitu 9,00% s.d <10,00% (Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko Bank yaitu peringkat 2);
2. Pemenuhan modal inti minimum per 31 Desember 2023 sebesar Rp3,10 triliun;
3. Pemenuhan Posisi Devisa Neto selama tahun 2023 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan gross* sebesar 1,62% dan rasio *Non-Performing Loan net* sebesar 0,20% masih berada jauh dari batas maksimal sebesar 5,00% (*net*) sesuai ketentuan yang berlaku;
5. Tidak ada pelampauan maupun pelanggaran terhadap Batas Maksimum Pemberian Kredit, baik kepada pihak terkait, maupun kepada kelompok usaha;
6. Giro Wajib Minimum dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2023 telah sesuai dengan ketentuan; dan
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik.

Berdasarkan indikator sebelumnya, dapat disampaikan bahwa selama tahun 2023 tingkat kepatuhan Bank adalah “Baik”, dan peringkat Tingkat Kesehatan Bank berdasarkan risiko (*Risk-Based Bank Rating*) adalah Sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya, termasuk terkait pemenuhan terhadap prinsip *prudential banking* (Kewajiban Penyediaan Modal Minimum, Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, *Non-Performing Loan*) dan penerapan program APU PPT.

Pemenuhan kepatuhan Bank tersebut merupakan cerminan dari terwujudnya pelaksanaan Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank. Hal tersebut dikarenakan tanggung jawab kepatuhan merupakan tanggung jawab bersama, melekat pada seluruh jenjang organisasi sesuai peran dan tanggung jawab masing-masing.

Fungsi kepatuhan yang telah berjalan dengan baik selama ini, secara berkesinambungan akan terus dikembangkan melalui peningkatan pelaksanaan budaya kepatuhan, meningkatkan kualitas pemahaman terhadap ketentuan yang berlaku, serta meningkatkan pemantauan dan pengujian terhadap rencana keputusan dan/atau kebijakan manajemen.

## Review of the Effectiveness of Compliance Function

In 2023, the Compliance Function was generally running well because the compliance policy had been thoroughly implemented in each unit, although it still needed effective monitoring. Several indicators that reflect the implementation of compliance function in the Bank among others:

1. Capital Adequacy Ratio Implementation by considering credit, market, and operational risks of 94.38% above the applicable provisions, namely 9.00% to <10.00% (Minimum Capital Adequacy Requirement based on the Bank's risk profile, namely rating 2);
2. Fulfillment of the minimum core capital as of December 31, 2023, of Rp3.10 trillion;
3. Fulfillment of the Net Open Position throughout with no violations;
4. Fulfillment of gross Non-Performing Loan ratio of 1.62% and net Non-Performing Loan ratio of 0.20% which were still far from the maximum limit of 5.00% (net) according to the applicable provisions;
5. There was no exceedance or violation of the Legal Lending Limit, either to related parties or to business groups;
6. The Minimum Statutory Reserves in Rupiah and Foreign Currency, as well as the Macroprudential Liquidity Buffer for 2023 were in accordance with the provisions; and
7. The commitment to the Financial Services Authority has been well fulfilled.

Based on the previous indicators, it can be said that the Bank's compliance level in 2023 was “Good”, and the Bank's Soundness Level rating based on risk (*Risk-Based Bank Rating*) was Healthy, and therefore, it was considered capable of facing significant negative influences from changes in business conditions and other external factors, including those related to compliance with prudential banking principles (Minimum Capital Adequacy Ratio, Minimum Statutory Reserves, Legal Lending Limit, Non-Performing Loan) and implementation of the AML CFT program.

The fulfillment of the Bank's compliance is a reflection of the realization of the Compliance Culture implementation at all levels of the organization and the Bank's business activities. This is because compliance is a shared responsibility attached to all levels of the organization according to their respective roles and responsibilities.

The compliance function that has been running well so far will continue to be developed through improving the implementation of a compliance culture, increasing the quality of understanding of applicable regulations, and increasing monitoring and testing of planned decisions and/or management policies.



# Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

## Anti-Money Laundering, Countering the Financing Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Perseroan berkomitmen untuk menerapkan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sesuai dengan ketentuan dan perundang-undangan yang berlaku, dan mengambil tindakan yang diperlukan untuk mencegah, mendeteksi, dan melaporkan kepada pihak yang berwenang.

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan oleh Bank guna mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (*Money Laundering*) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

### Pedoman dan Tata Tertib Kerja Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Perseroan telah memiliki pedoman terkait tata kerja yang tertuang dalam Pedoman Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Dalam pelaksanaan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, Bank Ganesha mematuhi peraturan-peraturan berikut:

1. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
2. Undang-Undang Republik Indonesia No. 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
3. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; dan
5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.

The Company is committed to implementing the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in accordance with the applicable laws and regulations, and taking necessary actions to prevent, detect, and report it to the competent authorities.

The Anti-Money Laundering and Countering the Financing Terrorism Program is a program that must be implemented by the Bank to prevent and protect the Bank from being used as a means of money laundering and terrorism financing, including funding weapon's proliferation of mass destruction performed directly or indirectly by criminals.

### Guidelines and Work Procedures for the Anti-Money Laundering, Countering the Financing Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

The Company already has guidelines regarding work procedures set out in the Guidelines of Anti-Money Laundering, Countering the Financing Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction Programs, which refer to the Financial Services Authority Regulations.

In implementing the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program, Bank Ganesha complies with the following regulations:

1. Law of the Republic of Indonesia No. 8 of 2010 dated October 22, 2010, on Prevention and Eradication of the Criminal Action of Money Laundering;
2. Law of the Republic of Indonesia No. 9 of 2013 dated March 13, 2013, on Prevention and Eradication of Terrorist Financing Crime;
3. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program;
4. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated June 22, 2017, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program in Banking Sector; and
5. Rules and Regulations issued by the Indonesian Financial Transaction Reports and Analysis Center.



## Laporan Pelaksanaan Kerja Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Berkaitan dengan penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, program kerja yang telah dilakukan Perseroan sebagai berikut:

1. Meningkatkan budaya kepatuhan terhadap penerapan APU PPT melalui pelatihan dan sosialisasi kepada seluruh karyawan. Khusus karyawan *front office* dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui *in house training* melalui media *zoom*, sedangkan, untuk pejabat/karyawan yang menangani APU PPT, diikutsertakan pada pelatihan yang diselenggarakan pihak eksternal seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan;
2. Memenuhi kewajiban pelaporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan yaitu Laporan Transaksi Keuangan Tunai, Laporan Transaksi Keuangan Mencurigakan, Laporan Transfer Dana dari dan ke Luar Negeri, serta Laporan Sistem Informasi Pengguna Jasa;
3. Melakukan pemantauan atas keinginan data nasabah dan pencapaian realisasi keinginan data nasabah dilaporkan setiap tahun kepada Otoritas Jasa Keuangan;
4. Memastikan dan meneliti kemiripan dan kesamaan nama dengan nama yang tercantum dalam daftar teroris dan daftar proliferasi. Bank melakukan pengkinian daftar teroris dan daftar proliferasi pada sistem *core banking* sesuai dengan data yang disampaikan dari otoritas;
5. Untuk pemantauan nasabah yang tergolong *high risk*, Bank juga telah memiliki Daftar *Politically Exposed Person* (PEP) dan Daftar *Business Email Compromise* (BEC);
6. Mengembangkan sistem informasi yang mendukung pelaksanaan program APU PPT baik untuk pelaporan maupun pemantauan;
7. Melakukan penyesuaian Pedoman APU PPT dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program APU PPT;
8. Dalam rangka implementasi *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha melakukan penilaian sendiri atas efektivitas Program APU PPT yang terfokus pada kinerja pelaporan APU PPT;
9. Dalam rangka pembaruan *National Risk Assessment on Money Laundering/Terrorist Financing* yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha juga menyampaikan Kuesioner *National Risk Assessment* (NRA) Tahun 2023 yang merupakan basis data dalam pembaharuan NRA on ML/TF; dan
10. Dalam rangka Pemilihan Umum dan Pemilihan Kepala Daerah, Bank Ganesha berpartisipasi sebagai anggota Tim Kerja Analisis Kolaboratif terkait pemilihan umum dan pemilihan kepala daerah.

## Report on the Work Implementation of Anti-Money Laundering, Countering the Financing Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

In connection with the Anti-Money Laundering, Countering the Financing Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction Program implementation, the work programs carried out by the Company are as follows:

1. Improving the compliance culture with the implementation of AML CFT through training and dissemination to all employees. Particularly for front office employees and those directly involved with customers, a refresher program is carried out. The training is carried out through in-house training via zoom media, meanwhile, for officials/employees who handle AML CFT, they are involved in training programs organized by external parties, such as the Financial Services Authority, Banking Compliance Director Communication Forum, or Indonesian Financial Transaction Reports and Analysis Center;
2. Fulfilling reporting obligations to the Indonesian Financial Transaction Reports and Analysis Center, namely Reports on Cash Financial Transactions, Suspicious Financial Transactions, Transfers of Funds from and to Abroad, as well as Service User Information Systems;
3. Monitoring the update of customer data, in which the achievement of customer data update is reported annually to the Financial Services Authority;
4. Ensuring and examining the similarity and likeness of names to those listed in the terrorist list and the proliferation list. The Bank updates the terrorist list and proliferation list in the core banking system in accordance with the data submitted from the authorities;
5. For monitoring high risk customers, the Bank also has Politically Exposed Person (PEP) List and Business Email Compromise (BEC) List;
6. Developing an information system that supports the implementation of AML CFT program for both reporting and monitoring;
7. Making adjustments to AML CFT Guidelines with the applicable regulations and issuing technical guidelines for the implementation of AML CFT program;
8. In implementing the *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha conducts its own assessment of the effectiveness of AML CFT Program that focus on reporting AML CFT performance;
9. In updating the *National Risk Assessment on Money Laundering/Terrorist Financing* carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha also submitted the 2023 *National Risk Assessment* (NRA) Questionnaire, which is the database for updating the NRA on ML/TF; and
10. In the General Election and Regional Head Election, Bank Ganesha participated as a member of the Collaborative Analysis Working Team related to general election and regional head election.

## Perkara Hukum

### Legal Cases

Permasalahan hukum yang dihadapi oleh Perseroan serta anggota Dewan Komisaris dan Direksi yang menjabat, baik terkait hukum perdata maupun pidana, sepanjang kurun waktu tahun 2023 diuraikan sebagai berikut:

The legal issues faced by the Company and the serving members of the Board of Commissioners and Board of Directors, both related to civil and criminal law, throughout 2023 are described as follows:

Permasalahan Hukum	Total		Legal Issues
	Perdata Civil	Pidana Criminal	
Telah selesai (telah mempunyai kekuatan hukum yang tetap)	-	-	Settled (final and binding)
Dalam proses penyelesaian	1	-	In settlement process
<b>Total</b>	<b>1</b>	<b>-</b>	<b>Total</b>

#### Perkara Perdata Perlawanan No. 974/Pdt.Bth/2023/PN.Jkt.Sel Civil Case Appeal No. 974/Pdt.Bth/2023/PN.Jkt.Sel

<b>Pokok Perkara</b> Case Profile	Bank Ganesha menjadi turut terlawan I dari gugatan pelawan yang mengaku sebagai penyewa dari objek jaminan debitur PT Belmax Bintang Semesta yang sudah laku terjual melalui lelang tanggal 7 Maret 2023. Gugatan dilayangkan karena pelawan merasa masih memiliki hak sewa atas objek tersebut dan tidak bersedia mengosongkan lokasi. Bank Ganesha is co-defendant in plaintiff lawsuit claiming to be the lessee of collateral object of the debtor PT Belmax Bintang Semesta which was sold at auction on March 7, 2023. The lawsuit was filed due to the plaintiff felt she still had rental rights to the object and was unwilling to vacate the location.
<b>Nilai Perkara</b> Case Value	Nihil Nil
<b>Status Perkara</b> Case Status	Dalam proses pemeriksaan perkara di Pengadilan Negeri Jakarta Selatan dan Bank akan menghadapi proses pemeriksaan perkara hingga tuntas. On case examination process at South Jakarta District Court and the Bank will face the case examination process until settled.
<b>Risiko yang Dihadapi</b> Risks Faced	Low Risk
<b>Pengaruh terhadap Kinerja Bank</b> Impact on Bank Performance	Tidak berpengaruh terhadap kinerja Bank. Has no impact on Bank performance.
<b>Sanksi Administratif</b> Administrative Sanctions	Nihil Nil

## Sanksi Administratif

### Administrative Sanctions

Pada tahun 2023, tidak terdapat sanksi administratif material yang memengaruhi kelangsungan usaha Perseroan dan tidak terdapat sanksi administratif yang dikenakan kepada anggota Direksi maupun anggota Dewan Komisaris Bank.

In 2023, there were no material administrative sanctions that affected the Company's business continuity and there were no administrative sanctions imposed on members of the Bank's Board of Directors or Board of Commissioners.

# Kode Etik

## Code of Conduct

Perseroan telah memiliki Kode Etik sebagai wujud komitmen Perseroan untuk melaksanakan praktik bisnis yang sehat berbasis prinsip-prinsip tata kelola perusahaan yang baik. Kode Etik merupakan pedoman tata perilaku yang berlaku di lingkungan Perseroan sebagai salah satu standar yang mengarahkan cara karyawan Bank berperilaku dan mengambil keputusan dalam aktivitas bisnis sehari-hari, yang sejalan dengan Visi, Misi, dan Nilai-nilai Perusahaan.

### Pokok–Pokok Kode Etik

Pokok-pokok Kode Etik Perseroan terdiri dari:

1. Pengertian umum;
2. Visi, misi, pilar-pilar strategi, dan nilai-nilai perusahaan;
3. Kode etik bankir Indonesia;
4. Unsur-unsur kode etik meliputi:
  - a. Kepatuhan terhadap hukum dan kebijakan bank;
  - b. Hubungan dengan nasabah eksternal;
  - c. Hubungan dengan komunitas setempat;
  - d. Hubungan perusahaan dengan karyawan;
  - e. Kerahasiaan bank;
  - f. Akurasi pembukuan bank;
  - g. Pemberian dan penerimaan hadiah dan gratifikasi;
  - h. Pengadaan barang dan jasa;
  - i. Kegiatan usaha di luar bank;
  - j. Suap;
  - k. Kontribusi dan aktivitas politik;
  - l. Pemberian kredit;
  - m. Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik.

### Pernyataan bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kode Etik Perseroan bersifat mengikat bagi seluruh karyawan baik karyawan kontrak maupun tetap, serta berlaku untuk seluruh jajaran manajemen, Direksi hingga Dewan Komisaris. Penerapan Kode Etik merupakan komitmen bersama dalam mewujudkan lingkungan kerja berstandar etika tinggi dan bertanggung jawab.

The Company has a Code of Conduct as a manifestation of the Company's commitment to implementing sound business practices based on good corporate governance principles. The Code of Conduct is a guideline for behavior that applies within the Company as one standard that directs the way Bank employees behave and make decisions in daily business activities, which is in line with the Company's Vision, Mission, and Values.

### Principles of the Code of Conduct

The main principles of the Company's Code of Conduct are;

1. General understanding;
2. Vision, mission, strategic pillars, and corporate values;
3. Indonesian banker's code of conduct;
4. The code of conduct elements include:
  - a. Compliance with laws and bank policies;
  - b. Relationship with external customers;
  - c. Relationship with local communities;
  - d. Company relations with employees;
  - e. Bank secrecy;
  - f. Bank bookkeeping accuracy;
  - g. Giving and receiving gifts and gratuities;
  - h. Procurement of goods and services;
  - i. Business activities outside the bank;
  - j. Bribery;
  - k. Political contributions and activities;
  - l. Granting of credit;
  - m. Handling and disclosure of conflicts of interest; and
5. Sanctions and statements of compliance with the code of conduct.

### Statement that the Company's Code of Conducts Applies to All Levels of the Organization

The Company's Code of Conduct is binding all employees, both contract and permanent, and applies to all management levels, Board of Directors, up to the Board of Commissioners. The implementation of Code of Conduct is a joint commitment to creating a work environment with high ethical standards and responsibility.

## Bentuk Sosialisasi dan Upaya Penegakan Kode Etik

Bank senantiasa melakukan sosialisasi terhadap penerapan Kode Etik kepada *top management* sampai dengan level operasional melalui berbagai media yang dimiliki Perseroan, termasuk pemanfaatan melalui media teknologi informasi yang dapat diakses oleh semua karyawan dengan mudah setiap saat. Perseroan juga menyediakan poster dan *banner* yang berisikan informasi Kode Etik Perseroan yang ditempatkan di dalam ruangan dan tempat-tempat strategis pada kantor pusat dan cabang.

Selain itu, sebagai bentuk upaya penegakan Kode Etik, seluruh insan Perseroan diwajibkan untuk melaporkan setiap tindakan pelanggaran yang dilakukan oleh karyawan lain atau rekan kerja disertai fakta pelanggaran tersebut, di mana setiap pengaduan pelanggaran akan diinvestigasi oleh Satuan Kerja Audit Intern. Apabila laporan tersebut terbukti terjadi pelanggaran Kode Etik, maka terdapat sanksi yang tegas bagi pelanggar sesuai dengan mekanisme sanksi yang diatur oleh Perseroan.

## Sanksi Pelanggaran Kode Etik

Perseroan menetapkan jenis sanksi untuk setiap pelanggaran Kode Etik sesuai dengan Perjanjian Kerja Bersama atau peraturan perundang-undangan yang berlaku.

## Jumlah Pelanggaran Kode Etik

Tidak terdapat pelanggaran Kode Etik yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, maupun karyawan Perseroan sepanjang tahun 2023.

## Dissemination and Efforts to Enforce the Code of Conducts

The Bank continues to disseminate Code of Conduct implementation to top management up to the operational level through various media owned by the Company, including the use of information technology media, which is easily accessible to all employees at any time. The Company also provides posters and banners containing information on the Company's Code of Conduct placed in rooms and strategic places at the head office and branches.

In addition, as an effort to enforce the Code of Conduct, all Company personnel are required to report every violation committed by another employee or co-worker, accompanied by the violation fact, in which each violation complaint will be investigated by Internal Audit Division. In the event that the report is proven violating the Code of Conduct, then there will be strict sanctions imposed to the violator in accordance with the sanction mechanism regulated by the Company.

## Sanctions for Violation of the Code of Conduct

The Company determines the type of sanctions for each violation of the Code of Conduct in accordance with the Collective Labor Agreement or applicable laws and regulations.

## Number of Violations of the Code of Conducts

There were no violations of Code of Conduct involving the Company's Board of Commissioners, Board of Directors, Executive Officers, or employees throughout 2023.

## Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja kepada Manajemen dan/atau Karyawan

### Policy of Providing Performance-Based Long-Term Compensation to Management and/or Employees

Perseroan tidak memiliki kebijakan pemberian kompensasi jangka panjang kepada manajemen dan/atau karyawan, antara lain berupa program kepemilikan saham oleh manajemen dan/atau program kepemilikan saham oleh karyawan. Pemberian kompensasi dan manfaat dilakukan Perseroan secara adil dan setara disesuaikan dengan golongan dan/atau jabatan masing-masing sesuai dengan peraturan perundang-undangan yang berlaku.

The Company does not have any policy of providing long-term compensation to management and/or employees, including in the form of share ownership program by management and/or a share ownership program by employees. The Company provides compensation and benefits fairly and equally according to each classification and/or position in accordance with the applicable laws and regulations.

## Kebijakan Pengungkapan Informasi

### Information Disclosure Policy

Mengacu pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Perusahaan Terbuka, Perseroan mewajibkan anggota Dewan Komisaris dan Direksi untuk menyampaikan informasi kepada Perseroan mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham Perseroan. Informasi tersebut disampaikan melalui Sekretaris Perusahaan paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perseroan. Selanjutnya anggota Dewan Komisaris dan Direksi wajib melaporkan kepada Otoritas Jasa Keuangan selambat-lambatnya 10 hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas saham Perseroan tersebut.

Referring to the Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Companies, the Company requires members of the Board of Commissioners and Board of Directors to submit information to the Company regarding ownership and any changes of ownership of the Company's shares. Such information is submitted through the Corporate Secretary no later than 3 days after ownership or any change occurs in ownership of the Company's shares. Furthermore, members of the Board of Commissioners and Board of Directors are required to report to the Financial Services Authority no later than 10 days after ownership or any change occurs in ownership of the Company's shares.

### Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Informasi terkait pengungkapan kepemilikan saham Dewan Komisaris dan Direksi yang mencapai 5% atau lebih baik pada Perseroan maupun perusahaan lain yang berkududukan di dalam dan di luar negeri diuraikan sebagai berikut:

### Share Ownership Disclosure of Board of Commissioners and Board of Directors

Information related to share ownership disclosure of the Board of Commissioners and Board of Directors who own 5% or more shares both in the Company and other companies, domiciled at home and abroad, is described as follows:

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Shareholding (Share)			
		Bank Ganesha	Bank Lain Other Banks	Lembaga Keuangan Non-Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies
<b>Dewan Komisaris / Board of Commissioners</b>					
<b>Marcello Theodore Taufik</b>	Presiden Komisaris / President Commissioner	-	-	-	-
<b>Lisawati</b>	Wakil Presiden Komisaris / Vice President Commissioner	-	-	-	-
<b>Sudarto</b>	Komisaris Independen / Independent Commissioner	-	-	-	-
<b>Trisna Chandra*</b>	Komisaris Independen / Independent Commissioner	-	-	-	-
<b>Direksi / Board of Directors</b>					
<b>Lenny Sugihat</b>	Presiden Direktur / President Director	-	-	-	-
<b>Mahesh Ajit Ranade**</b>	Wakil Presiden Direktur / Vice President Director	1.200.000 lembar saham / shares (0,005%)	-	-	-
<b>Setiawan Kumala</b>	Direktur / Director	-	-	-	-
<b>Agoes Roediyanto</b>	Direktur / Director	-	-	-	-
<b>Suroso</b>	Direktur / Director	-	-	-	-
<b>Arif Wicaksono</b>	Direktur / Director	-	-	-	-

\* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

\*\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

## Transaksi Kepemilikan Saham Dewan Komisaris dan Direksi

Informasi terkait transaksi kepemilikan saham Dewan Komisaris dan Direksi selama tahun 2023 diuraikan sebagai berikut:

## Transaction of Share Ownership of the Board of Commissioners and Board of Directors

Information related to share ownership transactions of the Board of Commissioners and Board of Directors in 2023 is described as follows:

Tanggal Transaksi Transaction Date	Jumlah Saham dan Presentase Kepemilikan Saham Number of Shares and Percentage of Share Ownership				Jumlah Saham yang Dibeli Number of Shares Purchased	Harga Pembelian per Saham Purchase Price per Share (Rp)	Status Kepemilikan Ownership Status
	Sebelum transaksi Before transaction		Setelah transaksi After transaction				
	Lembar Saham Shares	(%)	Lembar Saham Shares	(%)			
<b>Mahesh Ajit Ranade*</b> <b>Direksi / Directors</b>							
17 Maret / March 2023	0	0,000	10.000	0,000	10.000	64	Langsung / Direct
20 Maret / March 2023	10.000	0,000	20.000	0,000	10.000	65	Langsung / Direct
21 Maret / March 2023	20.000	0,000	145.000	0,000	125.000	66	Langsung / Direct
24 Maret / March 2023	145.000	0,000	345.000	0,001	200.000	67	Langsung / Direct
27 Maret / March 2023	345.000	0,001	550.000	0,002	205.000	68	Langsung / Direct
3 April 2023	550.000	0,002	750.000	0,003	200.000	69	Langsung / Direct
4 April 2023	750.000	0,003	900.000	0,004	150.000	70	Langsung / Direct
10 April 2023	900.000	0,004	1.000.000	0,004	100.000	67	Langsung / Direct
10 April 2023	1.000.000	0,004	1.100.000	0,004	100.000	68	Langsung / Direct
30 Mei / May 2023	1.100.000	0,004	1.200.000	0,005	100.000	62	Langsung / Direct

\* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.



## Sistem Pelaporan Pelanggaran Whistleblowing System

Sebagai bagian dari pelaksanaan tata kelola perusahaan, Bank telah menerapkan sistem pelaporan pelanggaran/*whistleblowing system* (WBS) di lingkungan Bank. Sistem pelaporan pelanggaran menjadi saluran komunikasi bagi pihak internal Bank dan eksternal untuk melaporkan perbuatan/perilaku/kejadian yang berhubungan dengan tindakan *fraud*, pelanggaran terhadap hukum, Perjanjian Kerja Bersama, Kode Etik, kebijakan internal Bank lainnya, dan/atau benturan kepentingan yang dilakukan oleh pelaku di internal Bank.

### Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Setiap insan Perseroan yang menemukan tindak pelanggaran atau kecurangan didorong untuk mampu dan berani menyampaikan keluhan. Pelapor harus menyertakan informasi lengkap sebagai dasar pengambilan keputusan yang tepat, yang mencakup indikasi, fakta pelanggaran, nama terlapor, cara melakukan pelanggaran, serta waktu dan tempat terjadinya pelanggaran. Hal ini dilakukan untuk memastikan bahwa laporan dilakukan dengan iktikad baik dan dapat dipertanggungjawabkan.

Semua pihak baik dari internal maupun eksternal dapat melakukan pelaporan pelanggaran kepada Perseroan melalui *link* yang ada di situs web Perseroan atau dapat melalui sarana sebagai berikut:



**SMS/WhatsApp**  
081288885169



**E-mail**  
whistleblowing@bankganesha.co.id

### Perlindungan bagi Pelapor

Perseroan mempunyai komitmen memberikan perlindungan kepada pelapor. Perlindungan pelapor diberikan untuk menumbuhkan rasa aman dan mendorong pelapor untuk berani melaporkan pelanggaran. Perlindungan kepada pelapor diberikan dalam bentuk perlindungan kerahasiaan identitas pelapor termasuk informasi yang dapat digunakan untuk menghubungi pelapor serta perlindungan atas tindakan balasan dari terlapor atau pihak lain yang mempunyai kepentingan.

As part of corporate governance implementation, the Bank has implemented a whistleblowing system (WBS) within the Bank. The whistleblowing system is a communication channel for internal and external parties to report action/behavior/event related to fraud, violations of the law, Collective Labor Agreement, Code of Conduct, other internal Bank policies, and/or conflicts of interest committed by perpetrators within the Bank.

### Procedures of Submission of Violation Reports and Parties Managing Violations

Every Company employee who finds violation or fraud is encouraged to be able and be brave to file complaints. The whistleblower must include complete information as a basis for making an appropriate decision, which includes indications, facts of the violation, name of the reported person, method of committing the violation, as well as time and place of the violation. This is done to ensure that the report is carried out in good faith and is accountable.

All parties, both internal and external, can report violations to the Company through the link on the Company's website or through the following channels:

### Protection for Whistleblowers

The Company is committed to providing protection to whistleblowers. Whistleblower protection is provided to foster a sense of security and encourage whistleblowers to have the courage to report violations. Protection to the whistleblowers is provided by protecting the confidentiality of their identity including information that can be used to contact them and protection against retaliation from the whistleblowers or other parties who have an interest.





## Penanganan Pengaduan

Setiap pengaduan pelanggaran yang masuk akan dikelola oleh Komite *Anti Fraud* untuk selanjutnya dilakukan investigasi atas kebenaran laporan yang diterima. Jika diketahui bahwa laporan terbukti kebenarannya, maka akan disampaikan kepada Dewan Komisaris dan Direksi untuk menentukan jenis sanksi yang akan diberikan. Demikian pula, sanksi dapat diberikan apabila laporan mengarah pada tindak pencemaran nama baik atau perbuatan tidak bertanggung jawab lainnya.

## Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Perseroan secara berkesinambungan terus meningkatkan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada karyawan. Dalam upaya pencegahan *fraud*, Perseroan menambahkan media penyampaian pelaporan dugaan pelanggaran dan disosialisasikan kepada pihak internal maupun eksternal melalui poster-poster yang ditempatkan di seluruh kantor Perseroan.

## Laporan Pengaduan Pelanggaran 2023

Tidak terdapat pengaduan pelanggaran yang terjadi di lingkungan Perseroan sepanjang tahun 2023.

## Report Handling

Any incoming violation complaint will be managed by the Anti-Fraud Committee to further be investigated for its truth. In the event that the report is proven to be true, it will be submitted to the Board of Commissioners and Board of Directors to determine the type of sanction to be imposed. Likewise, sanctions may also be imposed in the event that the report leads to defamation act or other irresponsible acts.

## Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Company continuously improves the quality of Anti-Fraud strategy implementation by regularly disseminating the Anti-Fraud strategy to employees. In an effort to prevent fraud, the Company has added a reporting channel for alleged violations and has disseminated it to both internal and external parties through posters placed throughout the Company's offices.

## Whistleblowing Reports 2023

There were no reports of violations that occurred within the Company throughout 2023.

## Kebijakan Anti Korupsi dan Anti *Fraud* Anti-Corruption and Anti-Fraud Policies

Bank Ganesha berkomitmen untuk menciptakan lingkungan kerja yang bersih dan sehat, serta terbebas dari segala tindakan korupsi. Hal tersebut dibuktikan dengan disahkannya Kebijakan Anti Korupsi Bank Ganesha yang harus dipatuhi oleh seluruh jenjang organisasi. Selain itu, Bank juga menerapkan kebijakan dan strategi *anti fraud* yang menjadi salah satu komitmen kuat Perseroan dalam menegakkan praktik GCG yang bertanggung jawab.

### Sosialisasi Kebijakan Anti Korupsi dan Anti *Fraud*

Bank secara berkesinambungan terus meningkatkan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada pejabat maupun karyawan di Kantor Pusat dan Kantor Cabang. Bank telah memiliki media penyampaian pelaporan dugaan pelanggaran (*whistleblowing*) dan melakukan sosialisasi kepada pihak internal maupun eksternal melalui poster-poster/*screen* TV yang ditempatkan pada seluruh Kantor Bank Ganesha, situs web, media sosial (Facebook dan Instagram), serta *screen* ATM.

## Pengendalian Gratifikasi Gratification Control

Pengendalian gratifikasi merupakan aspek penting bagi Perseroan dalam menjaga proses kegiatan usaha berjalan sesuai dengan etika bisnis yang menjunjung tinggi nilai integritas. Sejalan dengan maksud tersebut, Perseroan menerapkan budaya untuk tidak menerima pemberian atau imbalan dari nasabah, debitur, vendor, rekanan, mitra kerja dan pihak ketiga lainnya atas jasa yang diberikan oleh karyawan Perseroan dalam menjalankan tugasnya. Kebijakan terkait pengendalian gratifikasi tersebut telah diatur dalam Kode Etik Perseroan.

### Pengelolaan Pengendalian Gratifikasi

Pengelolaan pengendalian gratifikasi Perseroan dilakukan melalui penerapan kewajiban pelaporan gratifikasi/parsel dalam bentuk apapun. Apabila Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan Perseroan, serta anggota keluarganya mendapatkan gratifikasi/parsel dalam bentuk apapun, maka pihak tersebut wajib mengisi

Bank Ganesha is committed to creating a clean and healthy work environment, and free from all corruption acts. This is proven by the ratification of Bank Ganesha's Anti-Corruption Policies which must be complied with by all levels of the organization. In addition, the Bank also implements anti-fraud policies and strategies, which are one of the Company's strong commitments to upholding responsible GCG practices.

### Dissemination of Anti-Corruption and Anti- *Fraud* Policies

The Bank continuously improves the quality of anti-fraud strategy implementation by regularly disseminating the anti-fraud strategy implementation to officials and employees at Head Office and Branch Offices. The Bank already has a reporting channel for alleged violations (*whistleblowing*) and disseminates it to both internal and external parties through posters/TV screens placed at all Bank Ganesha offices, websites, social media (Facebook and Instagram), as well as ATM screens.

Gratification control is an important aspect for the Company to ensure that business activity processes run in line with business ethics that uphold integrity value. In line with such aim, the Company implements a culture of not accepting gifts or rewards from customers, debtors, vendors, partners, work partners, and other third parties for services provided by the Company employees in performing their duties. Policy related to gratification control is regulated in the Company's Code of Conduct.

### Gratification Control Management

The Company's gratification control management is carried out through the implementation of obligation to report gratuities/parcels in any form. If the Board of Commissioners, Board of Directors, Executive Officers, Head of Office, employees of the Company, and their family members receive gratuities/parcels in any form,



formulir penerimaan gratifikasi/parsel dan diserahkan kepada Sekretaris Perusahaan untuk ditindaklanjuti.

## Sosialisasi Kebijakan Pengendalian Gratifikasi

Perseroan melakukan sosialisasi atas pengendalian gratifikasi secara intensif dan konsisten ke seluruh karyawan melalui media komunikasi internal Perseroan maupun media sosialisasi lainnya. Sosialisasi tersebut bertujuan untuk menumbuhkan kesadaran dan pemahaman bagi karyawan maupun pemangku kepentingan bahwa pengendalian gratifikasi merupakan salah satu aspek penting yang diupayakan oleh Perseroan dalam membangun dan menumbuhkembangkan lingkungan kerja yang bersih dan berintegritas.

### Laporan Gratifikasi Tahun 2023

Selama periode tahun 2023, tidak terdapat laporan gratifikasi yang masuk dari kantor pusat maupun kantor cabang.

## Pakta Integritas Integrity Pact

Perseroan berkomitmen untuk menerapkan GCG secara berkelanjutan yang tercermin melalui Pakta Integritas antara Perseroan dengan karyawan, bahwa kedua belah pihak akan menjalankan tugas dan pekerjaan secara profesional dan hati-hati, serta memberikan pelayanan kepada masyarakat dengan mencurahkan segenap kemampuan dan keahlian yang dimiliki. Pakta Integritas tersebut diharapkan dapat mampu menciptakan kinerja karyawan yang bersih, jujur, disiplin, dan mempunyai loyalitas yang tinggi, sehingga GCG dapat terwujud serta terlaksana dengan baik dan terhindar dari adanya benturan kepentingan (*conflict of interest*).

## Rencana Strategis Bank Bank Strategic Plan

Dalam mengantisipasi dinamika perubahan lingkungan eksternal, Bank senantiasa mengkaji strategi baik untuk jangka pendek, menengah maupun jangka panjang yang dituangkan dalam Rencana Strategis Bank berupa Rencana Bisnis Bank (RBB). Penyusunan Rencana Strategis Bank mengacu kepada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.

those parties must fill out the gratuity/parcel receipt form and submit it to Corporate Secretary for follow up.

## Dissemination of Gratification Control Policies

The Company disseminates gratification control intensively and consistently to all employees through the Company's internal communication media and other dissemination media. This dissemination aims to raise awareness and understanding for employees and stakeholders that gratification control is one important aspect pursued by the Company in building and developing a clean work environment that has integrity.

### Gratification Report in 2023

In the 2023 period, there were no reports of gratification received from head office nor branch offices.

The Company is committed to implementing GCG in a sustainable manner which is reflected in the Integrity Pact between the Company and its employees, that both parties will carry out their duties and work professionally and carefully, and provide services to the community by devoting all their abilities and expertise. The Integrity Pact is expected to create employee performance that is clean, honest, disciplined, and has high loyalty, so that GCG can be realized and implemented properly so as to avoid conflicts of interest.

In anticipating the dynamics of changes in external environment, the Bank constantly reviews strategies for the short, medium, and long-term as outlined in the Bank's Strategic Plan in the form of the Bank Business Plan (RBB). The preparation of the Bank's Strategic Plan refers to the Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank Business Plans.

## Rencana Jangka Menengah dan Panjang

Dalam rangka mewujudkan visi dan misi Bank, Perseroan telah menetapkan strategi-strategi yang ingin dicapai dalam kurun waktu 2 hingga 3 tahun mendatang, sebagai berikut:

1. Melanjutkan pengembangan aplikasi *mobile banking* BANGGA menjadi Super apps;
2. Pengembangan pinjaman berbasis layanan digital (*supply chain financing*);
3. Digitalisasi proses bisnis;
4. Kerja sama dengan mitra strategis dalam rangka membangun ekosistem digital;
5. Memperluas kemitraan bisnis digital;
6. Diversifikasi produk-produk simpanan dan pinjaman;
7. Meningkatkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan dan *credit risk scoring*); dan
8. Memperluas ekosistem digital.

## Rencana Jangka Pendek

Bank menetapkan target jangka pendek yang ingin dicapai dalam setahun ke depan yang diuraikan sebagai berikut:

1. Mengimplementasikan pengembangan aplikasi *mobile banking* NEW BANGGA dengan penambahan berbagai fitur transaksi;
2. Mengembangkan digitalisasi transaksi nasabah;
3. Menganalisa potensi bisnis dengan mitra strategis dalam membangun ekosistem digital; dan
4. Membangun kemampuan digital (organisasi, SDM, TI, dan *cyber security*).

## Medium and Long-Term Plans

In order to realize the Bank's vision and mission, the Company has determined strategies to be achieved within the next 2 to 3 years, as follows:

1. Continue the development of BANGGA mobile banking to be Super apps;
2. Development of digital service-based loans (supply chain financing);
3. Digitalization of business processes;
4. Cooperation with strategic partners in order to build a digital ecosystem;
5. Expand digital business partnerships;
6. Diversification of savings and loan products;
7. Improve transaction security systems and customer protection (fraud detection systems, credit risk scoring); and
8. Expand the digital ecosystem.

## Short-Term Plan

The Bank determines short-term targets to be achieved in the next year, which are described as follows:

1. Developing NEW BANGGA mobile banking application with the addition of various transaction features;
2. Develop digitization of customer transactions;
3. Analyze business potential with strategic partners in building a digital ecosystem; and
4. Build digital capabilities (organization, HR, IT, and cyber security).

## Transparansi Kondisi Keuangan dan Non-Keuangan Transparency of Financial and Non-Financial Conditions

Transparansi atas kondisi keuangan dan non keuangan Bank selama tahun 2023 telah dilakukan sesuai dengan ketentuan yang berlaku, dan disampaikan serta dipublikasikan melalui media cetak maupun situs web Bank diuraikan sebagai berikut:

Transparency on the Bank's financial and non-financial conditions in 2023 was carried out in accordance with the applicable regulations, and was conveyed and published through print media and the Bank's website as described as follows:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan Annual Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Tahunan Yearly	1
Laporan Keuangan Financial Statements	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4
Laporan Registrasi Pemegang Saham Shareholder Registration Report	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Semesteran Semester	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4



## Konglomerasi Keuangan Financial Conglomeration

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi serta Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Bank Ganesha bukan termasuk lembaga keuangan yang memiliki kewajiban penerapan tata kelola terintegrasi. Hal tersebut dikarenakan tidak terdapatnya kepemilikan saham pada Lembaga Jasa Keuangan oleh Bank Ganesha.

Pursuant to the Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Governance for Financial Conglomeration with Integrated Governance and the Financial Services Authority Regulation of the Republic of Indonesia No. 45/POJK.03/2020 on Financial Conglomeration, Bank Ganesha does not fall into a financial institution that has an obligation to implement integrated governance. That is because Bank Ganesha does not have any share ownership in Financial Services Institutions.

## Pembelian Kembali Saham dan/atau Obligasi Share and/or Bond Buyback

Selama tahun 2023, tidak terdapat transaksi pembelian kembali saham (*buy back shares*) yang dilakukan oleh Bank.

In 2023, there were no share buyback transactions conducted by the Bank.

## Pemberian Dana Kegiatan Politik Provision of Funds for Political Activities

Kebijakan internal Bank melarang keterlibatan Bank termasuk pekerja dalam kegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan pekerja. Atas kebijakan tersebut, sepanjang tahun 2023, Bank Ganesha tidak memberikan bantuan baik berupa fasilitas maupun dana ke partai politik, politisi, atau calon pejabat manapun.

The Bank's internal policy prohibits the Bank's involvement, including employees, in political activities, nor providing funds for political purposes. This policy is implemented to maintain the independency and professionalism of the Bank and its employees. Based on such policy, throughout 2023, Bank Ganesha did not provide any assistance in facilities or funds to any political party, politician, or candidate for office.

## Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

### Provision of Funds to Related Parties and Provision of Large Exposure

Kebijakan Bank dalam mengatur penyediaan dana kepada pihak terkait dan penyediaan dana besar didasarkan pada Peraturan Otoritas Jasa Keuangan yang mengatur tentang Batas Maksimum Pemberian Kredit (BMPK). Penyediaan dana kepada pihak terkait dan penyediaan dana besar diputuskan oleh Komite Kredit secara independen dan mengacu pada ketentuan berlaku. Jumlah penyediaan dana kepada pihak dan debitur inti per 31 Desember 2023 sebagai berikut:

The Bank's policy in regulating the provision of funds to related parties and provision of large exposure is based on the Financial Services Authority Regulation which regulates the Legal Lending Limit (LLL). Provision of funds to related parties and provision of large exposure are decided by the Credit Committee independently with reference to the applicable regulations. The total funds provided to parties and core debtors as of December 31, 2023, were as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (million Rupiah)	
Kepada Pihak Terkait	4	34.443	To Related Parties
Kepada Debitur Inti			To Core Debtors
a. Individu	15	2.379.070	a. Individual
b. Grup	14	2.687.694	b. Group

## Penyimpangan (*Internal Fraud*) Irregularities (*Internal Fraud*)

Bank berupaya melakukan berbagai pencegahan terhadap kemungkinan terjadinya *internal fraud* yang dilakukan oleh seluruh insan Perseroan. Langkah ini ditempuh guna mengurangi penyimpangan internal (*internal fraud*) yang dilakukan oleh anggota Dewan Komisaris dan Direksi, pegawai tetap, pegawai tidak tetap dan tenaga kerja alih daya (*outsourcing*) yang berpotensi memengaruhi kondisi kinerja perusahaan. Sepanjang tahun 2023, tidak terdapat penyimpangan atau kecurangan proses kerja dan kegiatan operasional Bank, baik yang dilakukan oleh Dewan Komisaris, Direksi, maupun karyawan Bank.

The Bank seeks to take various precautions against the possibility of internal fraud committed by all Company personnel. This step is taken to reduce internal fraud committed by members of the Board of Commissioners and Board of Directors, permanent employees, non-permanent employees, and outsourced employees that have the potential to affect the Company's performance conditions. Throughout 2023, there were no irregularities or fraud in the Bank's work processes and operational activities, either carried out by the Board of Commissioners, Board of Directors, or Bank employees.

## Penerapan Pedoman Tata Kelola Perusahaan Terbuka Implementation of Public Company Governance Guidelines

Sebagai perusahaan terbuka, Perseroan senantiasa berpedoman pada Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Rekomendasi tata kelola perusahaan terbuka yang diterapkan Perseroan diuraikan sebagai berikut:

As a public company, the Company is always guided by the Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Governance Guidelines for Public Companies and Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies. The recommendations of public company governance implemented by the Company are described as follows:

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
<b>I. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham Relationship between the Public Company and Shareholders in Guaranteeing Shareholders' Rights</b>			
<b>1. Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Increasing the Value of Convening General Meeting of Shareholders (GMS).</b>			
	a. Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara ( <i>voting</i> ), baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. The Public Company has technical voting methods or procedures, either open or close, prioritizing independence and interest of Shareholders.	<b>Terpenuhi</b>  <b>Complied</b>	Perseroan sebagai perusahaan terbuka telah memiliki prosedur teknis pengumpulan suara yang mengedepankan independensi dan kepentingan Pemegang Saham. Prosedur ini tertuang dalam berita acara RUPS. The Company as a public company has technical voting procedures that prioritize Shareholders' independence and interests. This procedure is stated in the GMS minutes.
	b. Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of the Public Company attend the Annual GMS.	<b>Terpenuhi</b>  <b>Complied</b>	RUPS Tahunan 2023 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Perseroan. The 2023 Annual GMS was attended by all members of the Board of Commissioners and Board of Directors of the Company.
	c. Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 tahun. Summary of GMS Minutes is available on the Public Company's website for at least 1 year.	<b>Terpenuhi</b>  <b>Complied</b>	Ringkasan risalah RUPS telah tersedia dalam situs web Perseroan ( <a href="http://www.bankganesha.co.id">www.bankganesha.co.id</a> ) lebih dari 1 tahun. Summary of GMS minutes is available on the Company's website ( <a href="http://www.bankganesha.co.id">www.bankganesha.co.id</a> ) for more than 1 year.
<b>2. Meningkatkan Kualitas Komunikasi Perusahaan terbuka dengan Pemegang Saham atau Investor. Increasing the Communication Quality between the Public Company and Shareholders or Investors.</b>			
	a. Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	<b>Terpenuhi</b>  <b>Complied</b>	Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman <i>Corporate Secretary</i> . The Company already has a communication policy with Shareholders or investors. This policy is contained in the <i>Corporate Secretary Guidelines</i> .
	b. Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The Public Company discloses its policy on communication with Shareholders or investors on the website.	<b>Terpenuhi</b>  <b>Complied</b>	Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan ( <a href="http://www.bankganesha.co.id">www.bankganesha.co.id</a> ). The communication policy has been disclosed on the Company's website ( <a href="http://www.bankganesha.co.id">www.bankganesha.co.id</a> ).



No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
<b>II. Fungsi dan Peran Dewan Komisaris</b> Functions and Roles of the Board of Commissioners			
3. Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Strengthening the Board of Commissioners' Membership and Composition.			
a. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka.  The determination of number of Board of Commissioners' members considers the Public Company's condition.	<b>Terpenuhi</b>  <b>Complied</b>	Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi, serta kemampuan Bank.  The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the needs, conditions, and capabilities of the Bank.	
b. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.  The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	<b>Terpenuhi</b>  <b>Complied</b>	Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung perkembangan bisnis Bank Ganesha.  The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required to support Bank Ganesha's business development.	
4. Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.			
a. Dewan Komisaris mempunyai kebijakan penilaian sendiri ( <i>self assessment</i> ) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.	<b>Terpenuhi</b>  <b>Complied</b>	Dewan Komisaris telah mempunyai Kebijakan Penilaian Sendiri ( <i>self assessment</i> ) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment Policy to assess the Board of Commissioners' performance.	
b. Kebijakan penilaian sendiri ( <i>self assessment</i> ) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	<b>Terpenuhi</b>  <b>Complied</b>	Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya.  The Board of Commissioners' self-assessment policy is disclosed in the Annual Report along with the assessment results.	
c. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.  The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	<b>Terpenuhi</b>  <b>Complied</b>	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar dan Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners has a policy regarding resignation of a member of Board of Commissioners if involved in a financial crime which is stipulated in the Articles of Association and the System and Procedure for Selection and/or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.	
d. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi.  The Board of Commissioners or Committee performing remuneration and nomination functions prepares the succession policy for the nomination process of the Board of Directors' members.	<b>Terpenuhi</b>  <b>Complied</b>	Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/ or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.	



No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
<b>III. Fungsi dan Peran Direksi</b> Functions and Roles of the Board of Directors			
5.	Memperkuat Keanggotaan dan Komposisi Direksi. Strengthening the Board of Directors' Membership and Composition.		
a.	<p>Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektivitas dalam pengambilan keputusan.</p> <p>The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.</p>	<p><b>Terpenuhi</b></p> <p><b>Complied</b></p>	<p>Perseroan menentukan jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan serta efektivitas dalam pengambilan keputusan.</p> <p>The Company determines the number of members of the Board of Directors in accordance with the provisions and considers the Company condition and effectiveness in decision making.</p>
b.	<p>Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.</p>	<p><b>Terpenuhi</b></p> <p><b>Complied</b></p>	<p>Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai dengan kebutuhan, ukuran, dan kompleksitas usaha Bank.</p> <p>The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required in accordance with the needs, size, and complexity of the Bank's business.</p>
c.	<p>Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.</p>	<p><b>Terpenuhi</b></p> <p><b>Complied</b></p>	<p>Anggota Direksi yang membawahi bidang akuntansi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in accounting.</p>
6.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.		
a.	<p>Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi.</p> <p>The Board of Directors has self-assessment policy to assess the Board of Directors' performance.</p>	<p><b>Terpenuhi</b></p> <p><b>Complied</b></p>	<p>Direksi telah mempunyai Kebijakan Penilaian Sendiri untuk menilai kinerja Direksi.</p> <p>The Board of Directors has self-assessment Policy for assessing the Board of Directors' performance.</p>
b.	<p>Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan perusahaan terbuka.</p> <p>The self-assessment policy to assess the Board of Directors' performance is disclosed in the public company's Annual Report.</p>	<p><b>Terpenuhi</b></p> <p><b>Complied</b></p>	<p>Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya.</p> <p>The Self-Assessment Policy is disclosed in the Annual Report along with the assessment results.</p>
c.	<p>Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p>The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.</p>	<p><b>Terpenuhi</b></p> <p><b>Complied</b></p>	<p>Direksi mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar, Sistem dan Prosedur Pemilihan dan/atau penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris</p> <p>The Board of Directors has policy related to resignation of the Board of Commissioners' members if involved in financial crime as stated in the Articles of Association, as well as System and Procedures for Selection and/or replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners</p>

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
<b>IV. Partisipasi Pemangku Kepentingan</b> Stakeholders Participation			
7.	Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Increasing the Corporate Governance Aspect through Stakeholders Participation.		
a.	Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . The Public Company has a policy to prevent the occurrence of insider trading.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> melalui Kebijakan Pencegahan <i>Insider Trading</i> . The Company already has a policy to prevent insider trading through the Insider Trading Prevention Policy.
b.	Perusahaan terbuka memiliki kebijakan anti korupsi dan <i>anti fraud</i> .  The Public Company has anti-corruption and anti-fraud policy.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memiliki kebijakan anti korupsi dan <i>anti fraud</i> dalam Kebijakan Anti Korupsi dan Pedoman Penerapan Strategi <i>Anti Fraud</i> yang mengacu pada Peraturan Otoritas Jasa Keuangan. The Company already has anti-corruption and anti-fraud policies in the Anti-Corruption Policy and Guidelines for Implementing Anti-Fraud Strategies, which refer to the Financial Services Authority Regulations.
c.	Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.  The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang diatur dalam Pedoman tentang Pengadaan Barang dan Jasa. The Company already has a policy regarding the selection and capacity building of suppliers or vendor regulated in Guideline on Procurement of Goods and Services.
d.	Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.  The Public Company has a policy on the fulfillment of creditor's rights.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen. The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.
e.	Perusahaan terbuka memiliki kebijakan sistem <i>whistleblowing</i> .  The Public Company has a policy on whistleblowing system.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memiliki Kebijakan Sistem <i>Whistleblowing</i> , yang diatur dalam Pedoman tentang Penerapan Strategi <i>Anti Fraud</i> . The Company has Whistleblowing System Policy, stipulated in the Guidelines on the Implementation of Anti-Fraud Strategy.
f.	Perusahaan terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.  The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi. The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.
<b>V. Keterbukaan Informasi</b> Information Disclosure			
8.	Meningkatkan Pelaksanaan Keterbukaan Informasi. Increasing the Implementation of Information Disclosure.		
a.	Perusahaan terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	<b>Terpenuhi</b> <b>Complied</b>	Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui situs web dan media sosial. The Company has utilized information technology as information disclosure through its website and social media.
b.	Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of Public Company through Main and Controlling Shareholders.	<b>Terpenuhi</b> <b>Complied</b>	Dalam laporan tahunan telah diungkapkan kepemilikan saham paling sedikit 5%.  The Annual Report has disclosed share ownership of at least 5%.

## Transparansi Praktik *Bad Corporate Governance*

### Transparency of *Bad Corporate Governance* Practices

Bank menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem tata kelola yang baik yang telah dibangun, sebagai bentuk transparansi Bank, segala tindakan yang bertentangan dengan aturan serta kebijakan terkait GCG ditunjukkan sebagai berikut:

The Bank realizes that bad corporate governance practices will disrupt the good governance system that has been built. As a form of Bank transparency, all actions that are contrary to the rules and policies related to GCG are shown as follows:

Keterangan	Praktik Practices	Description
Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan.	Nihil Nil	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	Nihil Nil	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	Nihil Nil	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat kasus terkait buruh dan karyawan.	Nihil Nil	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	Nihil Nil	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	Nihil Nil	Discrepancies in the annual report file format with regulations.