

TATA KELOLA PERUSAHAAN

Good Corporate Governance





KOMITMEN PENERAPAN GCG

COMMITMENT TO GCG IMPLEMENTATION

Sebagai upaya dalam mewujudkan visi perusahaan yaitu menjadi bank terpercaya, Perseroan melakukan penerapan prinsip tata kelola perusahaan yang baik (*good corporate governance/GCG*) untuk menjaga konsistensi dan keberlanjutan pertumbuhan bisnis yang berkesinambungan. Dalam setiap aktivitas bisnis yang dilakukan, Perseroan selalu mempertimbangkan prinsip GCG dan peraturan perundang-undangan yang berlaku. Dengan diterapkannya GCG, Bank meyakini bahwa pencapaian kinerja dan prospek bisnis dalam jangka panjang dapat dipertahankan.






As an effort to realize the Company's vision to become a trusted bank, the Company implements the principles of good corporate governance (*good corporate governance/GCG*) to maintain consistency and sustainability of continuous business growth. In its every business activity, the Company always considers GCG principles and applicable laws and regulations. With GCG implementation, the Bank believes that performance achievement and business prospects in the long-term can be maintained.

PRINSIP GCG

GCG PRINCIPLES

Penerapan GCG di Perseroan berdasarkan pada prinsip-prinsip GCG, yaitu transparansi, akuntabilitas, tanggung jawab, independensi, serta kesetaraan dan keadilan yang diuraikan sebagai berikut:

GCG implementation in the Company is based on GCG principles, namely transparency, accountability, responsibility, independency, as well as equality and fairness which are described as follows:

Prinsip GCG GCG Principles	Uraian Description
 Transparansi Transparency	Menerapkan keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam melaksanakan proses pengambilan keputusan. Implement transparency in disclosing material and relevant information as well as transparency in carrying out the decision-making process.
 Akuntabilitas Accountability	Menerapkan kejelasan fungsi dan pelaksanaan tugas dan tanggung jawab organ yang ada dalam Perseroan, sehingga pengelolaannya berjalan secara efektif. Implement clarity of functions and implementation of duties and responsibilities of the organs within the Company, so that management runs effectively.
 Responsibilitas Responsibility	Memberikan jaminan bahwa pengelolaan dilakukan dengan tetap berada pada koridor peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Perseroan yang sehat. Provide assurance that management is carried out while remaining within the corridors of applicable laws and regulations and the principles of sound corporate management.
 Independensi Independency	Menjalankan kegiatan usaha secara profesional tanpa pengaruh dan tekanan dari pihak mana pun. Carry out business activities professionally without influence and pressure from any party.
 Kesetaraan dan Kewajaran Equality and Fairness	Memberikan perlakuan yang adil dan setara dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan. Providing fair and equal treatment in fulfilling stakeholders' rights that arise based on agreements and laws and regulations.

Dasar Penerapan GCG

Berikut panduan Perseroan dalam menerapkan prinsip GCG:

1. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Undang-Undang Republik Indonesia No. 8 tahun 1995 tentang Pasar Modal;
4. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi;
5. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum;
7. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
8. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
9. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
10. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
11. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
12. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
13. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
14. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
15. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
16. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka;
17. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;
18. Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;

Basis of GCG Implementation

Following are the Company's guidelines in implementing GCG principles:

1. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking;
2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
3. Law of the Republic of Indonesia No. 8 of 1995 on Capital Market;
4. Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data;
5. Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks;
6. Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks;
7. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines;
8. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies;
9. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies;
10. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies;
11. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies;
12. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies;
13. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work;
14. Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter;
15. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions;
16. Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares;
17. Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities;
18. Financial Services Authority Circular No. 36/SEOJK.03/2017 on Procedures for Using Services of Public Accountant and Public Accounting Firm in Financial Services Activities;

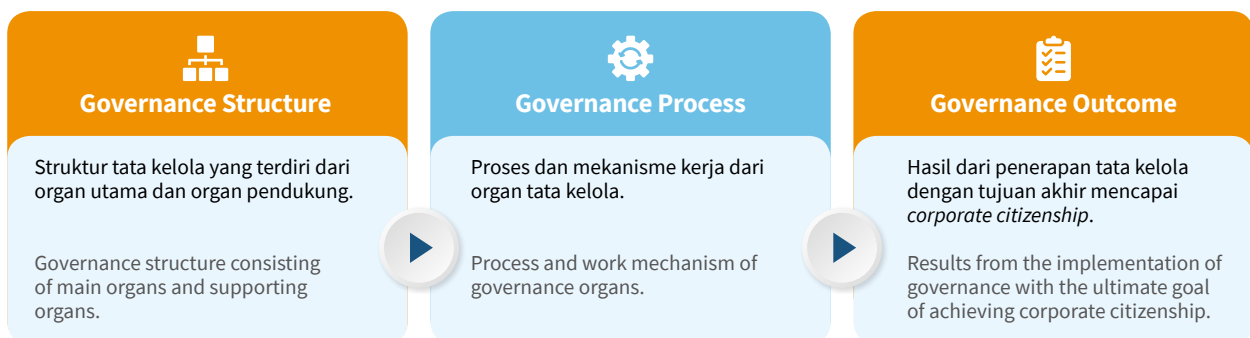
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| <p>19. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;</p> <p>20. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;</p> <p>21. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;</p> <p>22. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik;</p> <p>23. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;</p> <p>24. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;</p> <p>25. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;</p> <p>26. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;</p> <p>27. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;</p> <p>28. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;</p> <p>29. Anggaran Dasar Perseroan; dan</p> <p>30. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017.</p> | <p>19. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;</p> <p>20. Financial Services Authority Circular No. 16/SEOJK.04/2021 on Form and Content of Annual Reports of Issuers or Public Companies;</p> <p>21. Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies;</p> <p>22. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies;</p> <p>23. Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company;</p> <p>24. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks;</p> <p>25. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks;</p> <p>26. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks;</p> <p>27. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;</p> <p>28. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks;</p> <p>29. Company's Articles of Association; and</p> <p>30. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated March 30, 2017.</p> |
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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

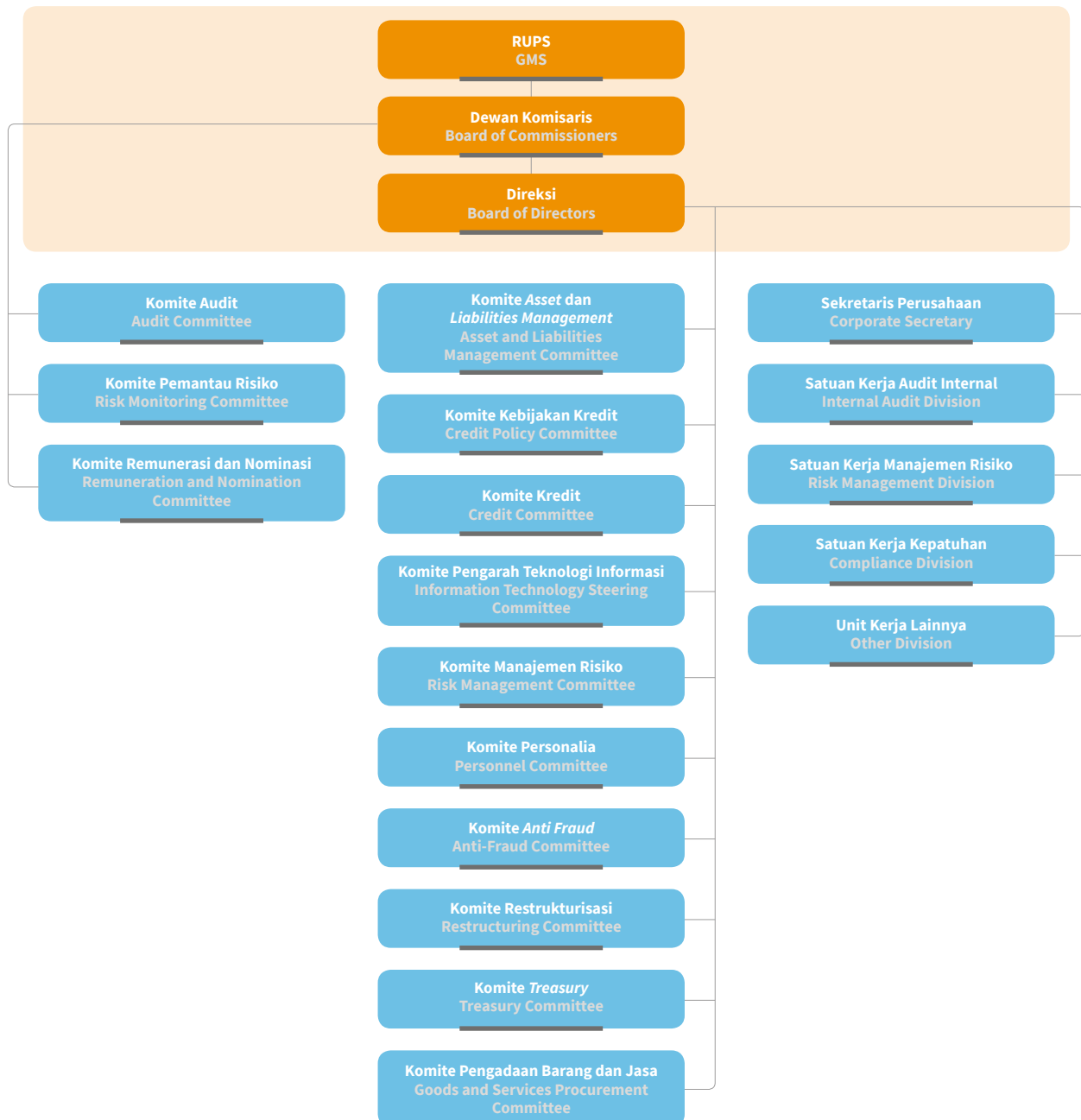
Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Perseroan menetapkan kejelasan fungsi, pembagian tugas dan tanggung jawab, mekanisme, alur pelaksanaan pengambilan keputusan, serta pelaporan organ-organ yang ada di dalam Perseroan. Organ Perseroan terdiri dari Dewan Komisaris, Direksi, dan organ tertinggi adalah Rapat Umum Pemegang Saham (RUPS).

Dewan Komisaris bertindak sebagai pengawas dan pengarah yang dalam menjalankan tugasnya dibantu oleh beberapa organ pendukung. Sementara, Direksi dalam menjalankan tugasnya didukung oleh beberapa komite, serta unit kerja sesuai struktur organisasi yang berlaku. Uraian terkait struktur GCG Perseroan adalah sebagai berikut:

Governance Structure

Based on Law No. 40 of 2007 on Limited Liability Companies, the Company stipulates clarity of functions, division of duties and responsibilities, mechanisms, implementation flow of decision-making, and reporting of the organs within the Company. The Company's organs consist of the Board of Commissioners, Board of Directors, and the highest organ is the General Meeting of Shareholders (GMS).

The Board of Commissioners acts as a supervisor and director who is assisted by several supporting organs in carrying out the duties. Meanwhile, the Board of Directors in carrying out the duties is supported by several committees, as well as assisted by several special work units. The description regarding the Company's GCG structure is as follows:



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.

Governance Process

Governance process mencerminkan efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank, sehingga menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan Bank. *Governance process* meliputi RUPS dengan kewenangan tertinggi serta pelaksanaan tugas Dewan Komisaris dan Direksi yang dibantu oleh organ pendukung dan unit kerja khusus.

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 "Sehat" dan profil risiko yang "low to moderate".

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

Governance process reflects the effectiveness of the process of implementing GCG principles, supported by adequate governance structure and infrastructure to produce outcome according to stakeholders' expectations. Governance process includes the GMS with the highest authority, and the implementation of duties of the Board of Commissioners and Board of Directors as assisted by supporting organs and special work units.

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, increase operational and financial performance. This is reflected in the Bank soundness level under "Healthy" category and the risk profile is "low to moderate".

PENINGKATAN KUALITAS PENERAPAN GCG SECARA BERKELANJUTAN

CONTINUOUS QUALITY IMPROVEMENTS OF GCG IMPLEMENTATION

Assessment GCG secara Berkelanjutan

Perseroan melakukan *self assessment* penerapan GCG sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Hasil *self assessment* penerapan GCG di setiap semester kemudian disampaikan kepada Otoritas Jasa Keuangan. *Self assessment* penerapan GCG meliputi 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;
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 bertanggung jawab dalam pelaksanaan *self assessment*, yaitu Satuan Kerja Kepatuhan. Selain itu, Dewan Komisaris, Direksi, Pejabat Eksekutif, hingga divisi-divisi/unit kerja yang berkaitan dengan penerapan tata kelola juga turut terlibat dalam penilaian pelaksanaan GCG tersebut.

Pada tahun 2022, hasil *self assessment* GCG Perseroan sebagai berikut:

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
<i>Individual</i>	2	<p>Secara keseluruhan, Manajemen Bank telah menerapkan GCG yang secara umum 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 terdapat kelemahan, namun kelemahan tersebut lebih bersifat administratif, tidak signifikan dan dapat diselesaikan melalui tindakan normal oleh manajemen Bank.</p> <p>Overall, the Bank's Management has generally implemented good GCG, as reflected in the adequate fulfillment of GCG principles and their implementation, in terms of governance structure, governance process, or governance outcome. Although there are weaknesses, these weaknesses are more administrative in nature, insignificant, and can be resolved through normal actions by the Bank's management.</p>

Continuous GCG Assessment

The Company conducts self assessment of GCG implementation in accordance with Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks. The self-assessment results of GCG implementation in each semester is then submitted to the Financial Services Authority. Self-assessment of GCG implementation includes 11 assessment factors as factors:

1. Implementation of Duties and Responsibilities of the Board of Directors;
2. Implementation of Duties and Responsibilities of the Board of Commissioners;
3. Completeness and Implementation of Committees' Duties;
4. Handling of Conflicts of Interest;
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. 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.

The Compliance Unit is in charge of carrying out the self-assessment. The Board of Commissioners, Board of Directors, Executive Officers, and divisions/ units associated with the governance implementation are also involved in assessing the GCG implementation.

In 2022, the Company's GCG self-assessment results are as follows:

Bank Ganesha telah melakukan *self assessment* secara komprehensif dan terstruktur atas ketiga aspek *governance* yaitu *governance structure*, *governance process*, dan *governance outcome*, yang disimpulkan sebagai berikut:

Governance Structure

Aspek *governance structure* tata kelola pada seluruh faktor penilaian penerapan GCG di Perseroan telah dilaksanakan secara memadai dan memenuhi ketentuan yang berlaku. Adapun analisis penilaian diuraikan sebagai berikut:

Bank Ganesha has conducted self-assessment in a comprehensive and structured manner on the three aspects of governance, namely governance structure, governance process, and governance outcome, which is concluded as follows:

Governance Structure

The governance structure aspect of all GCG implementation assessment factors in the Company has been carried out adequately and complies with applicable regulations. The assessment analysis is described as follows:

Aspek Aspect	Nilai Score	Analisis Analysis
<i>Governance Structure</i>	2	<ol style="list-style-type: none"> 1. Bank telah memiliki struktur organisasi berupa Komisaris, Direksi, komite-komite dan satuan kerja yang memadai untuk melaksanakan fungsi dan tugasnya sesuai dengan skala dan kompleksitas usaha Bank; 2. Penunjukan maupun pengangkatan organ/perangkat organisasi telah sesuai dengan ketentuan yang berlaku; 3. Pengurus Bank (Komisaris dan Direksi) memiliki integritas, kompetensi, dan reputasi keuangan yang memadai, tidak melakukan perangkap jabatan di perusahaan lain, seluruhnya berdomisili di Jakarta dan tidak memiliki hubungan keuangan/kekeluargaan sampai dengan derajat kedua dengan pemilik/Pemegang Saham, kecuali Presiden Komisaris Bank yang juga sekaligus Pemegang Saham Bank melalui kepemilikan saham di perusahaan induk; dan 4. Bank telah menyusun <i>corporate plan</i> yang menetapkan arah dan tujuan yang akan dicapai Bank dalam 5 tahun ke depan, dan hal tersebut telah dijabarkan dalam Rencana Bisnis Bank setiap tahunnya. <ol style="list-style-type: none"> 1. The Bank already has an organizational structure in the form of Commissioners, Directors, committees, and divisions that are sufficient to carry out the functions and duties in accordance with the Bank's business scale and complexity; 2. The designation or appointment of organizational organs/tools is already in accordance with the applicable regulations; 3. Bank management (Commissioners and Directors) have adequate integrity, competence, and financial reputation, do not hold concurrent positions in other companies, are all domiciled in Jakarta and have no financial/family relationship up to the second degree with owners/shareholders, except for the President Commissioner of the Bank who is also the Shareholder of the Bank through share ownership in the holding company; and 4. The Bank has prepared a corporate plan that sets the direction and goals to be achieved by the Bank in the next 5 years, and this has been elaborated in the Bank's Business Plan every year.
<i>Governance Process</i>	2	<ol style="list-style-type: none"> 1. Pengurus Bank dan komite yang dibentuk oleh pengurus Bank telah menjalankan fungsi dan tugasnya sesuai dengan ketentuan yang berlaku; 2. Pengurus Bank, komite, dan satuan kerja yang ada telah melakukan diskusi/rapat dengan mengambil keputusan berdasarkan musyawarah untuk mencapai mufakat, dan hasil rapat telah diadministrasikan dalam suatu risalah rapat dan didokumentasikan dengan baik; 3. Kebijakan dan prosedur terkait Kepatuhan Bank dan Manajemen Risiko telah berjalan dengan baik, Direktur yang membawahi Fungsi Kepatuhan telah melaksanakan fungsinya dengan baik dan dibantu oleh Satuan Kerja Kepatuhan serta Satuan Kerja Manajemen Risiko; 4. Fungsi pengawasan yang dilakukan oleh Satuan Kerja Audit Intern berjalan dengan baik, Satuan Kerja Audit Intern telah bertindak independen dan transparan. Cakupan pemeriksaan yang dilakukan telah sesuai dengan pedoman audit yang telah ditetapkan dan senantiasa ditingkatkan; 5. Secara berkala, Direksi melakukan kajian terhadap kebijakan dan prosedur Bank untuk melakukan penyesuaian, penginian, dan penyempurnaan; dan 6. Sesuai dengan asas transparansi, Bank telah menyusun laporan GCG yang sesuai dengan ketentuan yang berlaku. <ol style="list-style-type: none"> 1. Bank management and committees formed by Bank management have carried out their functions and duties in accordance with applicable regulations; 2. The existing Bank management, committees, and divisions have held discussions/meetings by making decisions based on deliberations to reach a consensus, and the meeting results have been administered in minutes of meeting and are properly documented; 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 Risk Management Division; 4. The supervisory function carried out by the Internal Audit Division is running well, the Internal Audit Division has acted independently and transparently. The audit scope is in accordance with the established audit guidelines and is constantly improved; 5. Periodically, the Board of Directors reviews the Bank's policies and procedures to make adjustments, updates, and improvements; and 6. In accordance with the transparency principle, the Bank has prepared a GCG report in accordance with the applicable regulations.

Aspek Aspect	Nilai Score	Analisis Analysis
Governance Outcome	2	<ol style="list-style-type: none"> 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; Prinsip transparansi telah diterapkan oleh Bank sebagaimana tercermin dalam berbagai laporan, antara lain laporan keuangan publikasi, laporan suku bunga dasar kredit, laporan tahunan dan laporan audit, serta penyediaan informasi pada situs web Bank; Satuan Kerja Audit Intern dan Unit Internal Kontrol sebagai salah satu bagian dari proses pengendalian intern, telah berjalan dengan baik dan obyektif, terdapat beberapa temuan yang bersifat minor namun dapat segera diselesaikan. Secara umum, seluruh temuan yang ada telah ditindaklanjuti oleh <i>auditee</i>; Pengawasan yang dilakukan oleh pihak eksternal (KAP) juga telah berjalan baik, dan telah sesuai dengan standar, prosedur, serta ketentuan yang berlaku; dan Kinerja bank relatif membaik dan tidak terdapat pelanggaran yang signifikan atas ketentuan dari regulator maupun pemerintah, Bank juga telah memenuhi berbagai ketentuan terkait kepatuhan bank terhadap regulator, serta tidak terdapat <i>fraud</i> dan aktivitas operasional yang dapat membahayakan kelangsungan operasi Bank. <ol style="list-style-type: none"> The compliance function has been carried out properly, relevant reports have been prepared and submitted in a timely manner to the authorities. The Bank has also implemented effective risk management, which is adjusted to the goals, business policies, business size and complexity, as well as the Bank's capabilities; The transparency principle is implemented by the Bank as reflected in various reports, including the published financial statements, reports on prime lending rates, annual reports, and audit reports, as well as provision of information on the Bank's website; The Internal Audit Division and Internal Control Unit as part of internal control process have been running well and objectively, there have been a number of minor findings but these can be resolved immediately. In general, all findings have been followed up by the auditee; Supervision carried out by external parties (KAP) has also been running well, and is in accordance with applicable standards, procedures, and regulations; and The Bank's performance has relatively improved and there have been no significant violations of regulations from regulators or the government, the Bank has also complied with various provisions related to bank compliance with regulators, and there is no fraud and operational activities that could endanger the Bank's operational continuity.

RAPAT UMUM PEMEGANG SAHAM

GENERAL MEETING OF SHAREHOLDERS

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur organisasi Perseroan yang memegang kekuasaan tertinggi dalam perusahaan dan memiliki kewenangan tidak didelegasikan kepada Dewan Komisaris dan Direksi. Melalui RUPS, para Pemegang Saham dapat mempergunakan haknya, seperti mengemukakan pendapat dan memberikan suara dalam proses pengambilan keputusan penting yang menyangkut pengembangan Perseroan, secara transparan dan adil.

RUPS memiliki peran penting dalam menentukan arah dan tujuan Perseroan sebagaimana dituangkan dalam Anggaran Dasar Perseroan. Dalam pelaksanaannya, RUPS terdiri atas RUPS Tahunan dan RUPS Luar Biasa.

Pelaksanaan RUPS 2022

Pada 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 yang diuraikan sebagai berikut:

The General Meeting of Shareholders (GMS) is the highest organ in the Company's organizational structure which holds the highest authority that cannot be delegated to the Board of Commissioners and Board of Directors. Through the GMS, Shareholders can exercise their rights, such as expressing opinions and voting in the process of adopting important resolutions regarding the Company's development, in a transparent and fair manner.

The GMS has an important role in determining the Company's directions and objectives as set forth in the Company's Articles of Association. In its implementation, the GMS consists of the Annual GMS and Extraordinary GMS.

Implementation of the 2022 GMS

In 2022, the Company held one Annual GMS on June 24, 2022, and one Extraordinary GMS on September 26, 2022, as described below:

RUPS Tahunan 24 Juni 2022 Annual GMS June 24, 2022

Hari/Tanggal Date/Time	Jumat, 24 Juni 2022 Friday, June 24, 2022
Waktu Time	10:25 – 11:21 WIB
Tempat Place	Hotel Grand Tropic Suites, Sakura Room Jl. Letjen S. Parman Kav. 3
Pemegang Saham Shareholders	RUPS dihadiri dan diwakili sebanyak 13.831.693.900 saham dengan hak suara yang sah 83,98% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 13,831,693,900 shares with valid voting rights of 83.98% of the total shares issued by the Company.
Penunjukkan Pihak Independen dalam RUPS Tahunan Appointment of Independent Party at the Annual GMS	Perseroan telah menunjuk pihak independen, yaitu Biro Administrasi Efek PT Datindo Entrycom untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Company appointed independent party, namely Share Registrar Bureau, PT Datindo Entrycom, to carry out the vote counting process and/or carry out validation.

Hasil Keputusan RUPS Tahunan 24 Juni 2022 Annual GMS Resolutions June 24, 2022

Mata Acara Rapat Pertama / Agenda – Item 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 2021; dan
- Penetapan penggunaan laba bersih Perseroan tahun buku 2021.
 - 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, 2021; and
 - To appropriate the use of the Company's net profit for the 2021 financial year.

Keputusan Rapat Meeting Resolutions	<ul style="list-style-type: none"> Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2021; Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2021, yang telah diaudit oleh Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan, di mana Tjiong Eng Pin, CPA, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam laporannya No. 00238/2.1051/AU.1/07/0517-3/1/III/2022 tanggal 28 Maret 2022 dengan pendapat wajar tanpa modifikasi; Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2021, sebagaimana termaktub dalam Laporan Tahunan Perseroan; Memberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah mereka jalankan selama tahun buku 2021, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2021, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya; dan 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 para Pemegang Saham tidak dibagikan dividen untuk tahun buku 2021. Approved the Company's Annual Report for the 2021 financial year; Ratified the Company's Annual Financial Statements for the 2021 financial year, which have been audited by Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners, in which Tjiong Eng Pin, CPA, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00238/2.1051/AU.1/07/0517-3/1/III/2022 dated March 28, 2022, rendering unqualified opinion; Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2021 financial year, as set out in the Company's Annual Report; 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 the 2021 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for the 2021 financial year, except for acts of fraud, embezzlement, and other criminal acts; and Appropriated that considering the Company still suffered losses in the previous financial years, the Company's net profit for the 2021 financial year amounting to Rp10,866,000,000 will be used entirely to cover these losses, and therefore, dividends are not distributed to the Shareholders for the 2021 financial year.
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Pengambilan Suara Voting	Musyawarah mufakat. Deliberation for consensus.
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Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
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Mata Acara Rapat Kedua / Agenda – Item 2

Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2022.

Keputusan Rapat Meeting Resolutions	<p>Memberikan wewenang kepada Dewan Komisaris Perseroan untuk:</p> <ul style="list-style-type: none"> · Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022; dan · Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut. <p>Authorized the Company's Board of Commissioners to conduct the following actions:</p> <ul style="list-style-type: none"> · Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ending December 31, 2022; and · Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.
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Pengambilan Suara Voting	Musyawahar mufakat. Deliberation for consensus.
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Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
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Mata Acara Rapat Ketiga / Agenda – Item 3

Penetapan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan.

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.

Keputusan Rapat Meeting 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> <ul style="list-style-type: none"> · Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan; · Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan · Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium, dan tunjangan lainnya di antara masing-masing anggota Direksi dan Dewan Komisaris Perseroan. <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> <ul style="list-style-type: none"> · Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors; · Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and · 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.
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Pengambilan Suara Voting	Musyawahar mufakat. Deliberation for consensus.
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Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
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Mata Acara Rapat Keempat / Agenda – Item 4

Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan.

Changes in the composition of the Board of Directors and the Board of Commissioners of the Company.

Keputusan Rapat Meeting Resolutions	<p>1. Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi serta dari Dewan Komisaris Perseroan:</p> <ol style="list-style-type: none"> 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 sesuai dengan ketentuan pasal 13 ayat 1 Anggaran Dasar 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. <p>With due regard to recommendations from the Remuneration and Nomination Committee and from the Board of Commissioners:</p> <ol style="list-style-type: none"> 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 in accordance with provisions of Article 13 paragraph 1 of the Company's Articles of Association; 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.
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Dengan ketentuan bahwa:

- Pengangkatan Lenny Sugihat selaku Presiden Direktur Perseroan dan pemberhentian dengan hormat selaku Presiden Komisaris Independen Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan;
- Pengangkatan Marcello Theodore Taufik selaku Presiden Komisaris Perseroan dan pemberhentian dengan hormat selaku Komisaris Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan;
- Pengangkatan Sudarto selaku Komisaris Independen Perseroan dan pemberhentiannya dengan hormat selaku Wakil Presiden Komisaris Independen Perseroan berlaku terhitung sejak Lisawati selaku Wakil Presiden Komisaris memperoleh persetujuan Otoritas Jasa Keuangan;
- Pengangkatan Lisawati selaku Wakil Presiden Komisaris Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan dan pemberhentiannya dengan hormat selaku Presiden Direktur Perseroan berlaku terhitung sejak Lenny Sugihat memperoleh persetujuan Otoritas Jasa Keuangan selaku Presiden Direktur; dan
- Pengangkatan Agoes Roediyanto selaku Direktur Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan.

Provided that:

- Appointment of Lenny Sugihat as President Director and honourable dismissal as Independent President Commissioner is effective as of obtaining approval from the Financial Services Authority;
- Appointment of Marcello Theodore Taufik as President Commissioner and honourable dismissal as Commissioner is effective as of obtaining approval from the Financial Services Authority;
- Appointment of Sudarto as Independent Commissioner and his honourable dismissal as Independent Vice President Commissioner is effective as of Lisawati obtaining approval from the Financial Services Authority as the Vice President Commissioner;
- Appointment of Lisawati as Vice President Commissioner is effective as of obtaining approval from the Financial Services Authority and honourable dismissal as President Director is effective as of Lenny Sugihat obtaining approval from the Financial Services Authority as President Director; and
- Appointment of Agoes Roediyanto as Director of the Company is effective as of obtaining approval from the Financial Services Authority.

Sehingga dengan demikian, terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan 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 selengkapny adalah sebagai berikut:

Therefore, as of obtaining approval from the Financial Services Authority for changes in the composition of the Board of Directors and the Board of Commissioners of the Company, until the remaining term of office of other members of the Board of Directors and the 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:

Direksi / Board of Directors

Presiden Direktur / President Director	: Lenny Sugihat
Direktur / Director	: Setiawan Kumala
Direktur / Director	: Sugiarto Surjadi
Direktur / Director	: Agoes Roediyanto

Dewan Komisaris / Board of Commissioners

Presiden Komisaris / President Commissioner	: Marcello Theodore Taufik
Wakil Presiden Komisaris / Vice President Commissioner	: Lisawati
Komisaris Independen / Independent Commissioner	: Sudarto

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.

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 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.

Pengambilan Suara / Voting Tidak dilakukan pemungutan suara, karena hanya bersifat laporan.
Voting is not necessary due to this item only refers to a report.

Realisasi / Realization Telah direalisasikan sepenuhnya.
Has been fully realized.

Mata Acara Rapat Kelima / 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).

Keputusan Rapat / Meeting Resolutions Mata acara rapat kelima hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan.
Item 5 of the meeting agenda was only a report, and thus, no resolution was adopted.

Pengambilan Suara / Voting Tidak dilakukan pemungutan suara, karena hanya bersifat laporan.
Voting is not necessary due to this item only refers to a report.

Realisasi / Realization Telah direalisasikan sepenuhnya.
Has been fully realized.

RUPS Luar Biasa 26 September 2022 Extraordinary GMS September 26, 2022

Hari/Tanggal Date/Time	Senin, 26 September 2022 Monday, September 26, 2022
Waktu Time	10:19 – 10:47 WIB
Tempat Place	Hotel Grand Tropic Suites, Sakura Room Jl. Letjen S. Parman Kav. 3
Pemegang Saham Shareholders	RUPS dihadiri dan diwakili sebanyak 12.106.183.806 saham dengan hak suara yang sah 83,98% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 12,106,183,806 shares with valid voting rights of 83.98% of the total shares issued by the Company.
Penunjukkan Pihak Independen dalam RUPS Tahunan Appointment of Independent Party at the Extraordinary GMS	Perseroan telah menunjuk pihak independen, yaitu Biro Administrasi Efek PT Datindo Entrycom untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Company appointed independent party, namely Share Registrar Bureau, PT Datindo Entrycom, to carry out the vote counting process and/or carry out validation.

Hasil Keputusan RUPS Luar Biasa 26 September 2022 Extraordinary GMS Resolutions September 26, 2022

Mata Acara Rapat Pertama / Agenda – Item 1

Persetujuan atas Rencana Pelaksanaan Penambahan Modal Perseroan Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu.
To approve the Implementation Plan for Capital Increase with Pre-emptive Rights (PMHMETD) in accordance with the provisions of Financial Services Authority Regulation No. 32/POJK.04/2015 in Capital Increase for Public Companies by Providing Pre-emptive

Keputusan Rapat Meeting Resolutions	<ul style="list-style-type: none"> 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 Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk: <ul style="list-style-type: none"> a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD II; b. Menetapkan harga pelaksanaan PMHMETD II; c. Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD II dengan memperhatikan peraturan perundang-undangan yang berlaku; dan Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD II. 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 Granted power and authority to the Board of Directors to: <ul style="list-style-type: none"> a. Determine the number of shares offered in PMHMETD II; b. Set the PMHMETD II execution price; c. Take all necessary actions in executing PMHMETD II with due observance of the applicable laws and regulations; and Increased the issued and paid-up capital after the execution of PMHMETD II.
Pengambilan Suara Voting	Musyawahar mufakat. Deliberation for consensus.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Kedua / Agenda – Item 2

Pengubahan susunan anggota Direksi dan Dewan Komisaris Perseroan.

Changes in the composition of the Board of Directors and the Board of Commissioners of the Company.

Keputusan Rapat Meeting Resolutions

1. a. Memberhentikan dengan hormat Sugiarto Surjadi selaku Direktur Perseroan, dengan tidak lupa menyampaikan terima kasih yang sebesar-besarnya atas 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.
1. a. Honorably 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.

Dengan ketentuan bahwa:

- a. Pemberhentian dengan hormat Sugiarto Surjadi selaku Direktur Perseroan berlaku terhitung sejak pengangkatan Suroso selaku Direktur Perseroan telah memperoleh persetujuan Otoritas Jasa Keuangan; dan
- b. Pengangkatan Suroso, Arif Wicaksono, dan Gunawan Taslim, berturut-turut selaku para Direktur Perseroan dan Komisaris Independen Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan.

Provided that:

- a. The respectful dismissal of Sugiarto Surjadi as Director of the Company is effective as of the appointment of Suroso as Director of the Company with approval from the Financial Services Authority; and
- b. The appointment of Suroso, Arif Wicaksono, and Gunawan Taslim, successively as Directors of the Company and Independent Commissioner of the Company is effective as of obtaining approval from the Financial Services Authority.

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, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnyanya adalah sebagai berikut:

Therefore, as of the approval from the Financial Services Authority for changes in the composition of the Board of Directors and the Board of Commissioners of the Company, which was resolved at the Company's Annual General Meeting of Shareholders held on June 24, 2022, and until the remaining term of office of other members of the Board of Directors and the 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:

Direksi / Board of Directors

Presiden Direktur / President Director	: Lenny Sugihat
Direktur / Director	: Setiawan Kumala
Direktur / Director	: Agoes Roediyanto
Direktur / Director	: Suroso
Direktur / Director	: Arif Wicaksono

Dewan Komisaris / Board of Commissioners

Presiden Komisaris / President Commissioner	: Marcello Theodore Taufik
Wakil Presiden Komisaris / Vice President Commissioner	: Lisawati
Komisaris Independen / Independent Commissioner	: Sudarto
Komisaris Independen / Independent Commissioner	: Gunawan Taslim

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 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.
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 second item of the meeting agenda in a Notarial deed, and then to notify the Minister 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.

Pengambilan Suara Voting

Musyawaharah mufakat.
Deliberation for consensus.

Realisasi Realization

Keputusan RUPS tersebut telah dilaksanakan sepenuhnya oleh Perseroan di tahun yang sama. Namun, sesuai dengan surat Otoritas Jasa Keuangan No. KEP-73/PB.1/2022 tanggal 14 Desember 2022 pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan tidak mendapatkan persetujuan Otoritas Jasa Keuangan.
The GMS resolution was fully realized by the Company in the same year. However, in accordance with OJK letter No. KEP-73/PB.1/2022, dated December 14, 2022, the appointment of Gunawan Taslim as the Company's Independent Commissioner did not obtain OJK's approval.

Keputusan RUPS Tahun Sebelumnya

Pada tahun 2021, Perseroan telah menyelenggarakan RUPS sebanyak 2 kali, yaitu RUPS Tahunan yang diselenggarakan pada tanggal 19 Mei 2021 dan RUPS Luar Biasa yaitu tanggal 22 Desember 2021 di Hotel Grand Tropic Suites, Orchid Room Jl. Letjen S. Parman Kav. 3. Perseroan menunjuk pihak independen untuk RUPS Tahunan dan RUPS Luar Biasa yaitu PT Datindo Entrycom dalam melakukan perhitungan suara dan/atau melakukan validasi.

Hingga akhir Desember 2021, seluruh keputusan RUPS Tahunan dan Luar Biasa 2021 telah selesai direalisasikan. Selanjutnya, hasil keputusan RUPS Tahunan dan Luar Biasa 2021 diuraikan sebagai berikut:

Hasil Keputusan RUPS Tahunan 19 Mei 2021 Annual GMS Resolutions May 19, 2021

Mata Acara Rapat Pertama / Agenda - Item 1

- a. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020.
- b. Penetapan penggunaan laba bersih Perseroan tahun buku 2020.
 - a. 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, 2020; and
 - b. To appropriate the use of the Company's net profit for the 2020 financial year.

Keputusan Rapat Meeting Resolutions

- Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2020;
- Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2020;
- Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2020;
- Memberikan pembebasan tanggung-jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah mereka jalankan selama tahun buku 2020, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2020, kecuali atas perbuatan penipuan, penggelapan dan tindak pidana lainnya; dan
- Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2020 yaitu sebesar Rp3.198.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada para Pemegang Saham tidak dibagikan dividen untuk tahun buku 2020.
- Approved the Company's Annual Report for the 2020 financial year;
- Ratified the Company's Annual Financial Statements for the 2020 financial year;
- Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2020 financial year;
- 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 the 2020 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements in the 2020 financial year, except for acts of fraud, embezzlement, and other criminal acts; and
- Appropriated that considering the Company still suffered losses in the previous financial years, the Company's net profit in the 2020 financial year amounting to Rp3,198,000,000 will be used entirely to cover these losses, and therefore, dividends are not distributed to the Shareholders for the 2020 financial year.

Pengambilan Suara Voting

Musyawarah mufakat.
Deliberation for consensus.

Realisasi Realization

Telah direalisasikan sepenuhnya.
Has been fully realized.

Mata Acara Rapat Kedua / Agenda - Item 2

Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2021.
To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2021 financial year.

Keputusan Rapat Meeting Resolutions

- 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 untuk tahun buku yang berakhir pada tanggal 31 Desember 2021; dan
- Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut.
- Authorized the Company's Board of Commissioners to appoint an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ending December 31, 2021; and
- Determined the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.

Pengambilan Suara Voting

Musyawarah mufakat.
Deliberation for consensus.

Realisasi Realization

Telah direalisasikan sepenuhnya.
Has been fully realized.

Resolutions of the Previous Year's GMS

In 2021, the Company held two GMS, the Annual GMS on May 19, 2021, and an Extraordinary GMS on December 22, 2021, at Grand Tropic Suites Hotel, Orchid Room Jl. Letjen S. Parman Kav. 3. The Company appointed independent party for the Annual GMS and the Extraordinary GMS, namely PT Datindo Entrycom, to calculate votes and/or conduct validation.

Until the end of December 2021, all resolutions of the 2021 Annual and Extraordinary GMS had been realized. The 2021 Annual and Extraordinary GMS resolutions are described as follows:

Mata Acara Rapat Ketiga / Agenda – Item 3

- a. Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan.
- b. Penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan.

- a. To appoint members of the Board of Directors and Board of Commissioners of the Company.
- b. To determine duties, authorities, amount of salary and other benefits for members of the Board of Directors and to determine honorarium and other benefits for members of the Board of Commissioners.

Keputusan Rapat Meeting Resolutions

- Mengangkat para anggota Direksi dan Dewan Komisaris Perseroan dengan masa jabatan terhitung sejak ditutupnya rapat sampai dengan penutupan RUPS Tahunan Perseroan ketiga yakni pada tahun 2024, dengan susunan sebagai berikut:

Appointed members of the Board of Directors and Board of Commissioners with a term of office commencing from the closing of the meeting until the closing of the third Annual GMS in 2024, with the following composition:

Direksi / Board of Directors

Presiden Direktur / President Director : Lisawati
 Direktur / Director : Sugiarto Surjadi
 Direktur / Director : Setiawan Kumala

Dewan Komisaris / Board of Commissioners

Presiden Komisaris Independen / Independent President Commissioner : Lenny Sugihat
 Wakil Presiden Komisaris Independen / Vice Independent President Commissioner : Sudarto
 Komisaris / Commissioner : Marcello Theodore Taufik

- Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat ketiga butir dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan/atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakan pun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan;
- Melimpahkan kewenangan kepada Direksi Perseroan melalui rapat Direksi, untuk atas nama RUPS menetapkan pembagian tugas dan wewenang setiap anggota Direksi Perseroan;
- Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi Perseroan, menyetujui untuk:
 - a. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan;
 - b. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan
 - c. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya di antara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.
- Granted power to the Board of Directors with substitution right to restate the resolutions adopted in item 3 of the meeting agenda in a notarial deed, then notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, as well as take all necessary actions with no single action being excluded, in accordance with and as required by provisions of laws and regulations;
- Authorized the Board of Directors through the Board of Directors' meeting, on behalf of the GMS, to determine the distribution of duties and authorities for each member of the Board of Directors;
- Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations:
 - a. Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors;
 - b. Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and
 - c. Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.

Pengambilan Suara / **Voting** Musyawarah mufakat.
Deliberation for consensus.

Realisasi / **Realization** Telah direalisasikan sepenuhnya.
Has been fully realized.

Mata Acara Rapat Keempat / Agenda – Item 4

Persetujuan atas penyesuaian Anggaran Dasar Perseroan dengan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.

To approve the amendments to the Company's Articles of Association to comply with Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies.

Keputusan Rapat Meeting Resolutions

- Menyetujui perubahan seluruh ketentuan Anggaran Dasar Perseroan untuk disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan
- Memberikan 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 memohon persetujuan dan atau memberitahukan dan/atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakanpun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan.
- Approved amendments to all provisions of the Company's Articles of Association to comply with Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies; and
- Granted power to the Board of Directors with substitution right, to restate resolutions adopted in item 4 of the meeting agenda in a notarial deed, then request for approval and/or notify and/or register these resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, and take all necessary actions with no single action being excluded, in accordance with and as required by provisions of laws and regulations.

Pengambilan Suara / **Voting** Musyawarah mufakat.
Deliberation for consensus.

Realisasi / **Realization** Telah direalisasikan sepenuhnya.
Has been fully realized.

Hasil Keputusan RUPS Luar Biasa 22 Desember 2021 Extraordinary GMS December 22, 2021

Mata Acara Rapat Pertama / Agenda – Item 1

Perubahan ketentuan Pasal 3 Anggaran Dasar Perseroan dalam rangka penyesuaian maksud dan tujuan serta kegiatan usaha dengan ketentuan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) tahun 2020.

To amend the provisions of Article 3 of the Company's Articles of Association in order to adjust the purposes and objectives and business activities with the provisions of the 2020 Indonesian Business Field Standard Classification (KBLI).

Keputusan Rapat Mengubah ketentuan Pasal 3 Anggaran Dasar Perseroan.
Meeting Resolutions Amended the provisions of Article 3 of the Company's Articles of Association.

Pengambilan Suara Musyawarah mufakat.
Voting Deliberation for consensus.

Realisasi Telah direalisasikan sepenuhnya.
Realization Has been fully realized.

Mata Acara Rapat Kedua / Agenda – Item 2

Perubahan ketentuan Pasal 4 Anggaran Dasar Perseroan dalam rangka meningkatkan modal dasar Perseroan menjadi Rp4.000.000.000.000,- yang terbagi atas 40.000.000.000 saham dengan nilai nominal Rp100,- per saham.

To amend the provisions of Article 4 of the Company's Articles of Association in order to increase the Company's authorized capital to Rp4,000,000,000,000, which is divided into 40,000,000,000 shares with a nominal value of Rp100 per share.

Keputusan Rapat • Meningkatkan modal dasar Perseroan dari sebesar Rp1.400.000.000.000,- menjadi sebesar Rp4.000.000.000.000,- yang terbagi atas 40.000.000.000 saham dengan nilai nominal sebesar Rp100,- per saham; dan
Meeting Resolutions • Mengubah ketentuan Pasal 4 Ayat 1 Anggaran Dasar Perseroan.
• Increased the Company's authorized capital from Rp1,400,000,000,000 to Rp4,000,000,000,000, which is divided into 40,000,000,000 shares with a nominal value of Rp100 per share; and
• Amended the provisions of Article 4 Paragraph 1 of the Company's Articles of Association.

Pengambilan Suara Musyawarah mufakat.
Voting Deliberation for consensus.

Realisasi Telah direalisasikan sepenuhnya.
Realization Has been fully realized.

Mata Acara Rapat Ketiga / Agenda – Item 3

Penerbitan saham baru melalui PMHMETD sebanyak-banyaknya 5.587.530.000 saham dengan nilai nominal Rp100,- per saham, sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 jo. Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019.

issue new shares through PMHMETD of a maximum of 5,587,530,000 shares with a nominal value of Rp100 per share, in accordance with the provisions of Financial Services Authority Regulation No. 32/POJK.04/2015 in conjunction with Financial Services Authority Regulation No. 14/POJK.04/2019.

Keputusan Rapat • Menyetujui penerbitan saham baru melalui PMHMETD sebanyak-banyaknya 5.587.530.000 dengan nilai nominal Rp100,- per saham, sesuai dengan ketentuan 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;
Meeting Resolutions • Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk:
a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD;
b. Menetapkan harga pelaksanaan PMHMETD;
c. Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dengan memperhatikan peraturan perundang-undangan yang berlaku; dan
d. Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD.
• Approved the issuance of new shares through PMHMETD of a maximum of 5,587,530,000 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;
• Granted power and authority to the Board of Directors to:
a. Determine the number of shares offered in PMHMETD;
b. Set the PMHMETD execution price;
c. Take all necessary actions in executing PMHMETD with due observance of the applicable laws and regulations; and
d. Increased the issued and paid-up capital after the execution of PMHMETD.

Pengambilan Suara Musyawarah mufakat.
Voting Deliberation for consensus.

Realisasi Telah direalisasikan sepenuhnya.
Realization Has been fully realized.

DEWAN KOMISARIS

BOARD OF COMMISSIONERS

Dewan Komisaris bertanggung jawab dalam memastikan GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan serta melakukan evaluasi terhadap kebijakan tata kelola Bank. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui mekanisme RUPS, sehingga Dewan Komisaris mempertanggungjawabkan pelaksanaan tugas dan tanggung jawabnya dalam RUPS. Pengangkatan anggota Dewan Komisaris dinyatakan efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan melalui prosedur *fit and proper test*.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Untuk membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris telah memiliki pedoman dan tata tertib yang tertuang dalam Pedoman & Tata Tertib Kerja Dewan Komisaris Perseroan yang telah diperbarui pada tanggal 3 Januari 2023.

Kriteria Dewan Komisaris

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.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Berikut informasi pelaksanaan *fit and proper test* Dewan Komisaris Perseroan:

The Board of Commissioners is responsible for ensuring GCG in every business activity of the Bank at all levels and evaluating the Bank's governance policies. Members of the Board of Commissioners are appointed and dismissed through the GMS mechanism, and thus, the Board of Commissioners is accountable for carrying out its duties and responsibilities in the GMS. Appointment of members of the Board of Commissioners is declared effective after obtaining approval from the Financial Services Authority through the procedures of fit and proper test.

Board of Commissioners Charter

To assist the Board of Commissioners in carrying out the duties and responsibilities, the Board of Commissioners already has guidelines and rules set out in Board of Commissioners Charter, which was updated on January 3, 2023.

Board of Commissioners 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.

Board of Commissioners' Fit and Proper Test

In accordance with Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions, candidates for members of the Board of Commissioners must obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as the Board of Commissioners. The following is information on fit and proper test of the Board of Commissioners:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Sudarto	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	28 Januari 2009 January 28, 2009

Catatan / Notes:

Marcello Theodore Taufik, Lisawati, dan Sudarto efektif masing-masing menjabat sebagai Presiden Komisaris, Wakil Presiden Komisaris, dan Komisaris Independen Perseroan sejak tanggal 19 Desember 2022.

Marcello Theodore Taufik, Lisawati, and Sudarto have effectively served as President Commissioner, Vice President Commissioner, and Independent Commissioner of the Company respectively since December 19, 2022.

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:

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:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Level 1 Komisaris Level 1 Commissioner	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	Level 5	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	Level 2	13 Juli 2020-30 Juli 2023 July 13, 2020-July 30, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

Komposisi Dewan Komisaris

Selama tahun 2022, telah terjadi beberapa kali perubahan komposisi Dewan Komisaris Perseroan yang diuraikan sebagai berikut:

Berdasarkan RUPS Tahunan tanggal 24 Juni 2022, komposisi Dewan Komisaris sebagai berikut:

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 19 Mei 2021 Composition of the Board of Commissioners based on the Annual GMS May 19, 2021		Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 24 Juni 2022 Composition of the Board of Commissioners based on the Annual GMS June 24, 2022		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Sebagai upaya Perseroan untuk melakukan penyegaran/ <i>refreshing</i> untuk mendukung dinamika organisasi dan bisnis yang berubah dengan cepat. As the Company's effort to refresh to support the rapidly changing organizational and business dynamics.
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	
Marcello Theodore Taufik	Komisaris Commissioner	Sudarto	Komisaris Independen Independent Commissioner	

Berdasarkan RUPS Luar Biasa tanggal 26 September 2022, komposisi Dewan Komisaris sebagai berikut:

Board of Commissioners Composition

In 2022, there were several changes to the composition of the Board of Commissioners as described below:

Based on the Annual GMS dated June 24, 2022, the Board of Directors' composition is as follows:

Based on the Extraordinary GMS dated September 26, 2022, the Board of Commissioners' composition is as follows:

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 24 Juni 2022 Composition of the Board of Commissioners based on the Annual GMS June 24, 2022		Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 26 September 2022 Composition of the Board of Commissioners based on the Extraordinary GMS September 26, 2022		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Untuk memenuhi komposisi, kriteria, dan independensi Dewan Komisaris Perseroan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	
Sudarto	Komisaris Independen Independent Commissioner	Sudarto	Komisaris Independen Independent Commissioner	To fulfill the composition, criteria, and independency of the Company's Board of Commissioners as stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 dated December 8, 2014, on Board of Directors and Board of Commissioners of Issuers or Public Companies.
		Gunawan Taslim	Komisaris Independen Independent Commissioner	

Berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023, komposisi Dewan Komisaris sebagai berikut:

Based on the Extraordinary GMS dated March 14, 2023, the Board of Directors' composition is as follows:

Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 26 September 2022 Composition of the Board of Commissioners based on the Extraordinary GMS September 26, 2022		Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023 Composition of the Board of Commissioners based on the Extraordinary GMS March 14, 2023		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Sesuai dengan surat Otoritas Jasa Keuangan No. KEP-73/PB.1/2022 tanggal 14 Desember 2022 pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan tidak mendapatkan persetujuan Otoritas Jasa Keuangan.
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Selanjutnya Perseroan menyelenggarakan RUPS Luar Biasa pada tanggal 14 Maret 2023 untuk memenuhi ketentuan yang disyaratkan sesuai dalam Surat Otoritas Jasa Keuangan No. SR-287/PB.12/2022 tanggal 16 Desember 2022 untuk memenuhi ketentuan Anggaran Dasar Perseroan.
Sudarto	Komisaris Independen Independent Commissioner	Sudarto	Komisaris Independen Independent Commissioner	In accordance with OJK letter Number KEP-73/PB.1/2022, dated December 14, 2022, the appointment of Gunawan Taslim as the Company's Independent Commissioner did not obtain OJK's approval
Gunawan Taslim	Komisaris Independen Independent Commissioner	Trisna Chandra	Komisaris Independen Independent Commissioner	Afterwards, the Company held an Extraordinary GMS on March 14, 2023, to fulfill the conditions required in accordance with the Financial Services Authority' Letter No. SR-287/PB.12/2022 dated December 16, 2022, to comply with the provisions of the Company's Articles of Association.

Independensi Dewan Komisaris

Seluruh anggota Dewan Komisaris Perseroan menjunjung tinggi aspek independensi dan bersikap profesional. Dewan Komisaris bekerja secara objektif untuk memberikan kontribusi bagi kemajuan Perseroan serta berupaya menjauhkan kepentingan pribadi atau benturan kepentingan, khususnya dalam melakukan pengawasan dan pemberian nasihat kepada Direksi.

Board of Commissioners' Independency

All members of the Company's Board of Commissioners uphold the independency aspects and behave professionally. The Board of Commissioners works objectively to contribute to the progress of the Company and seeks to keep personal interests or conflicts of interest at bay, particularly in supervising and providing advice to the Board of Directors.

Tugas dan Tanggung Jawab Dewan Komisaris

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

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, dan memberi nasihat kepada Direksi dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
2. Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners has the duties and responsibilities listed in the Board of Commissioners Charter as follows:

1. Supervising and being responsible for supervising management policies, management course in general and providing advice to the Board of Directors and ensuring the implementation of governance principles in every business activity of the Bank;
2. Carrying out the supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS resolutions, and other applicable legal provisions based on the principle of prudence;

3. Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
 4. Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya, kecuali ditetapkan di dalam Anggaran Dasar Perseroan;
 5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern Bank, 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;
 - b. Keadaan yang membahayakan kelangsungan usaha Bank;
 7. Membentuk komite-komite paling kurang Komite Audit, Komite Pemantau Risiko, dan 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 satu 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 internal dan strategi Bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian internal;
 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 kerja 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 ke Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;
3. Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
 4. Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in the provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations, unless stipulated in the Company's Articles of Association;
 5. Ensuring that the Board of Directors has followed up on the findings of audit results by the Bank's Internal Audit Unit, external auditor, 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. Violations of laws and regulations in the field of finance and banking;
 - b. Conditions that endanger the Bank's business continuity;
 7. Establishing committees, at least the Audit Committee, Risk Monitoring Committee, and 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 countering financing terrorism (AML CFT), as well as other general policies. Evaluation of this 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 affect the Bank's business activities;
 12. Approving and periodically reviewing the 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 implementation of internal control system;
 13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of Internal Audit Division to the Financial Services Authority no later than 10 work days after the appointment and termination date;
 14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit results which are submitted to the Financial Services Authority every semester no later than 1 month after the end of the report;

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|--|--|
| <p>15. Menyetujui Rencana Strategis dan Rencana Bisnis Bank yang telah disusun Direksi;</p> <p>16. Melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis Bank dan menyampaikan Laporan Pengawasan Rencana Bisnis Bank setiap semester ke Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;</p> <p>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</p> <p>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.</p> | <p>15. Approving the Bank's Strategic Plan and Business Plan that has been prepared by the Board of Directors;</p> <p>16. Supervising the implementation of the Bank's Business Plan and submitting a Supervision Report of the Bank's Business Plan every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;</p> <p>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</p> <p>18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted at the Annual GMS. If a member does not sign the report, the reasons must be given in writing.</p> |
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Komisaris Independen

Dewan Komisaris telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum yang mengatur bahwa paling kurang 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen. Pada tahun 2022, Perseroan memiliki 2 Komisaris Independen dari 3 anggota Dewan Komisaris atau setara dengan 66,67%.

Independent Commissioner

The Board of Commissioners has complied with the provisions of Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, which stipulate that at least 50% of the total members of the Board of Commissioners are Independent Commissioners. In 2022, the Company had 2 Independent Commissioners from 3 members of the Board of Commissioners or equivalent to 66.67%.

Pernyataan Independensi Masing-Masing Komisaris Independen Statement of Independency of Each Independent Commissioner

Kriteria Komisaris Independen Independent Commissioner Criteria	Lenny Sugihat*	Sudarto
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 berhenti menjabat sebagai Presiden Komisaris Independen Perseroan sejak tanggal 18 Desember 2022.

* Effectively no longer serving as the Company's Independent President Commissioner as of December 18, 2022.

Rapat Dewan Komisaris

Kebijakan dan Pelaksanaan Rapat Dewan Komisaris

Rapat Dewan Komisaris telah dilakukan sesuai Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 dan Tata Tertib Dewan Komisaris. Berdasarkan ketentuan tersebut, Dewan Komisaris wajib mengadakan rapat paling sedikit 1 kali dalam 2 bulan dan mengadakan rapat bersama Direksi paling sedikit 1 kali dalam 4 bulan.

Frekuensi dan Kehadiran Rapat Dewan Komisaris

Tingkat kehadiran Dewan Komisaris dalam rapat-rapat tersebut diuraikan sebagai berikut:

Nama Name	Jabatan 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	%
Lenny Sugihat	Presiden Komisaris President Commissioner	6	6	100,00	9	9	100,00	2	2	100,00
Marcello Theodore Taufik	Komisaris Commissioner	6	4	66,67	9	8	88,89	2	2	100,00
	Presiden Komisaris President Commissioner	1	1	100,00	1	1	100,00	2	-	0,00
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	1	1	100,00	1	1	100,00	2	-	0,00
Sudarto	Wakil Presiden Komisaris Vice President Commissioner	6	6	100,00	9	6	66,67	2	2	100,00
	Komisaris Independen Independent Commissioner	1	-	0,00	1	-	0,00	2	-	0,00

Catatan / Notes:

Lenny Sugihat, Marcello Theodore Taufik, Lisawati, dan Sudarto efektif masing-masing menjabat sebagai Presiden Direktur, Presiden Komisaris, Wakil Presiden Komisaris, dan Komisaris Independen sejak tanggal 19 Desember 2022.

Lenny Sugihat, Marcello Theodore Taufik, Lisawati, and Sudarto have effectively served as President Director, President Commissioner, Vice President Commissioner, and Independent Commissioner respectively since December 19, 2022.

Program Orientasi bagi Anggota Dewan Komisaris Baru Diangkat dan Program Pelatihan dan/atau Peningkatan Dewan Komisaris

Program Orientasi bagi Anggota Komisaris Baru Diangkat

Perseroan memiliki program orientasi yang wajib diikuti oleh anggota Dewan Komisaris yang baru di angkat. Hal ini bertujuan agar anggota Dewan Komisaris yang baru di angkat dapat mengenal dan memahami dengan baik profil Perseroan termasuk karakteristik dan proses bisnis

Board of Commissioners' Meeting

Board of Commissioners' Meeting Policy and Implementation

Meetings of the Board of Commissioners have been conducted in accordance with Financial Services Authority Regulation No. 33/POJK.04/2014 and BOC Charter. Based on these provisions, the Board of Commissioners is required to hold a meeting at least 1 time in 2 months and hold a joint meeting with the Board of Directors at least 1 time in 4 months.

Board of Commissioners' Meetings Frequency and Attendance

The attendance level of the Board of Commissioners in these meetings is described as follows:

Orientation Program for Newly Appointed Members of the Board of Commissioners and Training and/or Development Program for the Board of Commissioners

Orientation Program for Newly Appointed Commissioners

The Company has an orientation program that must be followed by newly appointed members of the Board of Commissioners. This is intended so that the newly appointed members of the Board of Commissioners can properly know and understand the Company profile including the

Perseroan. Program pengenalan ini kemudian disiapkan oleh Sekretaris Perusahaan dengan memberikan materi orientasi yang terdiri dari:

1. Visi, misi, dan arah kebijakan Bank;
2. Struktur organisasi Bank;
3. Rencana Bisnis Bank dan Rencana Korporasi Bank;
4. Produk, layanan, dan jasa; dan
5. Kinerja Keuangan.

Pada tahun 2022, Sekretaris Perusahaan tidak melaksanakan program orientasi bagi Dewan Komisaris.

Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris

Pada tahun 2022, Dewan Komisaris telah mengikuti program pengembangan kompetensi sebagai berikut:

Nama Name	Jabatan Position	Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Place
Lenny Sugihat	Presiden Komisaris President Commissioner	Menghindari dan Mengantisipasi Tren Kejahatan Siber Perbankan di Era Digital Avoiding and Anticipating Banking Cyber Crime Trends in the Digital Age	Ikatan Bankir Indonesia	13 Juli 2022 July 13, 2022	Zoominar
		Pembekalan <i>Treasury Level Basic</i> Briefing of Basic Level Treasury	Efektifpro Knowledge Source	23-24 Juli 2022 July 23-24, 2022	Online Class
		Pembekalan <i>Treasury Level Intermediate</i> Briefing of Intermediate Level Treasury	Efektifpro Knowledge Source	29-30 Agustus 2022 August 29-30, 2022	Online Class
		Perlindungan Konsumen dalam Era Digitalisasi, Penerapan Pengawasan <i>Market Conduct</i> , dan Dampaknya bagi Perbankan. Consumer Protection in the Era of Digitalization, Supervision of Market Conduct, and Its Impact on Banking.	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum	31 Agustus 2022 August 31, 2022	Webinar
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	-	-	-	-
Sudarto	Komisaris Independen Independent Commissioner	-	-	-	-

Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

Mekanisme pengunduran diri dan pemberhentian Dewan Komisaris telah diatur dalam Anggaran Dasar Perseroan. Jabatan anggota Dewan Komisaris berakhir apabila:

1. Mengundurkan diri, dinyatakan pailit atau ditaruh di bawah pengampunan berdasarkan suatu keputusan pengadilan;
2. Masa jabatannya telah berakhir;
3. Tidak lagi memenuhi persyaratan perundang-undangan;
4. Meninggal dunia; dan
5. Diberhentikan berdasarkan keputusan RUPS.

characteristics and business processes. This induction program is prepared by the Corporate Secretary by providing orientation material consisting of:

1. Vision, mission, and policy direction of the Bank;
2. The Bank's organizational structure;
3. Bank Business Plan and Bank Corporate Plan;
4. Products and services; and
5. Financial Performance.

In 2022, the Corporate Secretary did not carry out an orientation program for the Board of Commissioners.

Board of Commissioners' Training and/or Competency Development

In 2022, the Board of Commissioners participated in the competency development programs as follows:

Mechanism of Resignation and Dismissal of the Board of Commissioners

The mechanism for the Board of Directors' resignation and dismissal is regulated in the Company's Articles of Association. The term of office of a member of the Board of Commissioners ends when:

1. Resigned, declared bankrupt, or placed under pardon based on a court decision;
2. The term of office has ended;
3. No longer fulfilling requirements by laws and regulations;
4. Passes away; and
5. Dismissed based on the GMS resolutions.

Pelaksanaan Tugas Dewan Komisaris

Selama tahun 2022, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya dalam rangka melakukan pengawasan sebagai berikut:

1. Menunjuk kantor akuntan publik;
2. Mengevaluasi laporan profil risiko;
3. Mengevaluasi pelaksanaan fungsi kepatuhan;
4. Mengevaluasi sistem pengendalian internal;
5. Mengevaluasi atas tindak lanjut pemeriksaan Otoritas Jasa Keuangan;
6. Mengevaluasi tindak lanjut temuan Satuan Kerja Audit Intern;
7. Mengevaluasi dan penetapan *limit risk appetite* dan *risk tolerance*; serta
8. 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.

Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Sepanjang tahun 2022, Dewan Komisaris telah mengeluarkan rekomendasi, evaluasi, dan persetujuan sebagai upaya perbaikan kinerja Perseroan, antara lain:

1. Evaluasi Fungsi Kepatuhan Semester 2 Tahun 2021;
2. Kinerja Bank serta Tindak Lanjut Rencana Penggantian *Core Banking System*;
3. Usulan Pencalonan Presiden Komisaris;
4. Usulan Pencalonan Presiden Direktur;
5. Usulan Pencalonan Wakil Presiden Komisaris dan Calon Direktur Operasional;
6. Evaluasi Pelaksanaan Fungsi Kepatuhan;
7. Evaluasi Penerapan Kebijakan Manajemen Risiko;
8. Evaluasi Kinerja Satuan Kerja Audit Intern;
9. Usulan Pencalonan Direktur Keuangan & *Treasury*;
10. Usulan Pencalonan Direktur Kepatuhan;
11. Usulan Pencalonan Komisaris Independen; dan
12. Penunjukan Kantor Akuntan Publik.

Penilaian Kinerja Dewan Komisaris

Prosedur Pelaksanaan Penilaian dan Pihak yang Melakukan Penilaian Kinerja

Kinerja Dewan Komisaris dinilai oleh Pemegang Saham atas laporan pertanggungjawaban yang disampaikan melalui RUPS Tahunan. Namun, Dewan Komisaris juga melakukan penilaian sendiri (*self assessment*) yang dilakukan 2 kali dalam 1 tahun.

Melalui Kebijakan Penilaian Sendiri (*Self Assessment*) atas Kinerja Dewan Komisaris dan Direksi yang dimiliki Perseroan, telah diputuskan kebijakan penilaian sendiri

Implementation of Board of Commissioners' Duties

In 2022, the Board of Commissioners carried out its duties and responsibilities in order to carry out supervision as follows:

1. Appointed a public accounting firm;
2. Evaluated the risk profile report;
3. Evaluated the implementation of compliance function;
4. Evaluated the internal control system;
5. Evaluated the follow-up of the Financial Services Authority audit;
6. Evaluated the follow-up to the findings of Internal Audit Unit;
7. Evaluated and determined risk appetite and risk tolerance limits; and
8. 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.

Recommendation, Evaluation, and Approval of the Board of Commissioners

Throughout 2022, the Board of Commissioners issued recommendations, evaluations, and approvals as an effort to improve the Company's performance, among others:

1. Evaluation of Compliance Function Semester 2 of 2021;
2. Bank Performance and Follow-up of Replacement Plans of Core Banking System;
3. Proposed Nomination of President Commissioner;
4. Proposed Nomination of President Director;
5. Proposed Nomination of Vice President Commissioner and Candidate for Director of Operations;
6. Evaluation of Compliance Function Implementation;
7. Evaluation of Risk Management Policy Implementation;
8. Performance Evaluation of Internal Audit Unit;
9. Proposed Nomination of Director of Finance & Treasury;
10. Proposed Nomination of Compliance Director;
11. Proposed Nomination of Independent Commissioner; and
12. Appointment of Public Accounting Firm.

Board of Commissioners' Performance Assessment

Procedures and Assessor for Implementing Performance Assessments

The performance of the Board of Commissioners is assessed by the Shareholders on the accountability report submitted at the Annual GMS. However, the Board of Commissioners also conducts its own assessment (self assessment) 2 times in 1 year.

Through Decision Letter on Self-Assessment Policy on the performance of the Board of Commissioners and Board of Directors, a self-assessment policy has been set to assess the

untuk menilai kinerja Dewan Komisaris yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Anggaran Dasar Bank, dan *key performance indicator* atau KPI yang diatur tersendiri.

Kriteria Penilaian Kinerja

Adapun kriteria penilaian terhadap kinerja Dewan Komisaris meliputi:

1. Evaluasi kompetensi dan kapabilitas Dewan Komisaris;
2. Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Efektivitas rapat Dewan Komisaris; dan
4. Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris.

Hasil Penilaian Kinerja

Pada tahun 2022, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya dengan baik dan maksimal. Hal tersebut terbukti dari kualitas pemberian nasihat, saran, dan rekomendasi yang diberikan Dewan Komisaris kepada Direksi Perseroan, sehingga memberikan pengaruh terhadap pengelolaan Perseroan yang lebih baik.

Penilaian Kinerja Komite di bawah Dewan Komisaris

Prosedur Pelaksanaan Penilaian Kinerja

Dewan Komisaris senantiasa melakukan pengawasan dan evaluasi secara berkala atas kinerja Komite-Komite di bawah Dewan Komisaris yang meliputi Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

Pihak yang Melakukan Penilaian Kinerja

Pihak yang melakukan penilaian kinerja Komite di bawah Dewan Komisaris yaitu penilaian langsung oleh Dewan Komisaris.

Kriteria Penilaian Kinerja

Adapun kriteria yang digunakan dalam penilaian tersebut antara lain:

1. Pelaksanaan semua tugas dan tanggung jawab pekerjaan sesuai tata tertib kerja komite;
2. Pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris; dan
3. Pelaksanaan rapat komite dan tingkat kehadiran anggota komite.

Hasil Penilaian Kinerja

Pada tahun 2022, Dewan Komisaris menilai bahwa seluruh komite yang berada di bawah Dewan Komisaris telah melaksanakan dan menjalankan tugas dan tanggung jawab dengan baik dan sesuai dengan program kerja yang telah disampaikan kepada Dewan Komisaris.

Board of Commissioners' performance by referring to the Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the Bank's Articles of Association, and key performance indicators or KPIs that are set separately.

Performance Assessment Criteria

The criteria for evaluating the Board of Commissioners' performance include:

1. Evaluation of the Board of Commissioners' competence and capabilities;
2. Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities;
3. Effectiveness of the Board of Commissioners' meetings; and
4. Effectiveness of the performance of Committees under the Board of Commissioners.

Performance Assessment Results

In 2022, the Board of Commissioners carried out its duties and responsibilities properly and maximally. This is evident from the quality of giving advice, suggestions, and recommendations given by the Board of Commissioners to the Board of Directors of the Company, and thereby, influencing the Company for better management.

Performance Assessment of Committees under the Board of Commissioners

Procedures for Implementing Performance Assessment

The Board of Commissioners always conducts periodic monitoring and evaluation of the performance of Committees under the Board of Commissioners, which includes the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

Assessors

The party that assesses the performance of Committees under the Board of Commissioners is direct assessment by the Board of Commissioners.

Performance Assessment Criteria

The criteria used in the assessment include:

1. Implementation of all duties and responsibilities according to the committee's work procedures;
2. Achievement of the work program that has been presented to the Board of Commissioners; and
3. Implementation of committee meetings and attendance level of committee members.

Performance Assessment Results

In 2022, the Board of Commissioners considered that all committees under the Board of Commissioners have implemented and carried out their duties and responsibilities properly and in accordance with the work program that has been submitted to the Board of Commissioners.

DIREKSI

BOARD OF DIRECTORS

Direksi adalah organ tata kelola Perseroan yang berperan penting dalam menjalankan pengelolaan usaha Bank. Direksi menjalankan tugas secara bersama dan masing-masing sesuai pembedangannya, dengan tujuan mencapai visi dan misi Bank, serta meningkatkan nilai tambah bagi pemangku kepentingan dan memastikan keberlanjutan usaha.

Pedoman dan Tata Tertib Kerja Direksi

Perseroan telah memiliki pedoman dan tata tertib kerja Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Kriteria Direksi

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.

Penilaian Kemampuan dan Kepatutan Direksi

Seluruh Direktur Perseroan harus lulus uji kemampuan dan kepatutan serta memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Direktur. Hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Berikut informasi pelaksanaan *fit and proper test* Direksi Perseroan:

The Board of Directors is a corporate governance organ that plays an important role in managing the Bank's business. The Board of Directors carries out the duties jointly and individually according to the respective fields, with the aim of achieving the Bank's vision and mission, as well as increasing added value for stakeholders and ensuring business continuity.

Board of Directors Charter

The Company already has Board of Directors Charter, which refers to the Financial Services Authority Regulations.

Board of Directors Criteria

All members of the Company's 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.

Board of Directors' Fit and Proper Test

All Directors of the Company must pass the fit and proper test and obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as a Director. This is in accordance with the Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. The following is information on fit and proper test of the Board of Directors:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Setiawan Kumala	Direktur Komersial Commercial Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	10 Februari 2016 February 10, 2016
Suroso	Direktur Kepatuhan Compliance Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Sugiarto Surjadi		Bank Indonesia	Lulus Passed	13 Desember 2010 December 13, 2010

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Oktober 2022 October 20, 2022
Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & Treasury Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022

Catatan / Notes:

- Lenny Sugihat, Suroso, dan Arif Wicaksono efektif masing-masing menjabat sebagai Presiden Direktur, Direktur Kepatuhan, dan Direktur Keuangan & *Treasury* sejak tanggal 19 Desember 2022.
 - Agoes Roediyanto efektif mulai menjabat sebagai Direktur TI & Operasional sejak tanggal 20 Oktober 2022.
 - Sugiaro Surjadi efektif berhenti sebagai Direktur Kepatuhan sejak tanggal 19 Desember 2022.
- Lenny Sugihat, Suroso, and Arif Wicaksono have effectively served as President Director, Compliance Director, and Finance & Treasury Director respectively since December 19, 2022.
 - Agoes Roediyanto has effectively served as Director of IT & Operations since October 20, 2022.
 - Sugiaro Surjadi has effectively resigned as Compliance Director since December 19, 2022.

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	Level 5	4 Agustus 2022-15 September 2024 August 4, 2022-September 15, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Setiawan Kumala	Direktur Komersial Commercial Director	Level 5	16 September 2022-16 September 2024 September 16, 2022-September 16, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Kepatuhan Compliance Director	Level 5	12 Agustus 2022-28 November 2024 August 12, 2022-November 28, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Sugiaro Surjadi	Direktur Kepatuhan Compliance Director	Level 5	15 Januari 2021-16 Agustus 2023 January 15, 2021-August 16, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Level 5	2 September 2022-2 September 2024 September 2, 2022-September 2, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & Treasury Director	Level 5	20 Juni 2022-29 Mei 2024 June 20, 2022-May 29, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

Komposisi Direksi

Selama tahun 2022, telah terjadi beberapa kali perubahan komposisi Direksi Perseroan yang diuraikan sebagai berikut:

Board of Directors' Composition

In 2022, there were several changes to the composition of the Board of Directors as described below:

Berdasarkan RUPS Tahunan tanggal 24 Juni 2022, komposisi Direksi sebagai berikut:

Based on the Annual GMS dated June 24, 2022, the Board of Directors' composition is as follows:

Susunan Direksi berdasarkan RUPS Tahunan tanggal 19 Mei 2021 Composition of the Board of Directors based on the Annual GMS May 19, 2021		Susunan Direksi berdasarkan RUPS Tahunan tanggal 24 Juni 2022 Composition of the Board of Directors based on the Annual GMS June 24, 2022		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Lisawati	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Untuk memperkuat manajemen Perseroan. To strengthen the management of the Company.
Setiawan Kumala	Direktur Bisnis Business Director	Setiawan Kumala	Direktur Komersial Commercial Director	
Sugiarjo Surjadi	Direktur Kepatuhan Compliance Director	Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	
		Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	

Berdasarkan RUPS Luar Biasa tanggal 26 September 2022, komposisi Direksi sebagai berikut:

Based on the Extraordinary GMS dated September 26, 2022, the Board of Directors' composition is as follows:

Susunan Direksi berdasarkan RUPS Tahunan tanggal 24 Juni 2022 Composition of the Board of Directors based on the Annual GMS June 24, 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 26 September 2022 Composition of the Board of Directors based on the Extraordinary GMS September 26, 2022		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Lenny Sugihat	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Untuk memperkuat manajemen Perseroan. To strengthen the management of the Company.
Setiawan Kumala	Direktur Komersial Commercial Director	Setiawan Kumala	Direktur Komersial Commercial Director	
Sugiarjo Surjadi	Direktur Kepatuhan Compliance Director	Suroso	Direktur Kepatuhan Compliance Director	
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	
		Arif Wicaksono	Direktur Keuangan & Treasury Finance & Treasury Director	

Berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023, komposisi Direksi sebagai berikut:

Based on the Extraordinary GMS dated March 14, 2023, the Board of Directors' composition is as follows:

Susunan Direksi berdasarkan RUPS Tahunan tanggal 26 September 2022 Composition of the Board of Directors based on the Extraordinary GMS September 26, 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023 Composition of the Board of Commissioners based on the Extraordinary GMS March 14, 2023		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Lenny Sugihat	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Untuk memperkuat manajemen Perseroan. To strengthen the management of the Company.
Setiawan Kumala	Direktur Komersial Commercial Director	Mahesh Ajit Ranade*	Wakil Presiden Direktur President Director	
Suroso	Direktur Kepatuhan Compliance Director	Setiawan Kumala	Direktur Komersial Commercial Director	

Susunan Direksi berdasarkan RUPS Tahunan tanggal 26 September 2022 Composition of the Board of Directors based on the Extraordinary GMS September 26, 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023 Composition of the Board of Commissioners based on the Extraordinary GMS March 14, 2023		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Suroso	Direktur Kepatuhan Compliance Director	
Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & Treasury Director	Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	
		Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & Treasury Director	

* Sampai dengan laporan ini disusun, Mahesh Ajit Ranade masih dalam proses persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.

* Until this report was prepared, Mahesh Ajit Ranade was still in the process 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.

Independensi Direksi

Seluruh anggota Direksi Perseroan menjunjung tinggi sikap independensi serta berupaya untuk melaksanakan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian, agar mendukung terciptanya perkembangan bisnis yang berkelanjutan.

Board of Directors' Independency

All members of the Company's Board of Directors uphold the independency attitude and strive to carry out their duties and responsibilities in a professional and prudent manner, in order to support the creation of sustainable business development.

Tugas dan Tanggung Jawab Direksi

Berdasarkan Surat Keputusan Direksi tanggal 30 Desember 2022 tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan, masing-masing anggota Direksi menjalankan tugas dan tanggung jawab sebagai berikut:

Duties and Responsibilities of the Board of Directors

Based on the Board of Directors' Decision Letter dated December 30, 2022 on Division of Duties and Responsibilities of the Board of Directors, each member of the Board of Directors carries out the following duties and responsibilities:

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Lenny Sugihat	Presiden Direktur President Director	<ul style="list-style-type: none"> Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham dari suatu periode ke periode lainnya, termasuk di dalamnya penerapan strategi Perseroan; Mengoordinasikan dan memonitor pencapaian strategi, rencana kerja, dan anggaran Perseroan yang telah disetujui oleh Dewan Komisaris; Mengoordinasikan dan memonitor pelaksanaan tugas dan pekerjaan anggota Direksi sesuai bidang tugas masing-masing; Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian internal telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat, kantor cabang, maupun kantor cabang pembantu; Memonitor bahwa kegiatan operasional dan non-operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku; Memonitor dan mengelola transaksi usaha dan keuangan Perseroan dan memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk menyusun garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat atau cabang; Memonitor: <ul style="list-style-type: none"> Pelaksanaan audit atas pelaksanaan ketentuan internal dan eksternal pada kegiatan operasional Bank; Audit atas kegiatan operasional Sistem Kliring Nasional, <i>Real Time Gross Statement</i>, dan Satuan Kerja Manajemen Risiko yang perlu dilaporkan secara berkala kepada otoritas; Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; Pelaksanaan fungsi strategi <i>Anti Fraud</i> dalam Bank, termasuk sistem pengendalian <i>fraud</i> yang meliputi: pencegahan; deteksi; investigasi, pelaporan, dan sanksi; serta pemantauan, evaluasi, dan tindak lanjut. Memonitor pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit; Memonitor tingkat kolektibilitas kredit dan usaha penyelesaian kredit bermasalah pada kantor pusat atau cabang;

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		<ul style="list-style-type: none"> • Menyusun strategi penyelesaian kredit bermasalah termasuk pertimbangan dalam negosiasi jumlah penyelesaian dengan debitur, usulan proses yuridis dan restrukturisasi kredit sesuai kemampuan nasabah; • Menandatangani seluruh surat-surat berharga, data atau dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada instansi terkait, penunjukkan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku; • Mengoordinasikan penyelenggaraan fungsi Sekretaris Perusahaan, termasuk dalam hal ini semua kegiatan korespondensi (surat menyurat), hubungan masyarakat, kegiatan promosi, persiapan/pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, dan aksi korporasi; • Membawa misi pengenalan perusahaan dan membina hubungan yang baik dengan nasabah, calon nasabah, dan instansi terkait untuk menciptakan hubungan yang harmonis; • Merumuskan arah dan kebijaksanaan serta pola pembinaan dan pengembangan sumber daya manusia untuk menciptakan jumlah karyawan yang efisien bagi Bank, termasuk di dalamnya upaya-upaya pengembangan internal maupun eksternal; • Merumuskan pola dan kebijakan penilaian karyawan (<i>performance appraisal</i>) dan mengoordinasikan implementasi penilaian tersebut pada sistem remunerasi karyawan; • Merancang dan mengevaluasi sistem perencanaan karyawan dan <i>carrier path</i>, termasuk namun tidak terbatas pada pola rekrutmen karyawan; dan • Melaksanakan tugas-tugas lain yang diatur oleh Anggaran Dasar dan peraturan atau ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur. <ul style="list-style-type: none"> • Performing all duties and responsibilities determined by the GMS from one period to another, including the implementation of the Company's strategy; • Coordinating and monitoring the achievement of the Company's strategy, work plan, and budget that have been approved by the Board of Commissioners; • Coordinating and monitoring the implementation of duties and work of members of the Board of Directors according to their respective duties; • 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, branch offices, and sub-branch offices; • Monitoring that operational and non-operational activities in all work units have been carried out in accordance with the applicable strategies, policies, and procedures; • Supervising and managing the Company's business and financial transactions and ensuring compliance with regulations or provisions and procedures for operational transaction activities that have been stipulated, including drawing up policy lines regarding operational limit authorities at head office and branch offices; • Monitoring: <ul style="list-style-type: none"> > Audit on internal and external regulations carried out on the Bank's operational activities; > Audit on operational activities of National Clearing System, Real Time Gross Statement, and Risk Management Division, which need to be reported periodically to the authorities; > Evaluation of risk awareness and risk identification capability by each unit; > Implementation of Anti-Fraud strategy function within the Bank, including the fraud control system: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up. • Monitoring the implementation of credit analysis process in accordance with applicable regulations as a basis for considering credit decisions by the Credit Committee; • Monitoring the level of credit collectibility and settlement of non-performing loans at the head office or branches; • Developing a strategy for settlement of non-performing loans including consideration in negotiating the settlement amount with the debtor, proposing a juridical process and credit restructuring according to customer's ability; • Sign all securities, important company data or documents, Board of Directors' decision letters, reports to relevant agencies, appointment of powers of attorney and other letters/reports/data/documents in accordance with applicable regulations; • Coordinating the implementation of Corporate Secretary' functions, including in this case all correspondence activities, public relations, promotional activities, preparation/implementation of the Annual GMS or Extraordinary GMS, public expose, and corporate actions; • Carrying out the mission of introducing the Company and fostering good relations with customers, prospective customers, and related agencies to create harmonious relationships; • Formulating directions and policies as well as patterns of guidance and development of human resources to create an efficient number of employees for the Bank, including internal and external development efforts; • Formulating employees' performance appraisal and coordinating the implementation of these assessments in the employee remuneration system; • Designing and evaluating employee planning system and career path, including but not limited to employee recruitment patterns; and • Performing other duties stipulated by the Articles of Association and applicable laws and regulations, as long as they are within the scope of duties and functions of the President Director.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Setiawan Kumala	Direktur Komersial Commercial Director	<ul style="list-style-type: none"> • Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan serta melakukan tindak lanjut atas koordinasi pelaksanaan dari pada kebijakan kredit yang telah ditetapkan; • Merumuskan strategi kredit dan marketing yang efisien dan efektif, serta mensosialisasikannya kepada pejabat atau unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi dimaksud; • Menyusun garis-garis kebijaksanaan perkreditan yang jelas berupa: <i>Target Market, Account Management, Solicitation/Account Plan, Risk Asset Monitoring</i>, dan <i>Market Environment Analysis</i>; • Merancang dan menetapkan sistem dan prosedur kredit, monitoring kredit, serta administratif kredit yang efektif; • Melakukan koordinasi seluruh kegiatan Bank yang berkaitan dengan marketing dan perkreditan, baik pada kantor pusat maupun kantor cabang meliputi kegiatan marketing, perkreditan, termasuk pemasaran produk lainnya seperti deposito, tabungan, dan giro; • Memberikan pengarahannya terhadap pelaksanaan koordinasi antara <i>Account Officer</i> dalam rangka pemberian kredit; • Memimpin dan mengarahkan kebijakan dan strategi bisnis digital sejalan dengan arahan strategis Bank; • Memonitor kebijakan dan strategi serta pengelolaan bisnis digital agar sejalan dengan arah strategis Bank, sesuai rencana kerja dan anggaran Bank, serta memenuhi kaidah-kaidah manajemen risiko yang bijaksana dan dengan prinsip kehati-hatian; • Memastikan kinerja tim produk, pengembangan bisnis, dan marketing sesuai dengan sasaran bisnis masing-masing, serta memastikan mitigasi terhadap kinerja bisnis yang tidak sesuai dengan sasaran; • Memastikan perencanaan strategis, mengembangkan, dan mengelola mitra bisnis (<i>ecosystem partnership</i>) untuk fokus memberikan manfaat maksimal bagi kedua belah pihak; • Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan perusahaan; • Mengoordinasikan penyelenggaraan kegiatan <i>Wealth Management</i>, termasuk <i>cross selling</i> kepada deposan; • Mengevaluasi tingkat daya saing produk dan jasa Bank terhadap produk dan jasa pesaing serta mencari peluang-peluang untuk pengembangannya; • Memonitor hubungan baik dengan nasabah, calon nasabah, dan instansi atau pejabat terkait; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Komersial. <ul style="list-style-type: none"> • Designing and establishing policies relating to the credit sector and following up on coordination of the implementation of the established credit policies; • Formulating an efficient and effective credit and marketing strategy, and disseminating it to officials or related work units, as well as periodically evaluating the implementation of the intended strategy; • Developing clear credit policy lines in the form of: <i>Target Market, Account Management, Solicitation/Account Plan, Risk Asset Monitoring</i>, and <i>Market Environment Analysis</i>; • Designing and establishing effective credit systems and procedures, credit monitoring, and credit administration; • Coordinating all Bank activities related to marketing and credit, both at the head office and branch offices covering marketing, credit activities, including the marketing of other products such as time deposits, savings deposits, and demand deposits; • Providing direction on the coordination among <i>Account Officers</i> in the context of granting credit; • Leading and directing digital business policies and strategies in line with the Bank's strategic direction; • Monitoring policies, strategies, and digital business management to be in line with the Bank's strategic direction, according to the Bank's work plan and budget, and complying with prudent risk management principles; • Ensuring that the performance of product, business development, and marketing teams is in accordance with their respective business goals, and ensuring mitigation of business performance that is not in line with targets; • Ensuring strategic planning, developing and managing business partners (<i>ecosystem partnership</i>) to focus on providing maximum benefits for both parties; • Analyzing, negotiating, and finalizing partnership agreements in accordance with company guidelines and policies; • Coordinating the implementation of <i>Wealth Management</i> activities, including <i>cross selling</i> to depositors; • Evaluating competitiveness level of the Bank's products and services against competitors' products and services and looking for opportunities for development; • Monitoring good relationship with customers, prospective customers, and related agencies or officials; and • Performing other duties given by the President Director and those regulated by the Articles of Association as long as they are within the scope of the Commercial Director's duties and functions.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Suroso Kepatuhan Sugianto Surjadi	Direktur Kepatuhan Compliance Director	<ul style="list-style-type: none"> • 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; • Memantau dan menjaga agar kegiatan usaha Bank tidak melanggar dari ketentuan yang berlaku; • Memantau dan menjaga kepatuhan Bank terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada otoritas atau instansi terkait; • Mencegah agar Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang menyimpang dari peraturan otoritas dan peraturan lain yang berlaku; • Bertanggung jawab atas tahap penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur, dan produk atau aktivitas baru yang diterapkan di Bank; • Bertanggung jawab terhadap penerapan prinsip mengenal nasabah (<i>know your customer</i>), termasuk di antaranya penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme berdasarkan konsep <i>Risk Based Approach</i>, pelaporan Laporan Transaksi Keuangan Mencurigakan, Laporan Transaksi Keuangan Tunai, Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (ke Pusat Pelaporan dan Analisis Transaksi Keuangan); • Memastikan penerapan GCG telah dijalankan dengan baik dan benar di Bank; • Memastikan kelengkapan setiap kebijakan dan sistem yang dikembangkan berikut dengan dokumentasi yang baik dan sempurna termasuk di dalamnya buku-buku pedoman operasional kontrol, audit, dan hal lain yang dianggap perlu; • Bertanggung jawab terhadap pelaksanaan atau penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko; • Mengevaluasi kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan <i>contingency plan</i> apabila kondisi eksternal tidak normal; • Mengoordinasikan penerapan <i>risk management</i> sesuai dengan Basel Accord II dan Basel III di Bank, termasuk penyediaan sumber daya manusia serta sarana dan prasarana penunjang; • Bertanggung jawab terhadap penyusunan profil risiko 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>). • Mengoordinasikan 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 sesuai profil risiko (ICAAP) secara berkala (per semester); • Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang menyimpang dari prosedur normal berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank atau pengambilan posisi atau eksposur risiko yang melampaui limit yang ditetapkan (<i>risk appetite</i> dan <i>risk tolerance</i>); • Melakukan evaluasi, analisa, pengembangan, serta penciptaan sistem dan prosedur di lingkungan Bank; • Mengoordinasikan dan memonitor tahap penyusunan dan pengujian terhadap setiap bentuk sistem dan prosedur baru maupun yang disempurnakan dari sistem lama dengan mengajukan kepada tim atau Direksi untuk didiskusikan; dan • 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. <ul style="list-style-type: none"> • 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; • Monitoring and maintaining so that the Bank's business activities do not violate the applicable regulations; • Monitoring and maintaining the Bank's compliance with all agreements and commitments made by the Bank to the relevant authorities or agencies; • Preventing the Bank's Board of Directors from adopting policies and/or making decisions that deviate from regulatory authorities and other applicable regulations; • Being responsible for the stages of preparation and testing of all forms of policies, systems, procedures, and new products or activities implemented at the Bank; • Being responsible for the implementation of know your customer principle, including the implementation of Anti-Money Laundering and Countering Financing Terrorism based on the Risk-Based Approach concept, reporting of Suspicious Financial Transaction Reports, Reports of Cash Financial Transactions, Financial Transactions of Transfer of Funds from and to Outside State (to the Center for Financial Transaction Reports and Analysis); • Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank; • Ensuring the completeness of each policy and system developed along with good and perfect documentation including manuals for operational controls, audits, and other matters deemed necessary; • Being responsible for the implementation or application of risk management at the Bank starting from the process of identifying, measuring, monitoring, and controlling risks; • Evaluating risk management policies and their changes including risk management strategies and contingency plans if external conditions are not normal; • 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; • Being responsible for preparing the Bank's risk profile on a regular basis and reporting and presenting it to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings. • 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 requirement according to the risk profile (ICAAP) periodically (per semester); • Providing recommendations on matters related to business decisions that deviate 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 or risk exposures that exceed established limits (risk appetite and risk tolerance); • Conducting evaluation, analysis, development, as well as creation of systems and procedures within the Bank; • Coordinating and monitoring the preparation and testing stages of each new system and procedures as well as improvements from the old system by submitting it to the team or the Board of Directors for discussion; and • Performing other tasks given by the President Director and those regulated by the Articles of Association as long as they are within the scope of duties and functions of the Director in charge of Compliance Function.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	<ul style="list-style-type: none"> • Mengoordinasikan dan memonitor kelancaran kegiatan operasional baik kantor pusat maupun kantor cabang; • Merumuskan garis-garis kebijakan dan strategi kegiatan operasional; • Mengevaluasi dan memonitor keberhasilan operasional kantor pusat dan kantor cabang; • Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan atau transaksi operasional dari seluruh kantor pusat atau cabang yang meliputi transfer, kliring, dan lainnya; • Merumuskan dan merencanakan target pasar dan sasaran transaksi operasional sesuai dengan kemampuan internal bank dan kemampuan atau peluang yang terbuka di pasar; • Mengoordinasikan pelaksanaan kebijakan dan strategi serta pengembangan di bidang teknologi sistem informasi dalam mendukung kegiatan operasional perbankan, termasuk namun tidak terbatas pada <i>core banking system, hardware, software, dan aplikasi pendukung lainnya</i>. • Memonitor tersedianya: <ul style="list-style-type: none"> > Arsitektur teknologi Bank dalam rangka transformasi digital Bank, termasuk layanan aplikasi, infrastruktur, serta keamanan siber yang sesuai dengan kebutuhan bisnis dan memenuhi ketentuan peraturan yang berlaku; > Tata kelola manajemen teknologi informasi sesuai dengan peraturan serta standar keamanan teknologi; • Mengawasi dan mengelola tim untuk melakukan dan melacak aktivitas dukungan produksi aplikasi sesuai <i>service level agreement</i> yang telah ditentukan, melakukan pengendalian, pemantauan, dan peningkatan lingkungan produksi, serta pemecahan masalah, analisis akar masalah, proposal solusi, dan manajemen bisnis; • Memastikan teknologi memenuhi persyaratan keamanan termasuk kebijakan bank, pedoman eksternal, ekspektasi peraturan, dan kontrol yang sesuai dalam keamanan informasi, desain aman, dan keamanan siber; • Mengelola proses identifikasi dan mitigasi risiko keamanan sistem dan informasi dengan menilai keadaan saat ini, memprioritaskan perbaikan, dan melakukan penilaian keamanan secara teratur untuk mengurangi risiko dan meningkatkan kepatuhan terhadap peraturan perundang-undangan dan ketentuan yang berlaku; • Menetapkan kerangka kerja dukungan operasi sistem dalam hal manajemen perubahan, manajemen ketersediaan, manajemen kapasitas, manajemen aset, dan manajemen konfigurasi di seluruh lingkungan Bank; • Menetapkan kerangka kerja manajemen operasi dan layanan serta standar, kebijakan, prosedur, dan praktik terbaik di Bank; • Memastikan solusi infrastruktur dan operasi memenuhi persyaratan fungsional dan teknis dengan desain, perencanaan pemeliharaan, biaya, skalabilitas kinerja, dan kepatuhan; • Memastikan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan <i>service level agreement</i> serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah, serta standar kepatuhan; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur TI & Operasional. <ul style="list-style-type: none"> • Coordinating and monitoring the smooth operation of the head office and branch offices; • Formulating policy lines and operational activity strategies; • Evaluating and monitoring the operational success of the head office and branch offices; • Coordinating, directing, fostering, and supervising all operational activities or transactions from all head offices or branches which include transfers, clearing, and others; • Formulating and planning the target market and target operational transactions in accordance with the Bank's internal capabilities and the capabilities or opportunities that are open in the market; • Coordinating the implementation of policies and strategies as well as development in the field of information system technology to support banking operational activities, including but not limited to the core banking system, hardware, software, and other supporting applications; • Monitoring the availability of: <ul style="list-style-type: none"> > The Bank's technology architecture for the Bank's digital transformation, including application services, infrastructure and cyber security that are in accordance with business needs as well as comply with applicable regulatory requirements; > Information technology management governance in accordance with regulations and technology security standards; • Supervising and managing the team to carry out and track application production support activities according to predetermined service level agreements, controlling, monitoring, and improving the production environment, as well as problem solving, root cause analysis, solution proposals, and business management; • Ensuring that the technology meets the security requirements including bank policies, external guidelines, regulatory expectations, and appropriate controls on information security, secure design, and cyber security; • Managing the process of identifying as well as mitigating system and information security risks by assessing the current situation, prioritizing improvements, as well as conducting regular security assessments to reduce risk and improve compliance with applicable laws and regulations; • Establishing a system operation support framework in terms of change management, availability management, capacity management, asset management, and configuration management throughout the Bank; • Establishing operational and service management frameworks as well as standards, policies, procedures, and best practices in the Bank; • Ensuring infrastructure and operations solutions meet functional and technical requirements by design, maintenance planning, cost, performance scalability, and compliance; • Ensuring the implementation of operational services in accordance with service level agreement standards and meeting data protection, customer protection and compliance standards; and • Performing other tasks given by the President Director and those regulated by the Articles of Association as long as they are within the scope of duties and functions of the Director of IT & Operation.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & <i>Treasury</i> Director	<ul style="list-style-type: none"> • 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; • Bertanggung jawab atas keseimbangan likuiditas, baik rupiah maupun valuta asing sehubungan dengan kegiatan <i>money market</i> atau aktivitas hubungan bank koresponden; • Bertanggung jawab terhadap pengelolaan dana (<i>Asset Liability Management/ALCO</i>) yang efektif dan efisien, termasuk namun tidak terbatas pada pemeliharaan <i>primary reserve</i>, pemeliharaan <i>secondary reserve</i>, serta optimalisasi penanaman dana, sehingga memberi kontribusi pendapatan yang berarti bagi Bank dengan tetap memelihara kondisi keuangan yang likuid; • Menyusun garis-garis kebijaksanaan dalam masalah pendanaan baik Rupiah atau valuta asing dalam rangka Pendanaan yang efektif dan murah, keseimbangan likuiditas, profitabilitas, harga produk dan jasa bank, dan kesenjangan; • Bertanggung jawab dan mengkoordinasikan pengelolaan serta pengaturan pemberian dan permohonan <i>credit line (money market)</i> secara timbal balik (resiprokal) dengan bank koresponden; • Mengkoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan transaksi devisa dari kantor pusat atau cabang yang meliputi transfer, perdagangan valuta asing, dan lainnya; • Bertanggung jawab atas penyusunan garis-garis kebijakan Perseroan di bidang administrasi keuangan dan akuntansi, memonitor, dan mengevaluasi laporan pengendalian biaya operasional, perubahan, dan perkembangan pendapatan unit kerja yang terkait dengan biaya operasional; • Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan <i>management information system</i> dalam upaya menciptakan pelaksanaan Bank manajemen yang efektif, <i>reporting financial system</i> untuk memenuhi pelaporan pihak eksternal dan internal, dan rencana pengembangan produk Bank dengan berdasarkan <i>feasibility study</i> yang mencakup cost dan <i>benefit analysis</i>; • Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang limit transaksi keuangan di lingkungan kantor pusat atau cabang; • Mengkoordinasikan dan memonitor penyusunan <i>financial statement (neraca dan rugi laba)</i> yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik; • Merancang dan mengkoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja, dan memastikan <i>management information system</i> 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 dan lainnya; • Memonitor dan mengevaluasi laporan pengendalian biaya operasional, perubahan, dan perkembangan pendapatan unit kerja atau cabang yang terkait dengan biaya operasional; • Mengkoordinasikan dan memonitor: <ul style="list-style-type: none"> > Penyusunan Rencana Bisnis Bank agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku; > Penyusunan rencana anggaran tahunan agar selaras dengan Rencana Bisnis Bank; • Mengkoordinasikan dan memonitor kegiatan yang terkait dengan bagian logistik dan umum, antara lain: <ul style="list-style-type: none"> > Kegiatan pengembangan jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai dengan kebijakan investasi dan bisnis yang ditetapkan oleh Bank; > Pengelolaan barang cetakan dan alat tulis kantor untuk mendukung kegiatan operasional, administrasi kantor, serta pelayanan; > Kegiatan pengadaan, pemeliharaan, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran serta mutasi inventaris milik Bank; > Pelaksanaan penunjukan rekanan atau vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank; > Kegiatan-kegiatan lain berkaitan dengan fungsi dan tugas bagian umum, termasuk namun tidak terbatas pada kegiatan pengadaan, pemeliharaan (renovasi atau perbaikan), kebersihan dan keamanan kantor, asuransi atas aktiva tetap/inventaris/transaksi operasional, penyediaan sarana/prasarana komunikasi, dan lainnya; > Mengkoordinasikan 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>, dan pelaporan terkait kredit baik internal maupun kepada pihak regulator; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Keuangan & <i>Treasury</i>. <ul style="list-style-type: none"> • Supervising the Bank's liquidity management, especially in monitoring the minimum reserve requirement balance (GWM), both in Rupiah and foreign currency, including the balance of the secondary reserve requirement so that its adequacy is always maintained; • Being responsible for the liquidity balance, both Rupiah and foreign currencies in connection with money market activities or correspondent bank relationship activities; • Being responsible for effective and efficient fund management (Asset Liability Management/ALCO), including but not limited to maintenance of primary reserves, maintenance of secondary reserves, and optimizing investment of funds, so as to provide a significant income contribution for the Bank while maintaining sound liquid financial conditions; • Drawing up policy lines on funding issues, both in Rupiah and foreign currency, in the framework of effective and inexpensive funding, balance of liquidity, profitability, prices of bank products as well as services, and gaps; • Being responsible for and coordinating the management and regulation of granting and requesting reciprocal credit lines (money market) with correspondent banks; • Coordinating, directing, fostering, and supervising all foreign exchange transaction activities from the head office or branches which include transfers, foreign exchange trading, and others; • Being responsible for preparing the Company's policy lines in the field of financial administration and accounting, monitoring, and evaluating reports on operational cost control, changes, and developments in work unit's income related to operational costs; • Designing, establishing, and evaluating the accounting system and management information system in an effort to create an effective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting, as well as a plan for developing Bank products based on a feasibility study that includes cost and benefit analysis;

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		<ul style="list-style-type: none"> Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures, including formulating policy lines regarding the authority to limit financial transactions within the head office or branch; 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; Designing and coordinating financial management including financial reporting, performance management, and ensuring the management information system is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, the Financial Services Authority, taxation, as well as other authorities such as the Deposit Insurance Corporation and others; Monitoring and evaluating reports on operational cost control, changes and developments in work unit's income or branch's income related to operational costs; Coordinating and monitoring: <ul style="list-style-type: none"> Preparation of the Bank's Business Plan to comply with applicable regulations, policies, and procedures; Preparation of an annual budget plan to align with the Bank's Business Plan; Coordinating and monitoring activities related to logistics and general affairs, including: <ul style="list-style-type: none"> Office network development activities as part of the Bank's business development strategy, in accordance with the investment and business policies set by the Bank; Management of printed materials and office stationery to support operational activities, office administration, and services; Procurement, maintenance, payment for purchases of fixed assets and inventory, limits on capitalization, depreciation, deletion, numbering, and mutation of Bank's inventory; Implementation of the appointment of partners or vendors and the evaluation process to support the Bank's operational activities; Other activities related to the functions and duties of the general affairs, including but not limited to procurement, maintenance (renovations or repairs), office cleaning and security, insurance on fixed assets/inventory/operational transactions, provision of communication facilities/infrastructure, and others; Coordinating and monitoring credit administration activities in support of the smooth running of the credit process, in accordance with established policies, systems and procedures, including but not limited to implementing management information systems, and reporting related to credit both internally and to regulators; and Performing other tasks given by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance & Treasury.

Rapat Direksi

Kebijakan dan Pelaksanaan Rapat Direksi

Rapat Direksi telah dilakukan sesuai peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014. Berdasarkan ketentuan tersebut, Direksi wajib mengadakan rapat paling sedikit 1 kali dalam setiap bulan dan mengadakan rapat bersama Dewan Komisaris paling sedikit 1 kali dalam 4 bulan.

Frekuensi dan Kehadiran Rapat Direksi

Tingkat kehadiran Direksi dalam rapat-rapat tersebut diuraikan sebagai berikut:

Board of Directors' Meeting

Board of Directors' Meetings Policy and Implementation

The Board of Directors' meeting has been conducted in accordance with the Financial Services Authority regulation No. 33/POJK.04/2014. Based on these provisions, the Board of Directors must hold at least 1 meeting every month and hold a joint meeting with the Board of Commissioners at least 1 time in 4 months.

Board of Directors' Meetings Frequency and Attendance

The attendance level of the Board of Directors in these meetings is described as follows:

Nama Name	Jabatan Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with the 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	%
Lisawati	Presiden Direktur President Director	15	15	100,00	9	9	100,00	2	2	100,00
Lenny Sugihat	Presiden Direktur President Director	1	1	100,00	1	1	100,00	-	-	-
Setiawan Kumala	Direktur Komersial Commercial Director	16	16	100,00	10	9	90,00	2	2	100,00

Nama Name	Jabatan Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with the 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	%
Suroso	Direktur Kepatuhan Compliance Director	1	1	100,00	1	1	100,00	-	-	-
Sugiarto Surjadi		15	15	100,00	9	9	100,00	2	2	100,00
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	1	1	100,00	1	1	100,00	-	-	-
Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & Treasury Director	1	1	100,00	1	1	100,00	-	-	-

Catatan / Notes:

- Lisawati, Lenny Sugihat, Suroso, dan Arif Wicaksono efektif masing-masing menjabat sebagai Wakil Presiden Komisaris, Presiden Direktur, Direktur Kepatuhan, dan Direktur Keuangan & *Treasury* sejak tanggal 19 Desember 2022.
 - Agoes Roediyanto efektif menjabat sebagai Direktur TI & Operasional sejak tanggal 20 Oktober 2022.
 - Sugiarto Surjadi efektif berhenti menjabat sebagai Direktur Kepatuhan sejak tanggal 19 Desember 2022.
- Lisawati, Lenny Sugihat, Suroso, and Arif Wicaksono have effectively served as Vice President Commissioner, President Director, Compliance Director, and Finance & Treasury Director respectively since December 19, 2022.
 - Agoes Roediyanto has effectively served as Director of IT & Operations since October 20, 2022.
 - Sugiarto Surjadi has effectively resigned as Compliance Director since December 19, 2022.

Program Orientasi bagi Anggota Direksi Baru Diangkat dan Program Pelatihan dan/atau Peningkatan Direksi

Program Orientasi bagi Anggota Direksi Baru Diangkat

Perseroan memiliki program orientasi yang wajib diikuti oleh anggota Direksi baru diangkat. Hal ini bertujuan agar anggota Direksi baru diangkat dapat mengenal dan memahami dengan baik profil Perseroan termasuk karakteristik dan proses bisnis Perseroan. Program pengenalan ini kemudian disiapkan oleh Sekretaris Perusahaan dengan melakukan kajian materi orientasi yang terdiri dari:

- 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;
- Tugas dan tanggung jawab pembedangan dari masing-masing anggota baru; dan
- Memperbarui aksi korporasi PMHMETD II yang saat itu sedang berlangsung.

Orientation Program for Newly Appointed Members of the Board of Directors and Training and/or Development Program for the Board of Directors

Orientation Program for Newly Appointed Members of the Board of Directors

The Company has an orientation program that must be followed by newly appointed members of the Board of Directors. This is intended so that the newly appointed members of the Board of Directors can know and understand well the profile of the Company including the characteristics and business processes of the Company. This orientation program is prepared by the Corporate Secretary by conducting a review of the onboarding material which consists of:

- 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;
- The division of duties and responsibilities of each new member; and
- Updating the PMHMETD II corporate action which was currently underway.

Pada tahun 2022, Sekretaris Perusahaan memberikan program orientasi bagi Direktur yang baru menjabat, yaitu Suroso selaku Direktur Kepatuhan; Agoes Roediyanto selaku Direktur TI & Operasional; dan Arif Wicaksono selaku Direktur Keuangan & *Treasury*.

Pelatihan dan/atau Peningkatan Kompetensi Direksi

Pada tahun 2022, Direksi telah mengikuti program pengembangan kompetensi sebagai berikut:

Nama Name	Jabatan Position	Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Place
Lisawati	Presiden Direktur President Director	<i>G20 Finance Track Side Events: Managing Risk of the Exit Policy Dynamic through More Diversified Currency to Support Global Trade and Investment</i>	Bank Indonesia	16 Februari 2022 February 16, 2022	Webinar
Setiawan Kumala	Direktur Komersial Commercial Director	<i>Digital Banking</i>	PT Pasar Jasa Professional	24 Maret 2022 March 24, 2022	Hybrid Class
Suroso	Direktur Kepatuhan Compliance Director	<i>Building Sustainable Capacity to Prepare for the Next Turbulance</i>	Economic Review	21 Oktober 2022 October 21, 2022	Zoominar
Sugiaro Surjadi	Direktur Kepatuhan Compliance Director	<i>Bank of the Future, Fostering Indonesia Banking Potential</i>	Ikatan Bankir Indonesia Indonesian Bankers Association	26 Januari 2022 January 26, 2022	Zoominar
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	<i>Building Sustainable Capacity to Prepare for the Next Turbulance</i>	Economic Review	21 Oktober 2022 October 21, 2022	Zoominar
Arif Wicaksono	Direktur Keuangan & <i>Treasury</i> Finance & Treasury Director	<i>Building Sustainable Capacity to Prepare for the Next Turbulance</i>	Economic Review	21 Oktober 2022 October 21, 2022	Zoominar

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Mekanisme pengunduran diri dan pemberhentian Direksi telah diatur dalam Anggaran Dasar Perseroan. Jabatan anggota Direksi berakhir apabila:

1. Mengundurkan diri;
2. Dinyatakan pailit atau ditaruh di bawah pengampunan berdasarkan suatu keputusan pengadilan;
3. Masa jabatannya telah berakhir;
4. Tidak lagi memenuhi persyaratan perundang-undangan;
5. Meninggal dunia; dan
6. Diberhentikan berdasarkan keputusan RUPS.

Pelaksanaan Tugas Direksi

Selama tahun 2022, Direksi telah melaksanakan tugas dan tanggung jawabnya dalam rangka melakukan pengawasan sebagai 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;

In 2022, Corporate Secretary held the orientation program for the newly appointed Directors, namely Suroso as Compliance Director; Agoes Roediyanto as IT & Operation Director; and Arif Wicaksono as Finance & Treasury Director.

Board of Directors' Training and/or Competency Development

In 2022, the Board of Directors participated in the competency development program as follows:

Mechanism of Resignation and Dismissal of Board of Directors

The mechanism for the Board of Directors' resignation and dismissal is regulated in the Company's Articles of Association. The term of office of a member of the Board of Directors ends when:

1. Resign;
2. Declared bankrupt or placed under pardon based on a court decision;
3. The term of office has ended;
4. No longer fulfilling requirements by laws and regulations;
5. Pass away; and
6. Dismissed based on the GMS resolutions.

Implementation of Board of Directors' Duties

In 2022, the Board of Directors carried out its duties and responsibilities in order to carry out supervision as follows:

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 organizational levels in the Bank;

2. Membuat struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab serta menetapkan surat keputusan pengangkatannya;
3. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Keuangan yang berlaku;
4. Menyusun kebijakan dan strategi manajemen risiko dan bertanggung jawab atas pelaksanaannya;
5. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain;
6. Menyusun kebijakan dan prosedur yang berlaku untuk menjalankan usaha Bank sesuai dengan ketentuan;
7. Bertanggung jawab terhadap struktur pengendalian internal yang efektif serta penerapan manajemen risiko yang baik; dan
8. Mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.

Penilaian Kinerja Direksi

Prosedur Pelaksanaan Penilaian dan Pihak yang Melakukan Penilaian Kinerja

Kinerja Direksi dinilai oleh Pemegang Saham atas laporan pertanggungjawaban berupa laporan tahunan dan laporan keuangan yang disampaikan melalui RUPS Tahunan. Namun demikian, Direksi juga melakukan penilaian sendiri (*self assessment*) yang dilakukan 2 kali dalam 1 tahun dan dinilai oleh Dewan Komisaris.

Melalui Kebijakan Penilaian Sendiri (*Self Assessment*) atas Kinerja Dewan Komisaris dan Direksi yang dimiliki Perseroan, telah diputuskan kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Anggaran Dasar Bank, dan *key performance indicator* atau KPI yang diatur tersendiri.

Kriteria Penilaian Kinerja

Adapun kriteria penilaian terhadap kinerja Direksi meliputi:

1. Efektivitas peran dan rapat Direksi;
2. Efektivitas penerapan GCG;
3. Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan
4. Efektivitas penerapan manajemen risiko dan pengendalian internal.

2. Create an organizational structure of the Bank, complete with details of duties and responsibilities, as well as determine the appointment letter;
3. Develop an accounting system in accordance with the applicable Financial Accounting Standards;
4. Develop risk management policies and strategies, as well as be responsible for their implementation;
5. 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;
6. Develop policies and procedures that apply to run the Bank's business in accordance with the provisions;
7. Be responsible for an effective internal control structure and implementation of good risk management; and
8. Be responsible for carrying out the duties to Shareholders through the GMS.

Board of Directors' Performance Assessment

Procedures and Assessor for Implementing Performance Assessments

The performance of the Board of Directors is assessed by the Shareholders on the accountability reports in the form of annual report and financial statements, which are submitted through the Annual GMS. However, the Board of Directors also conducts its own assessment (*self assessment*) 2 times in 1 year and assessed by the Board of Commissioners.

Through Decision Letter on Self-Assessment Policy on the performance of the Board of Commissioners and Board of Directors, a self-assessment policy has been set to assess the Board of Commissioners' performance by referring to the Financial Services Authority Circular No 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the Bank's Articles of Association, and key performance indicators or KPIs that are set separately.

Performance Assessment Criteria

The criteria for assessing the Board of Directors' performance include:

1. Effectiveness of the Board of Directors' roles and meetings;
2. Effectiveness of GCG implementation;
3. Effectiveness of the implementation of the Company's strategy and management; and
4. Effectiveness of risk management and internal control implementation.

Hasil Penilaian Kinerja

Selama tahun 2022, penilaian kinerja Direksi telah menunjukkan hasil yang baik dan telah memenuhi kriteria penilaian yang ditetapkan. Hal tersebut tercermin pada laporan kinerja keuangan dan tingkat kesehatan Bank tahun 2022.

Penilaian Kinerja Komite di bawah Direksi dan Organ Pendukung Direksi

Prosedur Pelaksanaan Penilaian Kinerja

Penilaian kinerja Komite di bawah Direksi dan organ pendukung Direksi dievaluasi setiap 1 tahun dengan menggunakan metode evaluasi dalam suatu sistem yang ditetapkan dalam keputusan Direksi.

Pihak yang Melakukan Penilaian Kinerja

Pihak yang melakukan penilaian kinerja Komite di bawah Direksi dan organ pendukung Direksi dilakukan oleh Direksi.

Kriteria Penilaian Kinerja

Adapun kriteria yang digunakan dalam penilaian tersebut antara lain:

1. Laporan berkala yang disampaikan kepada Direksi;
2. Masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi; dan
3. Pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan rencana bisnis Bank.

Hasil Penilaian Kinerja

Direksi menilai bahwa selama tahun 2022, komite dan organ pendukung Direksi telah menjalankan tugas dan tanggung jawabnya sesuai dengan ketentuan dan telah membantu dalam proses pelaksanaan tugas Direksi dalam mengelola Bank.

Performance Assessment Results

In 2022, the Board of Directors' performance assessment showed good results and met the established assessment criteria. This is reflected in the financial performance report and the Bank's soundness level for 2022.

Performance Assessment of Committees under the Board of Directors and Supporting Organs of the Board of Directors

Procedures for Implementing Performance Assessment

The performance assessment of Committees under the Board of Directors and the supporting organs of the Board of Directors is evaluated every year by using the evaluation method in a system stipulated in the Board of Directors' decision.

Assessors

The party that assesses the performance of Committees under the Board of Directors and supporting organs of the Board of Directors is carried out by the Board of Directors.

Performance Assessment Criteria

The criteria used in the assessment include:

1. Periodic reports submitted to the Board of Directors;
2. Input and recommendations on matters that fall within the scope of the Board of Directors' duties; and
3. Implementation of respective duties and responsibilities in line with the Bank's strategy and business plan.

Performance Assessment Results

The Board of Directors considers that during 2022, the committees and supporting organs of the Board of Directors carried out their duties and responsibilities in accordance with the provisions and assisted in the process of performing the Board of Directors' duties in managing the Bank.

REMUNERASI DAN NOMINASI DEWAN KOMISARIS DAN DIREKSI

REMUNERATION AND NOMINATION FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Nominasi Dewan Komisaris dan Direksi

Prosedur Nominasi

Pengangkatan dan pemberhentian anggota Dewan Komisaris dan Direksi Perseroan dilakukan oleh Pemegang Saham melalui mekanisme RUPS. Komite Remunerasi dan Nominasi akan melakukan evaluasi dan penilaian atas calon-calon anggota Dewan Komisaris dan Direksi Perseroan untuk kemudian merekomendasikan kepada Dewan Komisaris. Selanjutnya, Dewan Komisaris akan meminta persetujuan RUPS.

Remunerasi Dewan Komisaris dan Direksi

Remunerasi dan fasilitas lain bagi Dewan Komisaris dan Direksi Perseroan ditetapkan dalam RUPS Tahunan setelah disetujui oleh Pemegang Saham. Kebijakan terkait remunerasi mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Prosedur Penetapan Remunerasi

Bank telah memiliki Pedoman Remunerasi yang mencakup Prosedur Penetapan, Indikator Penetapan, Jenis Remunerasi, Pelaksanaan Kaji Ulang dan Independensi, Penetapan *Material Risk Taker* (MRT), Kaitan Remunerasi dengan Risiko dan Kinerja.

Konsultan terkait Kebijakan Remunerasi

Perseroan belum menggunakan jasa konsultan untuk perumusan kebijakan remunerasi.

Struktur dan Besaran Remunerasi

Sesuai dengan Anggaran Dasar Perseroan, gaji, honorarium, dan tunjangan lain bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS. Sedangkan, penentuan besarnya dapat dilimpahkan kewenangannya kepada Dewan Komisaris.

Nomination of the Board of Commissioners and Board of Directors

Nomination Procedure

The appointment and dismissal of members of the Company's Board of Commissioners and Board of Directors is carried out by Shareholders through the GMS mechanism. The Remuneration and Nomination Committee will evaluate and assess the prospective members of the Company's Board of Commissioners and Board of Directors, and then recommend them to the Board of Commissioners. Afterwards, the Board of Commissioners will seek approval from the GMS.

Remuneration for the Board of Commissioners and Board of Directors

Remuneration and other facilities for the Board of Commissioners and Board of Directors are determined in the Annual GMS with approval by Shareholders. Policies related to remuneration refer to the provisions of Financial Services Authority Regulation No. 45/POJK.02/2015 on Implementation of Governance in Providing Remuneration for Commercial Banks and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks.

Procedure for Determining Remuneration

The Bank already has Remuneration Charter, which includes Determination Procedures, Determination Indicators, Remuneration Types, Implementation of Review and Independence, Determination of Material Risk Taker (MRT), Links of Remuneration with Risk and Performance.

Consultant regarding Remuneration Policy

The Company has not used consultant services for the formulation of remuneration policies.

Remuneration Structure and Amount

In accordance with the Company's Articles of Association, salary, honorarium, and other allowances for the Board of Commissioners and Board of Directors are determined by the GMS. Meanwhile, the authority to determine the amount can be delegated to the Board of Commissioners.

Adapun remunerasi dan fasilitas yang diterima Dewan Komisaris dan Direksi selama tahun 2022 yaitu sebagai berikut:

The remuneration and facilities received by the Board of Commissioners and Board of Directors during 2022 are 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	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year				Type of Remuneration and Other Facilities
	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)	3	6.375	6	14.670	Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)
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	3	-	6	-	a. Can be owned
b. Tidak dapat dimiliki	3	-	6	-	b. Cannot be owned
Total		6.375		14.670	Total

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

Jumlah Remunerasi	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors	Total Remuneration
Di atas Rp2 miliar	1	6	Above Rp2 billion
Di atas Rp1 miliar sampai dengan Rp2 miliar	2	-	Above Rp1 billion up to Rp2 billion
Di atas Rp500 juta sampai dengan Rp1 miliar	-	-	Above Rp500 million up to Rp1 billion
Rp500 juta ke bawah	-	-	Rp500 million and below

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

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

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

Rasio Gaji Tertinggi dan Terendah	Rasio Ratio	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	13:1	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	2:1	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	2,49:1	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai tertinggi	4:1	Ratio of the highest salary of the Board of Directors and the highest salary of employees

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

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar	1	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	5	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	20	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	
Dewan Komisaris	-	-	-	-	-	Board of Commissioners
Direksi	-	-	-	-	-	Board of Directors
Total	-	-	-	-	-	Total

Informasi Kuantitatif Quantitative Information

Jenis Remunerasi yang Bersifat Variabel	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period				Type of Variable Remuneration
	Sisa yang Masih Ditanggung Pending	Disebabkan Penyesuaian Eksplicit (A) Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) 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)

Informasi Lain terkait Tata Kelola Remunerasi

Pada tahun 2022, tidak terdapat perselisihan internal di Perseroan yang berkaitan dengan intervensi pemilik, perselisihan internal, atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

Information related to Remuneration Governance

In 2022, 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.

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 2022, 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 2022, tidak terdapat remunerasi Dewan Komisaris dan Direksi yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan 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 2022, 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 2022, there was no deferred remuneration amount for the Board of Commissioners and Board of Directors, consisting of cash and/or shares or share-based instruments issued by the Bank.

INDEPENDENSI DAN TRANSPARANSI DEWAN KOMISARIS DAN DIREKSI

INDEPENDENCY AND TRANSPARENCY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Dalam menjalankan fungsi, tugas dan tanggung jawabnya, anggota Dewan Komisaris dan Direksi Perseroan wajib menjaga independensi dan menghindari segala bentuk benturan kepentingan, baik untuk kepentingan pribadi, kelompok dan golongan tertentu.

In carrying out their functions, duties, and responsibilities, members of the Company's Board of Commissioners and Board of Directors must maintain independency and avoid any form of conflict of interest, whether for personal, or certain group or class' interests.

Pengelolaan Benturan Kepentingan Dewan Komisaris dan Direksi

Perseroan 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;

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

The Company already has a 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, among others:

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. 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.

Rangkap Jabatan Dewan Komisaris dan Direksi

Informasi rangkap jabatan Dewan Komisaris dan Direksi dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dan Direksi.

Kepemilikan Saham Dewan Komisaris dan Direksi

Sepanjang tahun 2022, seluruh anggota Dewan Komisaris dan Direksi Bank Ganesha tidak memiliki saham, baik pada Bank Ganesha, bank lainnya, lembaga keuangan non-bank, serta perusahaan lain, yang berkedudukan di dalam ataupun di luar negeri sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03 tahun 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.

Hubungan Afiliasi Dewan Komisaris dan Direksi

Pada tahun 2022, seluruh Dewan Komisaris dan Direksi tidak memiliki hubungan afiliasi. Informasi hubungan afiliasi Dewan Komisaris dan Direksi dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dan Direksi.

Kebijakan Keberagaman Komposisi Dewan Komisaris dan Direksi

Pada tahun 2022, keberagaman komposisi Dewan Komisaris dan Direksi yang tercermin dari pendidikan, pengalaman kerja, usia, dan gender. Adapun keberagaman komposisi Dewan Komisaris dan Direksi pada tahun 2022 dapat dilihat sebagaimana dalam tabel berikut:

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.

Concurrent Positions of the Board of Commissioners and Board of Directors

Information on the concurrent positions of the Board of Commissioners and Board of Directors can be seen in the Company Profile chapter in the Board of Commissioners' and Board of Directors' Profile section.

Share Ownership of the Board of Commissioners and Board of Directors

Throughout 2022, all members of the Board of Commissioners and Board of Directors of Bank Ganesha did not own shares, in Bank Ganesha, other banks, non-bank financial institutions, and companies, domiciled inside or outside the country, as stipulated under Financial Services Authority Regulation No. 55/POJK.03 of 2016 on Implementation of Governance for Commercial Banks.

Affiliation Relations of the Board of Commissioners and Board of Directors

In 2022, the entire Board of Commissioners and Board of Directors had no affiliation. Information on the affiliation of Board of Commissioners and Board of Directors can be seen in the Company Profile chapter in the Board of Commissioners' and Board of Directors' Profile section.

Diversity Policy of Composition of the Board of Commissioners and Board of Directors

In 2022, the composition diversity of the Board of Commissioners and Board of Directors was reflected in education, work experience, age, and gender. The composition diversity of the Board of Commissioners and Board of Directors in 2022 can be seen in the following table:

Keberagaman Komposisi Composition Diversity	Dewan Komisaris Board of Commissioners	Direksi Board of Directors
Pendidikan Education	Latar belakang pendidikan Dewan Komisaris beragam, mulai dari lulusan S1 hingga S2, dengan kompetensi di bidang Manajemen, Administrasi Bisnis, Manajemen Keuangan, serta Ekonomi. The educational background of the Board of Commissioners is diverse, ranging from Bachelor to Masters graduates, with competencies in Management, Business Administration, Financial Management, and Economics.	Latar belakang pendidikan Direksi beragam, mulai dari lulusan S1 hingga S2, dengan kompetensi di bidang Ekonomi, Hukum, Administrasi Bisnis, dan Analisa Bisnis. The educational background of the Board of Directors is diverse, ranging from Bachelor to Masters graduates, with competencies in the fields of Economics, Law, Business Administration, and Business Analysis.
Pengalaman Kerja Work Experience	Anggota Dewan Komisaris memiliki pengalaman di berbagai bidang, seperti perbankan, keuangan, akuntansi, dan manajemen risiko. Members of the Board of Commissioners have experience in various fields, such as banking, finance, accounting, and risk management.	Anggota Direksi memiliki pengalaman di berbagai bidang, seperti perbankan, keuangan, <i>consumer banking</i> , kepatuhan, dan manajemen risiko. Members of the Board of Directors have experience in various fields, such as banking, finance, consumer banking, compliance, and risk management.
Usia Age	Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 55-72 tahun. The average age of the Board of Commissioners is at an age that allows a person to continue working and performing, which is between 55-72 years old.	Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 47-67 tahun. The average age of the Board of Directors is at an age that allows a person to continue working and performing, which is between 47-67 years old.
Jenis Kelamin Gender	Perseroan memiliki 1 anggota Dewan Komisaris yang berjenis kelamin perempuan. The Company has 1 female member of the Board of Commissioners.	Perseroan memiliki 1 anggota Direksi yang berjenis kelamin perempuan. The Company has 1 female member of the Board of Directors.

KOMITE DI BAWAH DEWAN KOMISARIS

COMMITTEES UNDER THE BOARD OF COMMISSIONERS

Dalam rangka mendorong agar Perseroan dikelola sesuai dengan prinsip-prinsip GCG, maka Dewan Komisaris telah membentuk Komite yang bekerja secara profesional dan independen yang terdiri dari Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Uraian mengenai masing-masing Komite dijelaskan sebagai berikut:

Komite Audit

Komite Audit dibentuk untuk mendukung Dewan Komisaris dalam melaksanakan fungsi pengawasan di bidang pelaksanaan dan pelaporan pencatatan keuangan, kecukupan pengelolaan risiko dan pengendalian internal secara efektif dan independen. Komite Audit juga melakukan pengawasan pada kepatuhan terhadap peraturan dan perundang-undangan yang berlaku.

Pedoman Kerja Komite Audit

Komite Audit telah memiliki Piagam Komite Audit yang dimutakhirkan pada tanggal 30 Desember 2022.

In order to encourage the Company to be managed in accordance with GCG principles, the Board of Commissioners has formed Committees that work professionally and independently consisting of an Audit Committee, a Risk Monitoring Committee, and a Remuneration and Nomination Committee. The description of each Committee is explained as follows:

Audit Committee

The Audit Committee was formed to support the Board of Commissioners in carrying out the oversight function in the areas of implementation and reporting of financial records, adequacy of risk management and internal control effectively and independently. The Audit Committee also supervises compliance with applicable laws and regulations.

Audit Committee Charter

The Audit Committee already has an Audit Committee Charter, which was updated on December 30, 2022.

Komposisi dan Masa Jabatan Komite Audit

Sesuai dengan Piagam Komite Audit, komposisi Komite Audit meliputi:

1. Komite Audit terdiri dari sekurang-kurangnya 1 orang Komisaris dan sekurang-kurangnya 2 anggota ahli yang bukan merupakan pegawai Perseroan;
2. Anggota Komite Audit yang juga merupakan Komisaris Independen bertindak sebagai Ketua Komite Audit; dan
3. Komite Audit dibentuk atas dasar kesepakatan rapat Dewan Komisaris dan direalisasikan dengan Surat Keputusan Direksi.

Periode 14 Mei 2019 – 29 Desember 2022

Berdasarkan Surat Keputusan Direksi No. 011/SKDIR/V/19 tanggal 14 Mei 2019, komposisi Komite Audit diuraikan sebagai berikut:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Sudarto	Ketua Chairperson	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Lenny Sugihat	Anggota Member	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan. Expert in risk management and banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management, and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Periode 30 Desember 2022 - Sekarang

Berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022, komposisi Komite Audit diuraikan sebagai berikut:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Sudarto	Ketua Chairperson	Komisaris Independen Independent Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management, and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Profil Komite Audit

Sudarto Ketua

Menjabat sebagai ketua Komite Audit periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022. Profil dapat dilihat pada bab Profil Dewan Komisaris bagian Profil Dewan Komisaris.

Audit Committee's Composition and Term of Office

In accordance with the Audit Committee Charter, the composition of the Audit Committee includes:

1. The Audit Committee consists of at least 1 Commissioner and at least 2 expert members who are not employees of the Company;
2. Member of the Audit Committee who is also Independent Commissioner acts as Chairperson of Audit Committee; and
3. The Audit Committee was formed based the Board of Commissioners' meeting agreement and realized by the Board of Directors' Decision Letter.

Period of May 14, 2019 – December 29, 2022

Based on Board of Directors' Decision Letter No. 011/SKDIR/V/19 dated May 14, 2019, the composition of the Audit Committee is described as follows:

Period of December 30, 2022 - Now

Based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022, the composition of the Audit Committee is described as follows:

Audit Committee Profile

Sudarto Chairperson

Serves as chairperson of the Audit Committee for 2022-present based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022. Profile can be seen in the Company Profile chapter in the Board of Commissioners' Profile section.

Dede Suherman Sukandar
Anggota

Warga Negara Indonesia, lahir pada tahun 1968, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022. 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), Direktur Utama PT Puncak Lembah Hijau (2012-2020). Saat ini, menjabat sebagai Staf Khusus Direksi PT Petrotekno (sejak 2016) dan anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2009).

Pramu Hestiono Utama
Anggota

Warga Negara Indonesia, lahir pada tahun 1961, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Hukum dari Universitas Jayabaya Jakarta (1987). Memiliki pengalaman karier di Bank Rakyat Indonesia sebagai *Supervisor* Operasional Kredit (1990-1995), *Credit Administration Officer* Kantor Cabang Tanjung Priok Jakarta (1995-1999), *Internal Controller* Kantor Cabang Jatinegara Jakarta (1999-2004), *Internal Controller* Kantor Cabang Kota Jakarta (2004-2006), Manajer Operasional Kantor Cabang Gatot Subroto Jakarta

Dede Suherman Sukandar
Member

Indonesian Citizen, born in 1968, domiciled in Bogor. Serves as a member of the Audit Committee for 2022-present based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022. He has no financial, management, and 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), President Director of PT Puncak Lembah Hijau (2012-2020). Currently, serves as Special Staff to the Board of Directors of PT Petrotekno (since 2016) and member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 3 from the Banking Professional Certification Institute (2009).

Pramu Hestiono Utama
Member

Indonesian Citizen, born in 1961, domiciled in Jakarta. Serves as a member of the Audit Committee for 2022-present based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022. He has no financial, management, and family relationships with members of the Board of Commissioners, members of the Board of Directors, and Major and Controlling Shareholders.

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

(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 (2003).

Independensi Komite Audit

Seluruh anggota Komite Audit telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan, dan tidak dapat dipengaruhi oleh pihak manapun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Audit, yang diuraikan sebagai berikut:

Aspek Independensi Independency Aspect	Sudarto	Lenny Sugihat*	Dede Suherman Sukandar	Pramu Hestiono Utama
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship with Shareholders, Subsidiaries, or affiliated companies.	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Has no share ownership relationship in the Bank.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Committee.	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	√	√	√	√

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas dan tanggung jawab sebagai berikut:

- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas, antara lain:
 - Kesesuaian laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntansi yang berlaku;
 - Kesesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan;

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 (2003).

Audit Committee's Independency

All members of the Audit Committee have met all independency criteria and are able to carry out their duties independently, uphold the Company's interests, and cannot be influenced by any party. This can be seen from the independency aspect that has been fulfilled by all members of the Audit Committee, which is described as follows:

Duties and Responsibilities of the Audit Committee

The Audit Committee has the following duties and responsibilities:

- Review the financial information to be published by the Company to the public and/or authorities, among others:
 - Conformity of financial statements, projections, and other reports related to the Company's financial information in accordance with applicable accounting standards;
 - Conformity of the audit implementation by the public accounting firm with the applicable auditing standards;
- Review compliance with laws and regulations related to the Company's activities;

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;
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;

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;
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. 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;

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.

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 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 SKAI;
 - 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;
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 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. 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 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

Berdasarkan Pedoman Kerja Komite Audit Perseroan, Komite Audit dapat melaksanakan rapat minimal 1 kali dalam 3 bulan.

Frekuensi dan Kehadiran Rapat Komite Audit

Tingkat kehadiran anggota Komite Audit dalam rapat ditunjukkan pada tabel berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Sudarto	Ketua Chairperson	5	5	100,00
Lenny Sugihat*	Anggota Member	5	4	80,00
Dede Suherman Sukandar	Anggota Member	5	5	100,00
Pramu Hestiono Utama	Anggota Member	5	5	100,00

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Audit Tahun 2022

Komite Audit Perseroan telah melaksanakan tugas dengan berbagai program kerja yang dilakukan selama tahun 2022 yaitu:

1. Mengadakan rapat dalam rangka melakukan evaluasi atas kinerja Satuan Kerja Audit Intern untuk triwulan IV 2021, triwulan I 2022, triwulan II 2022, dan triwulan III 2022;
2. Melaporkan secara tertulis kepada Dewan Komisaris atas hasil evaluasi kinerja Satuan Kerja Audit Intern untuk triwulan IV 2021, triwulan I 2022, triwulan II 2022, dan triwulan III 2022;
3. Melakukan evaluasi atas Rencana Kerja Audit Tahunan Satuan Kerja Audit Intern untuk rencana audit tahun 2023;

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 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's Meeting

Based on the Company's Audit Committee Charter, the Audit Committee can hold a meeting at least 1 time in 3 months.

Audit Committee's Meeting Frequency and Attendance

The attendance rate of members of the Audit Committee at meetings is shown in the following table:

Brief Report on the Implementation of Audit Committee's Activities in 2022

The Company's Audit Committee carried out its duties with various work programs conducted in 2022, as follows:

1. Holding meetings in order to evaluate the performance of Internal Audit Division for quarter IV 2021, quarter I 2022, quarter II 2022, and quarter III 2022;
2. Reporting in writing to the Board of Commissioners regarding the results of Internal Audit Unit' performance evaluation for quarter IV 2021, quarter I 2022, quarter II 2022, and quarter III 2022;
3. Evaluating the Annual Audit Work Plan of Internal Audit Division for the 2023 audit plan;

4. Memberikan rekomendasi tertulis kepada Dewan Komisaris atas Rencana Kerja Audit Tahunan Satuan Kerja Audit Intern tahun 2023;
5. Melakukan evaluasi atas penggunaan jasa akuntan publik/kantor akuntan publik, yang telah melakukan audit atas Laporan Keuangan Perseroan yang berakhir pada tanggal 31 Desember 2021;
6. Mengadakan rapat dalam rangka melakukan evaluasi atas pengajuan penawaran penggunaan jasa akuntan publik/kantor akuntan publik, untuk melakukan audit secara umum atas Laporan Keuangan yang berakhir pada tanggal 31 Desember 2022;
7. Memberikan rekomendasi atas pengajuan penawaran penggunaan jasa akuntan publik/kantor akuntan publik, untuk melakukan audit atas Laporan Keuangan yang berakhir pada tanggal 31 Desember 2022;
8. Menyiapkan Laporan Pengawasan Dewan Komisaris atas pelaksanaan Rencana Bisnis Bank semester II 2021 dan semester I 2022;
9. Menyiapkan Laporan Hasil Pengawasan Dewan Komisaris tentang Penyedia Jasa Pembayaran posisi akhir tahun buku 2021;
10. Mengevaluasi Laporan Keuangan Bank;
11. Menghadiri rapat Dewan Komisaris; dan
12. Menghadiri rapat Direksi dengan Dewan Komisaris.

Pelatihan dan/atau Peningkatan Komite Audit

Pada tahun 2022, Komite Audit secara mandiri dan berkesinambungan melakukan peningkatan kompetensi melalui media buku dan/atau informasi digital.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bertanggung jawab kepada Dewan Komisaris untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris terkait dengan pemberian rekomendasi atas remunerasi dan nominasi anggota Dewan Komisaris, anggota Direksi, dan anggota komite-komite di tingkat Dewan Komisaris dan Direksi.

Pedoman Kerja Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah memiliki Pedoman Kerja yang dimutakhirkan pada tanggal 5 Desember 2018.

4. Providing written recommendations to the Board of Commissioners on the 2023 Annual Audit Work Plan of Internal Audit Unit;
5. Evaluating the use of services of public accountant/public accounting firm, which has conducted an audit on the Company's Financial Statements ended December 31, 2021;
6. Holding a meeting in order to evaluate the offers to use the services of public accountant/public accounting firm, to conduct a general audit of the Financial Statements ending December 31, 2022;
7. Providing recommendations on the offers to use services of public accountant/public accounting firm, to conduct an audit of the Financial Statements ending December 31, 2022;
8. Preparing the Board of Commissioners' Supervisory Report on the implementation of the Bank's Business Plan for semester II 2021 and semester I 2022;
9. Preparing a Report on the Board of Commissioners' Monitoring Results on Payment Service Providers for the position of end of the 2021;
10. Evaluating the Bank's Financial Statements;
11. Attending meetings of the Board of Commissioners; and
12. Attending joint meetings of the Board of Directors with the Board of Commissioners.

Audit Committee's Training and/or Development Program

In 2022, the Audit Committee independently and continuously improved competence through books and/or digital information media.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is responsible to the Board of Commissioners for assisting the implementation of the Board of Commissioners' duties and responsibilities in relation to providing recommendations on the remuneration and nomination of members of the Board of Commissioners, members of the Board of Directors, and members of committees at the level of the Board of Commissioners and Board of Directors.

Remuneration and Nomination Committee Charter

The Remuneration and Nomination Committee has a Charter, which was updated on December 5, 2018.

Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Keanggotaan Komite Remunerasi dan Nominasi yaitu:

1. Anggota Komite Remunerasi dan Nominasi diangkat dan diberhentikan dengan Surat Keputusan Dewan Komisaris berdasarkan keputusan rapat Komisaris;
2. Komite Remunerasi dan Nominasi beranggotakan sekurang-kurangnya 3 orang terdiri dari sekurang-kurangnya 1 orang Komisaris Independen, 1 orang Komisaris, dan 1 orang Kepala Divisi yang membawahi sumber daya manusia; dan
3. Anggota Komite Remunerasi dan Nominasi yang berasal dari Komisaris yang merupakan Komisaris Independen diangkat sebagai ketua Komite Remunerasi dan Nominasi.

Periode 27 Juli 2018 – 29 Desember 2022

Berdasarkan Surat Keputusan Direksi No. 031/SKDIR/VII/18 tanggal 27 Juli 2018, komposisi Komite Remunerasi dan Nominasi diuraikan sebagai berikut:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Lenny Sugihat	Ketua Chairperson	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan. Expert in risk management and banking.
Marcello Theodore Taufik	Anggota Member	Komisaris Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Solaiman	Anggota Member	Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Ahli di bidang hukum. Expert in legal.

Periode 30 Desember 2022 - Sekarang

Berdasarkan Surat Keputusan Direksi No. 014/SKDIR/XII/2022 tanggal 30 Desember 2022, komposisi Komite Remunerasi dan Nominasi diuraikan sebagai berikut:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
<i>Vacant</i>	Ketua Chairperson	N/A	N/A
Marcello Theodore Taufik	Anggota Member	Presiden Komisaris President Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Sudarto	Anggota Member	Komisaris Independen Independent Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Solaiman	Anggota Member	Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Ahli di bidang hukum. Expert in legal.

Composition and Term of Office of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee are as follows:

1. Members of the Remuneration and Nomination Committee are appointed and dismissed by a Board of Commissioners' Decision Letter based on a Board of Commissioners' meeting decision;
2. The Remuneration and Nomination Committee has at least 3 members consisting of at least 1 Independent Commissioner, 1 Commissioner, and 1 Division Head in charge of human resources; and
3. Members of the Remuneration and Nomination Committee from Commissioners who are Independent Commissioners are appointed as chairman of the Remuneration and Nomination Committee.

Period of July 27, 2018 –December 29, 2022

Based on Board of Directors' Decision Letter No. 031/SKDIR/VII/18 dated July 27, 2018, the composition of the Remuneration and Nomination Committee is described as follows:

Period of December 30, 2022 – Present

Based on Board of Directors' Decision Letter No. 014/SKDIR/XII/2022 dated December 20, 2022, the composition of the Remuneration and Nomination Committee is described as follows:

Profil Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Profile

Marcello Theodore Taufik	Anggota Member	Surat Keputusan Direksi No. 014/SKDIR/XII/2022	Profil dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris. Profiles can be seen in the Company Profile chapter in the Board of Commissioners' Profile section.
Sudarto	Anggota Member	Board of Directors' Decision Letter No. 014/SKDIR/XII/2022	

Solaiman Anggota

Warga Negara Indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Remunerasi periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 014/SKDIR/XII/2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana jurusan Hukum dari Universitas Surabaya pada tahun 1985. Memiliki pengalaman karier di Bank ICBC Indonesia dengan jabatan terakhir sebagai Kepala Bagian *Asset Management*, kemudian melanjutkan karier di Bank Ganesha sebagai *Vendor Management* (2016-2017). Sejak tahun 2017, menjabat sebagai Kepala Bagian Sumber Daya Manusia Perseroan.

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2021-2023).

Independensi Komite Remunerasi dan Nominasi

Seluruh anggota Komite Remunerasi dan Nominasi telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan, dan tidak dapat dipengaruhi oleh pihak mana pun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Remunerasi dan Nominasi yang diuraikan sebagai berikut:

Aspek Independensi Independency Aspect	Lenny Sugihat*	Marcello Theodore Taufik	Sudarto**	Solaiman
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship with Shareholders, Subsidiaries, or affiliated companies.	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Has no share ownership relationship in the Bank.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Committee.	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	√	√	√	√

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Solaiman Member

Indonesian citizen, born in 1962, domiciled in Jakarta. Serves as a member of the Remuneration Committee for 2022-present based on Board of Directors' Decision Letter No. 014/SKDIR/XII/2022. He has no financial, management, and family relationships with members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders.

Earned a Bachelor's degree in Law from Surabaya University in 1985. Has career experience at Bank ICBC Indonesia with his last position as Section Head of Asset Management, then continued his career at Bank Ganesha as Vendor Management (2016-2017). Since 2017, serves as Head of the Company's Human Resources Division.

He also has Banking Risk Management Certification Level 4 from the Banking Professional Certification Institute (2021-2023).

Independency of Remuneration and Nomination Committee

All members of the Remuneration and Nomination Committee have met all independency criteria and are able to carry out their duties independently, uphold the Company's interests, and cannot be influenced by any party. This can be seen from the independency aspect that has been fulfilled by all members of the Remuneration and Nomination Committee which is described as follows:

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi mempunyai tugas dan tanggung jawab sesuai dengan Pedoman Kerja Komite Remunerasi yang diuraikan 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;
 - 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.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has duties and responsibilities in accordance with the Remuneration Committee Charter, as follows:

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

Sesuai dengan ketentuan yang diatur dalam Pedoman Kerja Komite Remunerasi dan Nominasi, Komite Remunerasi dan Nominasi mengadakan rapat sesuai kebutuhan.

Frekuensi dan Kehadiran Rapat Komite Remunerasi dan Nominasi

Tingkat kehadiran anggota Komite Remunerasi dan Nominasi dalam rapat ditunjukkan pada tabel berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Lenny Sugihat*	Ketua Chairperson	8	7	87,50
Marcello Theodore Taufik	Anggota Member	8	6	75,00
Sudarto**	Anggota Member	1	1	100,00
Solaiman	Anggota Member	8	8	100,00

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi Tahun 2022

Komite Remunerasi dan Nominasi Perseroan telah melaksanakan tugas dengan berbagai program kerja yang dilakukan selama tahun 2022 yaitu:

1. Membuat sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan komisaris dan Direksi; dan
2. Merekomendasikan kepada Dewan Komisaris tentang calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS.

Pelatihan dan/atau Peningkatan Komite Remunerasi dan Nominasi

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Remunerasi dan Nominasi dapat dilihat sebagai berikut:

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Lenny Sugihat*	Ketua Chairperson	Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Remunerasi dan Nominasi dapat dilihat pada bagian Dewan Komisaris dan Direksi. Information related to the training and/or development programs attended by each member of the Remunerasi and Nomination Committee can be seen in the Board of Commissioners and Board of Directors sections.			
Marcello Theodore Taufik	Anggota Member				
Sudarto**	Anggota Member				

Remuneration and Nomination Committee's Meeting

In accordance with the provisions stipulated in the Remuneration and Nomination Committee Charter, the Remuneration and Nomination Committee holds meetings as needed.

Remuneration and Nomination Committee's Meeting Frequency and Attendance

The attendance rate of Remuneration and Nomination Committee members at meetings is shown in the following table:

Brief Report on the Implementation of Remuneration and Nomination Committee's Activities in 2022

The Company's Remuneration and Nomination Committee carried out its duties with various work programs conducted in 2022, as follows:

1. Create a system and procedure for selecting and/or replacing members of the Board of Commissioners and Board of Directors; and
2. Providing recommendations to the Board of Commissioners regarding candidates for members of the Board of Commissioners and/or Board of Directors to be submitted to the GMS.

Remuneration and Nomination Committee's Training and/or Development Program

Information related to the training and/or development programs attended by each member of the Remuneration and Nomination Committee can be seen as follows:

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
		Peningkatan Implementasi K3 di Sektor Perbankan di Masa Pandemi Increasing OHS Implementation in the Banking Sector during the Pandemic Period	Perhimpunan Bank Umum Nasional Association of National Commercial Banks	1-2 Maret 2022 March 1-2, 2022	Hotel Royal Bogor (online)
Solaiman	Anggota Member	Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Crime and Enhancement of Cybersecurity in the Financial Services Industry	Otoritas Jasa Keuangan Financial Services Authority	10 Maret 2022 March 10, 2022	Webinar
		<i>Journey for Digital Transformation Perspective and Readiness</i>	Diaspora Saranwati Gemilang	17 Maret 2022 March 17, 2022	Hybrid Class

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Komite Pemantau Risiko

Komite Pemantau Risiko membantu Dewan Komisaris melaksanakan fungsi dan tugas Dewan Komisaris dalam penerapan prinsip GCG, khususnya yang berkaitan dengan bidang manajemen risiko dengan memonitor proses perbaikan Perseroan yang berkesinambungan atas kebijakan, prosedur dan praktik pada semua tingkatan dalam Bank guna memastikan telah dilakukannya pengelolaan dan pengendalian risiko yang baik.

Pedoman Kerja Komite Pemantau Risiko

Komite Pemantau Risiko telah memiliki Pedoman Kerja Komite Pemantau Risiko yang dimutakhirkan pada tanggal 5 Desember 2018.

Komposisi dan Masa Jabatan Komite Pemantau Risiko

Keanggotaan Komite Pemantau Risiko yaitu sebagai berikut:

1. Anggota Komite Pemantau Risiko sekurang-kurangnya 3 orang terdiri dari 1 orang yang berasal dari Komisaris Independen dan 2 orang anggota independen lainnya;
2. Komite Pemantau Risiko diketuai oleh Komisaris Independen;
3. Anggota Komite Pemantau Risiko diangkat dan diberhentikan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris; dan
4. Komisaris Independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko sekurang-kurangnya 51% dari jumlah anggota Komite.

Risk Monitoring Committee

The Risk Monitoring Committee assists the Board of Commissioners in carrying out the functions and duties of the Board of Commissioners in implementing GCG principles, especially those related to the field of risk management by monitoring the Company's continuous improvement process on policies, procedures, and practices at all levels within the Bank to ensure that risk management and control has been carried out properly.

Risk Monitoring Committee Charter

The Risk Monitoring Committee has the Risk Monitoring Committee Charter, which was updated on December 5, 2018.

Composition and Term of Office of the Risk Monitoring Committee

The membership of the Risk Monitoring Committee is as follows:

1. Members of the Risk Monitoring Committee are at least 3 people consisting of 1 Independent Commissioner and 2 other independent members;
2. The Risk Monitoring Committee is chaired by an Independent Commissioner;
3. Members of the Risk Monitoring Committee are appointed and dismissed by the Board of Directors based on the Board of Commissioners' meeting decision; and
4. Independent Commissioners and independent parties who are members of the Risk Monitoring Committee are at least 51% of the total number of Committee members.

Periode 14 Mei 2019 – 29 Desember 2022

Berdasarkan Surat Keputusan Direksi No. 010/SKDIR/V/19 tanggal 14 Mei 2019, komposisi Komite Pemantau Risiko Perseroan diuraikan sebagai berikut:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Lenny Sugihat	Ketua Chairperson	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan. Expert in risk management and banking.
Sudarto	Anggota Member	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management, and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Period of May 14, 2019 – December 29, 2022

Based on Board of Directors' Decision Letter No. 010/SKDIR/V/19 dated May 14, 2019, the composition of the Company's Risk Monitoring Committee is described as follows:

Periode 30 Desember 2022 - Sekarang

Berdasarkan Surat Keputusan Direksi No. 013/SKDIR/XII/2022 tanggal 30 Desember 2022, komposisi Komite Pemantau Risiko diuraikan sebagai berikut:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Sudarto	Ketua Chairperson	Komisaris Independen Independent Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Lisawati	Anggota Member	Wakil Presiden Komisaris Vice President Commissioner	Ahli di bidang perbankan. Expert in banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Period of December 30, 2022 - Now

Based on Board of Directors' Decision Letter No. 013/SKDIR/XII/2022 dated December 30, 2022, the composition of the Risk Monitoring Committee is described as follows:

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko dapat dilihat pada Profil Dewan Komisaris dan Komite Audit.

Risk Monitoring Committee's Profile

Profile of the Risk Monitoring Committee can be seen in the Profiles of the Board of Commissioners and Audit Committee.

Independensi Komite Pemantau Risiko

Seluruh anggota Komite Pemantau Risiko telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan, dan tidak dapat dipengaruhi oleh pihak mana pun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Pemantau Risiko, yang diuraikan sebagai berikut:

Risk Monitoring Committee's Independency

All members of the Risk Monitoring Committee have met all the criteria for independency and are able to carry out their duties independently, uphold the Company's interests, and cannot be influenced by any party. This can be seen from the independency aspect that has been fulfilled by all members of the Risk Monitoring Committee, which is described as follows:

Aspek Independensi Independency Aspect	Lenny Sugihat*	Sudarto	Lisawati**	Dede Suherman Sukandar	Pramu Hestiono Utama
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	√	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship with Shareholders, Subsidiaries, or affiliated companies.	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Has no share ownership relationship in the Bank.	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Committee.	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	√	√	√	√	√

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Berikut merupakan tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana dijelaskan dalam Pedoman Kerja Komite Risiko:

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

Berdasarkan Pedoman Kerja Komite Pemantau Risiko Perseroan, Komite Pemantau Risiko dapat melaksanakan rapat minimal 1 kali dalam 3 bulan.

Frekuensi dan Kehadiran Rapat Komite Pemantau Risiko

Tingkat kehadiran anggota Komite Pemantau Risiko dalam rapat ditunjukkan pada tabel berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Lenny Sugihat*	Ketua Chairperson	4	4	100,00
Sudarto	Ketua Chairperson	4	4	100,00
Lisawati**	Anggota Member	-	-	-
Dede Suherman Sukandar	Anggota Member	4	4	100,00
Pramu Hestiono Utama	Anggota Member	4	4	100,00

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Risk Monitoring Committee's Duties and Responsibilities

Following are the duties and responsibilities of the Risk Monitoring Committee as described in the Risk Committee Charter:

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

Based on the Company's Risk Monitoring Committee Charter, the Risk Monitoring Committee can hold a meeting at least 1 time in 3 months.

Risk Monitoring Committee's Meetings Frequency and Attendance

The level of attendance of members of the Risk Monitoring Committee in meetings is shown in the following table:

Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko

Komite Pemantau Risiko Perseroan telah melaksanakan tugas dengan berbagai program kerja yang dilakukan selama tahun 2022 yaitu:

1. Melakukan evaluasi terhadap kesesuaian penerapan kebijakan manajemen risiko yang tertuang dalam Ketetapan *Risk Appetite/Risk Tolerance*, dengan pelaksanaan identifikasi, analisis, dan penilaian profil risiko;
2. Melakukan evaluasi berkala sekurang-kurangnya setiap triwulan terhadap profil risiko Bank dan kesesuaiannya dibandingkan dengan Rencana Bisnis Bank, untuk dilaporkan kepada Dewan Komisaris;
3. Melakukan rapat berkala Komite Pemantau Risiko, sekurang-kurangnya setiap triwulan;
4. Menghadiri rapat Dewan Komisaris bila diperlukan; dan
5. Menghadiri rapat gabungan Direksi dan Dewan Komisaris bila diperlukan.

Pelatihan dan/atau Peningkatan Komite Pemantau Risiko

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Pemantau Risiko dapat dilihat pada Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris, Direksi, dan Komite Audit.

Brief Report on the Implementation of Risk Monitoring Committee's Activities

The Company's Risk Monitoring Committee carried out its duties with various work programs conducted in 2022, as follows:

1. Evaluate the suitability of implementation of risk management policies contained in the Provisions of Risk Appetite/Risk Tolerance, with the implementation of risk profile identification, analysis, and assessment;
2. Conduct periodic evaluations at least every quarter of the Bank's risk profile and its suitability compared to the Bank's Business Plan, to be reported to the Board of Commissioners;
3. Conduct periodic meetings of the Risk Monitoring Committee, at least every quarter;
4. Attend meetings of the Board of Commissioners when necessary; and
5. Attend joint meetings of the Board of Directors and Board of Commissioners when necessary.

Risk Monitoring Committee's Training and/or Development Program

Information regarding the training and/or development programs attended by each member of the Risk Monitoring Committee can be seen on Training and/or Competency Development the Board of Commissioners, Board of Directors, and Audit Committee.

KOMITE DI BAWAH DIREKSI

COMMITTEES UNDER THE BOARD OF DIRECTORS

Dalam rangka meningkatkan efektivitas penetapan kebijakan, strategi, dan pengelolaan risiko Perseroan, Direksi dibantu oleh Komite-Komite di bawah Direksi. Rekomendasi dari masing-masing Komite dijadikan acuan oleh Direksi dalam mengambil keputusan Direksi, namun demikian tanggung jawab tetap berada pada Direksi. Adapun Komite-Komite di bawah Direksi di antaranya 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.

In order to improve the effectiveness of determining the Company's policies, strategies, and risk management, the Board of Directors is assisted by Committees under the Board of Directors. Recommendations from each Committee are used as a reference by the Board of Directors in making Board of Directors' decisions, however, the responsibility remains with the Board of Directors. The Committees under the Board of Directors include the 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 Procurement of Goods and Services Committee.

Komite Asset and Liabilities Management

Assets and Liabilities Management (ALCO) merupakan komite di tingkat eksekutif yang membantu efektivitas kinerja Direksi, terkait dengan proses pengelolaan aset dan liabilitas secara berkesinambungan untuk mencapai keuntungan yang optimal dengan meminimalisasi risiko sekecil mungkin. ALCO mengoordinasikan portofolio aset dan liabilitas Bank guna memaksimalkan profit dengan memperhatikan kebutuhan likuiditas.

Pedoman Kerja ALCO

Perseroan telah memiliki pedoman tentang *Asset and Liability Committee (ALCO)* yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab ALCO

Tugas dan tanggung jawab ALCO antara lain:

1. Memberi masukan kepada Direksi dalam rangka penyusunan kebijakan Komite ALCO;
2. Mengawasi agar kebijakan ALCO dapat diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan/kehalatan dalam penerapan ALCO;
3. Memantau dan mengevaluasi:
 - a. Pengelolaan likuiditas;
 - b. Pelaksanaan rekening Nostro;
 - c. Pelaksanaan pengamatan setiap produk aktiva maupun pasiva atas kemungkinan timbul *gap*;
 - d. Pelaksanaan pengelolaan atas PDN, dilakukan kajian data neraca, modal, dan rekening administrasi sesuai dengan jatuh tempo;
 - e. Pelaksanaan pemberian suku bunga pendanaan dan pinjaman;
 - f. Pelaksanaan pengelolaan komposisi kredit dengan Dana Pihak Ketiga;
4. Meninjau dan mengkaji ulang pedoman kebijakan ALCO sesuai dengan perkembangan bisnis;
5. Meninjau dan mengkaji ulang pengelolaan risiko eksposur aset dan liabilitas;
6. Meninjau dan mengkaji prakiraan dan proyeksi keadaan, ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valas;
7. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank, *assets and liabilities gap*, *foreign exchange risk*, dan *earning & investment management*;
8. Menetapkan dan meninjau suku bunga pinjaman dan pendanaan;
9. Meninjau kembali *performance* dan posisi aset dan liabilitas keuangan Bank guna mengevaluasi dampak keputusan ALCO;
10. Mengevaluasi risiko suku bunga dan strategi ALCO;
11. Mengelola risiko suku bunga;

Asset and Liabilities Management Committee

Assets and Liabilities Management (ALCO) is a committee at the executive level that assists with the effectiveness of the Board of Directors' performance, related to the process of managing assets and liabilities on an ongoing basis to achieve optimal profit by minimizing risk to the smallest possible level. ALCO coordinates the Bank's asset and liability portfolios to maximize profit by considering the liquidity needs.

ALCO Charter

The Company already has a guideline regarding Asset and Liability Committee (ALCO), which refers to the Financial Services Authority Regulations.

ALCO's Duties and Responsibilities

ALCO's duties and responsibilities include:

1. Provide input to the Board of Directors in the context of formulating ALCO Committee policies;
2. Supervise so that ALCO policies can be implemented consequently and consistently, and formulate solutions in case of any obstacles/hindrances in implementing ALCO;
3. Monitor and evaluate:
 - a. Liquidity management;
 - b. Execution of Nostro accounts;
 - c. Observation of each asset and liability product for possible gaps;
 - d. Implementation of PDN management, a review of data on balance sheets, capital, and administration accounts is carried out according to maturity;
 - e. Applying interest rates on funding and loans;
 - f. Implementation of credit composition management with Third Party Funds;
4. Study and review the ALCO policy guidelines in accordance with business developments;
5. Study and review the exposure risk management of asset and liabilities;
6. Review and study forecasts and projections of conditions, macroeconomics, market interest rates, foreign currency exchange rates, funding, loans, and foreign exchange positions;
7. Establish instructions and directions regarding the management and control of: Bank liquidity, assets and liabilities gap, foreign exchange risk, and earnings & investment management;
8. Set and review interest rates for loans and funding;
9. Review the performance and position of the Bank's financial assets and liabilities to evaluate the impact of ALCO's decision;
10. Evaluate interest rate risk and ALCO strategy;
11. Manage interest rate risk;

12. Mengkaji ulang penetapan harga (*pricing*) aktiva dan pasiva untuk memastikan *pricing* dapat menghasilkan pendapatan yang optimal dalam penanaman dana dengan meminimalkan biaya dana, dan memelihara struktur aset maupun liabilitas sesuai dengan strategi ALCO;
13. 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;
14. Memperhatikan tingkat likuiditas Bank, dengan menjaga faktor-faktor likuiditas yang dipakai manajemen, termasuk, struktur bunga maupun biaya lainnya dan dampak di masa yang akan datang;
15. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan* Bank; dan
16. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang memengaruhi strategi dan kebijakan *Assets and Liabilities Management*.

12. Review pricing assets and liabilities to ensure pricing can generate optimal income in investing by minimizing the cost of funds, and maintaining the structure of assets and liabilities in accordance with the ALCO strategy;
13. Analyze the quality of the Bank's earning assets including the established allowance for protection against losses that may occur in the future;
14. Pay attention to the Bank's liquidity level, by maintaining the liquidity factors used by management, including the structure of interest and other costs and the impact in the future;
15. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and Corporate Plan; and
16. Deliver information regarding regulatory provisions and regulations that affect Assets and Liabilities Management strategies and policies.

Struktur dan Keanggotaan ALCO

Berdasarkan Surat Keputusan Direksi No. 014/SKDIR/II/16 tanggal 25 Februari 2016 tentang Komite ALCO PT Bank Ganesha Tbk, komposisi keanggotaan ALCO, yaitu:

ALCO's Structure and Composition

Based on Board of Directors' Decision Letter No. 014/SKDIR/II/16 dated February 25, 2016, regarding ALCO Committee of PT Bank Ganesha, ALCO's composition is as follows:

Susunan Structure		Diisi oleh Held by
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Divisi <i>Treasury</i>	Head of Treasury Division
Anggota Tetap Permanent Member	<ul style="list-style-type: none"> • Direktur Keuangan & <i>Treasury</i> • Direktur Komersial • Direktur Kepatuhan • Kepala Satuan Kerja Manajemen Risiko • Kepala Divisi <i>Finance Accounting</i> • Undangan atau narasumber lainnya apabila dibutuhkan 	<ul style="list-style-type: none"> • Finance & Treasury Director • Commercial Director • Compliance Director • Head of Risk Management Division • Head of Finance Accounting Division • Other guests or speakers if necessary

Rapat ALCO

Selama tahun 2022, ALCO telah melaksanakan rapat sebanyak 12 kali dengan rata-rata tingkat kehadiran 100,00%.

ALCO Meeting

Throughout 2022, ALCO held 12 meetings with an average attendance rate of 100.00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas ALCO Tahun 2022

Pelaksanaan tugas dan tanggung jawab ALCO pada tahun 2022 meliputi:

1. Menyusun, menetapkan, dan mengawasi kebijakan ALCO Perseroan;
2. Mengelola likuiditas;
3. Memantau perbedaan pada produk aktiva dan pasiva Bank;
4. Memberikan suku bunga kredit dan pendanaan; dan
5. Memantau komposisi kredit dan dana pihak ketiga.

Brief Report on the Implementation of ALCO's Duties in 2022

The implementation of ALCO's duties and responsibilities in 2022 includes:

1. Develop, determine, and supervise ALCO policies;
2. Manage liquidity;
3. Monitor differences in the Bank's asset and liability products;
4. Providing lending and funding interest rates; and
5. Monitor the composition of loans and third party funds.

Komite Kebijakan Perkreditan

Direksi membentuk Komite Kebijakan Perkreditan dengan tujuan untuk membantu Direksi 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

Pedoman kerja Komite Kebijakan Perkreditan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Tugas dan tanggung jawab Komite Kebijakan Perkreditan antara lain:

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.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Struktur dan keanggotaan Komite Kebijakan Perkreditan Perseroan berdasarkan Surat Keputusan Direksi No. 020/SKDIR/XII/2022 tanggal 30 Desember 2022 terdiri dari:

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

Rapat Komite Kebijakan Perkreditan

Selama tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 2 kali dengan rata-rata tingkat kehadiran 100,00%.

Credit Policy Committee

The Board of Directors established a Credit Policy Committee with the aim of assisting the Board of Directors in formulating policies, supervising the implementation of policies, monitoring developments and conditions of the credit portfolio, and providing recommendations for improvement steps in the credit sector.

Credit Policy Committee Charter

The Credit Policy Committee Charter refers to the Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligations for Compilation and Implementation of Bank Credit or Financing Policies for Commercial Banks.

Duties and Responsibilities of the Credit Policy Committee

The duties and responsibilities of the Credit Policy Committee include the following:

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.

Structure and Composition of the Credit Policy Committee

Structure and composition of the Company's Credit Policy Committee based on Board of Directors' Decision Letter No. 020/SKDIR/XII/2022 dated December 30, 2022, consists of:

Credit Policy Committee's Meeting

Throughout 2022, the Credit Policy Committee held 2 meetings with an average attendance rate of 100.00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Kebijakan Perkreditan Tahun 2022

Realisasi program kerja dan laporan pelaksanaan kegiatan Komite Kebijakan Perkreditan periode tahun 2022 sebagai berikut:

1. Melakukan revisi atas pedoman-pedoman sehubungan terbitnya Peraturan Otoritas Jasa Keuangan dan Peraturan Anggota Dewan Gubernur terbaru;
2. Melakukan revisi Kebijakan Perkreditan Bank Ganesha sehubungan dengan perubahan struktur organisasi dan strategi pertumbuhan kredit; dan
3. Pembuatan *credit scoring* untuk segmentasi kredit konsumen.

Komite Kredit

Komite Kredit dibentuk dalam rangka menunjang proses pemberian kredit yang independen, objektif, dan bebas dari benturan kepentingan, sesuai limit yang ditetapkan.

Pedoman Kerja Komite Kredit

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

Tugas dan Tanggung Jawab Komite Kredit

Tugas dan tanggung jawab Komite Kredit antara lain:

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

Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit Perseroan berdasarkan Surat Keputusan Direksi No. 004/SKDIR/II/2022 tanggal 7 Februari 2022 dan Surat Keputusan Direksi No. 019/SKDIR/XII/2022 tanggal 30 Desember 2022 terdiri dari:

Surat Keputusan No. 004/SKDIR/II/2022 Decision Letter No. 004/SKDIR/II/2022

Susunan Structure	Diisi oleh Served by
Ketua Chairperson	Presiden Direktur President Director
Anggota Members	<ul style="list-style-type: none"> • Presiden Direktur (Ketua Komite) • Seluruh Direktur kecuali Direktur Kepatuhan • Kepala Divisi Kredit atau pejabat pengganti sementara • Kepala Bagian Analisa Risiko Kredit atau pejabat pengganti sementara <ul style="list-style-type: none"> • President Director (Committee Chairperson) • All Directors except Compliance Director • Head of Credit Division or acting officer • Head of Credit Risk Analysis Department or acting officer

Brief Report on the Implementation of Credit Policy Committee's Duties in 2022

The realization of the work program and report on the implementation of the Credit Policy Committee's activities for the 2022 period are as follows:

1. Revise the guidelines following the latest issuance of Financial Services Authority Regulations and Regulations of Members of Board of Governors;
2. Revise Bank Ganesha's Credit Policy in connection with changes in the organizational structure and credit growth strategy; and
3. Create credit scoring for consumer credit segmentation.

Credit Committee

The Credit Committee was formed in order to support loan granting process which is independent, objective, and free from conflicts of interest, according to established limits.

Credit Committee Charter

In carrying out its duties and responsibilities, the Company's Credit Committee already has a Charter that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Credit Committee

The duties and responsibilities of the Credit Committee include the following:

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.

Structure and Composition of the Credit Committee

Structure and composition of the Company's Credit Committee based on Board of Directors' Decision Letter No. 004/SKDIR/II/2022, dated February 7, 2022, and Board of Directors' Decision Letter No. 019/SKDIR/XII/2022 dated December 30, 2022, consists of:

Surat Keputusan No. 019/SKDIR/XII/2022
Decision Letter No. 019/SKDIR/XII/2022

Susunan Structure	Diisi oleh Served by
Ketua merangkap Anggota Chairperson concurrently Member	Presiden Direktur President Director
Anggota Members	<ul style="list-style-type: none"> Direktur Komersial Commercial Director Kepala Divisi Kredit Konvensional Head of Conventional Credit Division Kepala Bagian Analisa Risiko Kredit Head of Credit Risk Analysis Department

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Kredit Tahun 2022

Selama tahun 2022, Komite Kredit telah menjalankan tugas dan fungsinya sesuai pedoman kerja.

Brief Report on the Implementation of Credit Committee's Duties in 2022

In 2022, the Credit Committee carried out its duties and functions according to the charter.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk untuk memastikan penerapan sistem teknologi informasi sejalan dengan strategi Bank, memberikan pandangan terhadap penyempurnaan pengelolaan teknologi informasi dan manajemen sistem informasi, serta memantau kegiatan penyelenggaraan dan kesiapan infrastruktur teknologi informasi.

Information Technology Steering Committee

The Information Technology Steering Committee was formed to ensure the implementation of information technology systems is in line with the Bank's strategy, to provide insights into improving information technology management and information system management, as well as to monitor the implementation and readiness of information technology infrastructure activities.

Pedoman Kerja Komite Pengarah Teknologi Informasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengarah Teknologi Informasi berpedoman pada Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

Information Technology Steering Committee's Charter

In carrying out its duties and responsibilities, the Information Technology Steering Committee refers to the Financial Services Authority Regulation No. 38/POJK.03/2016 and Financial Services Authority Circular No. 21/SEOJK.03/2017 on the Application of Risk Management in the Use of Information Technology for Commercial Banks.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Tugas dan tanggung jawab Komite Pengarah Teknologi Informasi antara lain:

1. Merekomendasikan perumusan kebijakan dan prosedur teknologi informasi;
2. Merekomendasikan rencana strategis teknologi informasi; dan
3. Melakukan pemantauan atas kinerja dan penerapan kebijakan teknologi informasi.

Duties and Responsibilities of the Information Technology Steering Committee

Duties and responsibilities of the Information Technology Steering Committee include:

1. Recommending the formulation of information technology policies and procedures;
2. Recommending information technology strategic plans; and
3. Monitoring the performance and application of information technology policies.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Berdasarkan Surat Edaran Teknologi & Sistem Informasi No. MTI/003-KTI tanggal 28 Februari 2020, struktur dan keanggotaan Komite Pengarah Teknologi Informasi diungkapkan sebagai berikut:

Structure and Composition of the Information Technology Steering Committee

Based on Technology & Information Systems Circular No. MTI/003-KTI, dated February 28, 2020, the structure and composition of the Information Technology Steering Committee is disclosed as follows:

Susunan Structure	Diisi oleh Served by	
Ketua Chairperson	Direktur yang membawahi Satuan Kerja Teknologi Informasi	Director in charge of Information Technology Division
Sekretaris Secretary	Tingkat Non Direktur Tertinggi (Pejabat Eksekutif yang hanya membawahi Satuan Kerja Teknologi Informasi)	Highest Non-Director Level (Executive Officer who only oversees the Information Technology Division)
Anggota Tetap Permanent Member	<ul style="list-style-type: none"> Direktur Komersial Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur Kepala Divisi Operasional Kepala Bagian Teknologi Informasi 	<ul style="list-style-type: none"> Commercial Director Head of Risk Management & System Procedure Unit Head of Operational Division Head of Information Technology Department
Anggota Tidak Tetap Non-Permanent Member	<ul style="list-style-type: none"> Satuan Kerja Audit Intern Satuan Kerja Kepatuhan Divisi <i>Treasury & Financial Institution</i> Divisi Kredit Konvensional Divisi Konsumer Divisi <i>Finance Accounting & Management Information System</i> Divisi Bisnis Digital Kantor Cabang dan Cabang Pembantu Bagian Analisa Risiko Kredit Bagian Administrasi Kredit Bagian Legal & Remedial 	<ul style="list-style-type: none"> Internal Audit Unit Compliance Unit Treasury & Financial Institution Division Conventional Credit Division Consumer Division Finance Accounting & Management Information System Division Digital Business Division Branch Offices and Sub-Branch Offices Credit Risk Analysis Department Credit Administration Department Legal & Remedial Department

Rapat Komite Pengarah Teknologi Informasi

Selama tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan rapat sebanyak 2 kali dengan rata-rata tingkat kehadiran 90,00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Pengarah Teknologi Informasi Tahun 2022

Selama tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan kegiatan sesuai dengan program kerja yang telah ditetapkan di antaranya sebagai berikut:

- Menyampaikan Laporan *Performance System* dan Jaringan;
- Menyampaikan progres atau status pengembangan aplikasi dan pengadaan barang dan jasa mengacu kepada Laporan Rencana Pengembangan Teknologi Informasi Tahun 2022;
- Membahas mengenai rencana penggantian *core banking system*;
- Membahas anggaran Teknologi Informasi baik pada tahun berjalan dan rencana anggaran untuk tahun 2023; dan
- Membahas rencana strategis Teknologi Informasi.

Komite Manajemen Risiko

Komite Manajemen Risiko dibentuk dalam rangka menunjang efektivitas pelaksanaan proses dan sistem manajemen risiko. Komite Manajemen Risiko dibutuhkan sebagai upaya agar pengelolaan seluruh risiko bisnis Perseroan dapat dilakukan secara sistematis, terintegrasi, dan berkesinambungan.

Information Technology Steering Committee's Meeting

Throughout 2022, the Information Technology Steering Committee held 2 meetings with an average attendance rate of 90.00%.

Brief Report on the Implementation of Information Technology Steering Committee's Duties in 2022

Throughout 2022, the Information Technology Steering Committee carried out activities in accordance with the work program that has been determined, including the following:

- Deliver System and Network Performance Reports;
- Deliver progress or status of application development as well as procurement of goods and services referring to the 2022 Information Technology Development Plan Report;
- Discuss the plan to replace the core banking system;
- Discuss the Information Technology budget for the current year and the budget plan for 2023; and
- Discuss the Information Technology strategic plan.

Risk Management Committee

The Risk Management Committee was formed in order to support the effectiveness of the implementation of risk management processes and systems. The Risk Management Committee is needed as an effort so that the management of all of the Company's business risks can be carried out in a systematic, integrated, and sustainable manner.

Pedoman Kerja Komite Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko 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.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Tugas dan tanggung jawab Komite Manajemen Risiko 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.

Struktur dan Keanggotaan Komite Manajemen Risiko

Sesuai Surat Keputusan Direksi No. 003/SKDIR/I/2019 tanggal 28 Januari 2019, struktur dan keanggotaan Komite Manajemen Risiko sebagai berikut:

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

Rapat Komite Manajemen Risiko

Selama tahun 2022, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali dengan rata-rata tingkat kehadiran 100,00%.

Laporan Singkat Pelaksanaan Kegiatan Komite Manajemen Risiko Tahun 2022

Sepanjang tahun 2022, Komite Manajemen Risiko secara berkala melakukan kajian dan memberikan rekomendasi atas berbagai hal antara lain:

1. Menyetujui hasil penilaian profil risiko posisi triwulan IV 2021, triwulan I 2022, triwulan II 2022, dan triwulan III 2022; dan
2. Melakukan sosialisasi budaya sadar risiko secara terus-menerus kepada seluruh jajaran manajemen dan karyawan Bank.

Risk Management Committee Charter

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

Duties and Responsibilities of the Risk Management Committee

The duties and responsibilities of the Risk Management Committee include the following:

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.

Structure and Composition of the Risk Management Committee

According to Board of Directors' Decision Letter No. 003/SKDIR/I/2019 dated January 28, 2019, the structure and composition of the Risk Management Committee is as follows:

Risk Management Committee's Meeting

Throughout 2022, the Risk Management Committee held 4 meetings with an average attendance rate of 100.00%.

Brief Report on the Implementation of Risk Management Committee's Duties in 2022

Throughout 2022, the Risk Management Committee reviewed and provided recommendations on various matters, including:

1. Approve the risk profile assessment results for quarter IV 2021, quarter I 2022, quarter II 2022, and quarter III 2022; and
2. Continuously disseminating risk awareness culture to all levels of management and employees of the Bank.

Komite Personalia

Komite Personalia merupakan komite yang 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 mengacu pada perundang-undangan yang berlaku tentang Ketenagakerjaan dan peraturan pelaksanaannya.

Tugas dan Tanggung Jawab Komite Personalia

Tugas dan tanggung jawabnya antara lain:

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

Struktur dan Keanggotaan Komite Personalia

Komite Personalia diangkat berdasarkan Surat Keputusan Direksi No. 016/SK/DIR/III/16 tanggal 1 Maret 2016. Adapun keanggotaan Komite Personalia Perseroan sebagai berikut:

Susunan Structure	Diisi oleh Served by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Bagian Sumber Daya Manusia	Head of Human Resources Department
Anggota Member	<ul style="list-style-type: none"> • Direktur • Kepala Bagian Sumber Daya Manusia 	<ul style="list-style-type: none"> • Director • Head of Human Resources Department

Rapat Komite Personalia

Selama tahun 2022, Komite Personalia telah melaksanakan rapat sebanyak 8 kali dengan rata-rata tingkat kehadiran 87,00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Personalia Tahun 2022

Komite Personalia telah merealisasikan sejumlah tugas dan tanggung jawabnya sepanjang tahun 2022, antara lain terkait perencanaan, pembinaan, dan pengembangan karyawan.

Personnel Committee

The Personnel Committee is a committee that functions to assist the Board of Directors in formulating policies, supervising the implementation of policies, 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 refers to the applicable laws on Manpower and its implementing regulations.

Duties and Responsibilities of the Personnel Committee

Duties and responsibilities of this committee include:

1. Formulating employment policies; and
2. 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.

Structure and Composition of the Personnel Committee

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

Personnel Committee's Meeting

Throughout 2022, the Personnel Committee held 8 meetings with an average attendance rate of 87.00%.

Brief Report on the Implementation of Personnel Committee's Duties in 2022

The Personnel Committee realized a number of its duties and responsibilities throughout 2022, including those related to employee planning, coaching, and development.

Komite Anti Fraud

Komite *Anti Fraud* 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 yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Komite Anti Fraud

Tugas dan tanggung jawab Komite *Anti Fraud* antara lain:

1. Menyusun kebijakan dan mengawasi penerapan strategi *anti fraud*; dan
2. Menangani penerapan strategi *anti fraud*.

Struktur dan Keanggotaan Komite Anti Fraud

Keanggotaan Komite *Anti Fraud* Perseroan untuk periode 2022 diungkapkan sebagai berikut:

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

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Anti Fraud Tahun 2022

Komite *Anti Fraud* telah merealisasikan sejumlah tugas dan tanggung jawabnya sepanjang tahun 2022, antara lain:

1. Bank menyampaikan laporan penerapan kebijakan *anti fraud* secara periodik kepada Otoritas Jasa Keuangan;
2. Secara terus-menerus melakukan sosialisasi kepada seluruh jajaran Bank dalam rangka menumbuhkembangkan budaya *anti fraud*; dan
3. Memonitor pelaksanaan pelaporan *whistleblowing system*.

Anti Fraud Committee

The Anti Fraud Committee is established to oversee the anti fraud strategies implementation and ensure the appropriate fraud issues management.

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.

Duties and Responsibilities of the Anti Fraud Committee

Duties and responsibilities of the Anti Fraud Committee among others:

1. Formulating policies and overseeing the implementation of anti fraud strategies; and
2. Managing the implementation of anti fraud strategies.

Structure and Composition of the Anti Fraud Committee

The composition of the Company's Anti-Fraud Committee for the 2022 period is disclosed as follows:

Brief Report on the Implementation of Anti Fraud Committee's Duties in 2022

The Anti Fraud Committee realized a number of duties and responsibilities throughout 2022, including:

1. The Bank submits periodic reports on the implementation of anti-fraud policies to the Financial Services Authority;
2. Continuously conducting dissemination to all levels of the Bank in order to develop an anti-fraud culture; and
3. Monitoring the implementation of whistleblowing system reporting.

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 yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Restrukturisasi

Tugas dan tanggung jawabnya antara lain:

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 seksama;
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.

Struktur dan Keanggotaan Komite Restrukturisasi

Kedudukan Komite Restrukturisasi dalam struktur organisasi berada di bawah Direksi. Susunan komposisi Komite Restrukturisasi diungkapkan sebagai berikut:

Susunan Structure	Diisi oleh Served by
Ketua merangkap anggota Chairperson concurrently Member	Presiden Direktur President Director
Anggota Members	<ul style="list-style-type: none"> • Direktur Komersial • Kepala Bagian Legal dan Remedial • Kepala Bagian Analisa Risiko Kredit <ul style="list-style-type: none"> • Commercial Director • Head of Legal and Remedial Department • Head of Credit Risk Analysis Department

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Restrukturisasi Tahun 2022

Komite Restrukturisasi telah merealisasikan sejumlah tugas dan tanggung jawabnya sepanjang tahun 2022 yaitu memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, dan penjualan aset yang diambil alih.

Restructuring Committee

The Restructuring Committee was formed to assist the Board of Directors in analysing 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 already has a Charter that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Restructuring Committee

Duties and responsibilities include:

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.

Structure and Composition of the Restructuring Committee

The position of the Restructuring Committee in the organizational structure is under the Board of Directors. The composition of the Restructuring Committee is disclosed as follows:

Brief Report on the Implementation of Restructuring Committee's Duties in 2022

The Restructuring Committee realized a number of its duties and responsibilities throughout 2022, by providing approval for proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

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 yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Komite Treasury

Tugas dan tanggung jawabnya antara lain:

1. Memberikan keputusan atas usulan terkait bisnis *treasury* sesuai dengan batas wewenang dan jenis produk; dan
2. Melaksanakan tugasnya dalam pemberian keputusan terkait bisnis *treasury* secara profesional, jujur, objektif, cermat, dan seksama.

Struktur dan Keanggotaan Komite Treasury

Kedudukan Komite *Treasury* dalam struktur organisasi berada di bawah Direksi. Susunan komposisi Komite *Treasury* diungkapkan sebagai berikut:

Susunan Structure	Diisi oleh Served by
Ketua merangkap anggota Chairperson concurrently Member	Presiden Direktur President Director
Anggota Lainnya Other Members	<ul style="list-style-type: none"> • Direktur Keuangan & <i>Treasury</i> • Kepala Divisi <i>Treasury</i> dan <i>Financial Institution</i> • Kepala Bagian Analisa Risiko Kredit <ul style="list-style-type: none"> • Finance & Treasury Director • Head of Treasury and Financial Institution Division • Head of Credit Risk Analysis Department

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Treasury Tahun 2022

Pelaksanaan tugas dan tanggung jawab Komite *Treasury* selama 2022 sebagai berikut:

1. Memberikan keputusan dan persetujuan atas usulan *limit counterparties*; dan
2. Memberikan keputusan dan persetujuan atas usulan pembelian surat berharga korporasi.

Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa dibentuk oleh dan bertanggung jawab kepada Direksi dengan tujuan 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.

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 already has a guideline that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Treasury Committee

Duties and responsibilities of this committee include:

1. Making decisions on proposals related to the treasury business in accordance with the limits of authority and types of products; and
2. Carrying out duties in making decisions related to the treasury business professionally, honestly, objectively, carefully, and thoroughly.

Structure and Composition of the Treasury Committee

The Treasury Committee position in the organizational structure is under the Board of Directors. The composition of the Treasury Committee is as follows:

Brief Report on the Implementation of Treasury Committee's Duties in 2022

Implementation of duties and responsibilities of the Treasury Committee in 2022 is as follows:

1. Provide decision and approval on proposed limit of counterparties; and
2. Provide decision and approval on the proposed purchase of corporate securities.

Goods and Services Procurement Committee

The Goods and Services Procurement Committee was formed by and is responsible to the Board of Directors with the aim of assisting the Board of Directors in managing goods and services procurement activities, ensuring the effectiveness of goods and services procurement activities, and ensuring that the implementation of goods and services procurement activities is in accordance with the policies and procedures that apply in the Company.

Pedoman Kerja Komite Pengadaan Barang dan Jasa

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

Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Tugas dan tanggung jawab antara lain bertanggung jawab atas pengadaan dan penjualan barang dan jasa.

Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Susunan komposisi Komite Pengadaan Barang dan Jasa sebagai berikut:

Susunan Structure	Diisi oleh Served by
Ketua Chairperson	Kepala Divisi <i>Finance Accounting & Management Information System</i> Head of Finance Accounting & Management Information System Division
Sekretaris Secretary	Kepala Bagian Logistik dan <i>General Service</i> Head of Logistics and General Service Department
Anggota 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

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Pengadaan Barang dan Jasa Tahun 2022

Pelaksanaan tugas dan tanggung jawab Komite Pengadaan Barang dan Jasa selama 2022 sebagai berikut:

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

Goods and Services Procurement Committee Charter

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

Duties and Responsibilities of the Goods and Services Procurement Committee

Duties and responsibilities of this committee include being responsible for the procurement and sale of goods and services.

Structure and Composition of the Goods and Services Procurement Committee

The composition of the Goods and Services Procurement Committee is as follows:

Brief Report on the Implementation of Goods and Services Procurement Committee's Duties in 2022

The implementation of duties and responsibilities of the Goods and Services Procurement Committee throughout 2022 is as follows:

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

ORGAN PENDUKUNG DIREKSI

BOARD OF DIRECTORS' SUPPORTING ORGANS

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi. Unit-unit tersebut bertugas dan bertanggung jawab secara kolektif untuk membantu Direksi dalam melakukan fungsi tertentu yang membutuhkan keahlian khusus dengan memberikan saran dan rekomendasi mengenai kebijakan terhadap pengelolaan Perseroan.

Sekretaris Perusahaan

Sekretaris Perusahaan merupakan organ Direksi yang bertugas dan bertanggung jawab dalam membangun komunikasi dengan para pemangku kepentingan, seperti regulator, investor, dan masyarakat, khususnya yang berkaitan dengan komunitas pasar modal.

Pedoman Kerja Sekretaris Perusahaan

Perseroan telah memiliki Pedoman *Corporate Secretary* bagi Sekretaris Perusahaan yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Profil Sekretaris Perusahaan



Febrina K. Savitri

Sekretaris Perusahaan
Corporate Secretary

In carrying out its duties, the Board of Directors is assisted by divisions under the Board of Directors. These divisions have collective duties and responsibilities to assist the Board of Directors in carrying out certain functions that require special expertise by providing advice and recommendations regarding policies on the management of the Company.

Corporate Secretary

The Corporate Secretary is an organ under the Board of Directors whose duty and responsibility is to establish communication with stakeholders, such as regulators, investors, and public, especially those related to the capital market community.

Corporate Secretary Charter

The Company has Corporate Secretary Charter for Corporate Secretary that refers to the Financial Services Authority Regulations.

Profile of Corporate Secretary

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

Indonesian citizen, born in 1973, domiciled in Jakarta. She is appointed as the Corporate Secretary based on the Board of Directors Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017. She holds a Bachelor's 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).

Struktur Organisasi Sekretaris Perusahaan

Sekretaris perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi, sehingga setiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Presiden Direktur.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Berdasarkan peraturan yang berlaku, tugas dan tanggung jawab Sekretaris Perusahaan diuraikan 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;
3. Membantu Dewan Komisaris dan Direksi dalam pelaksanaan GCG yang meliputi:
 - a. Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada situs web Perseroan;
 - b. Penyampaian laporan kepada regulator secara tepat waktu;
 - c. Penyelenggaraan dan dokumentasi RUPS; dan
 - d. Penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan atau rapat Direksi;
4. Menjadi penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;
5. Mengoordinasikan penyusunan, penerbitan, dan pendistribusian laporan tahunan dan laporan keberlanjutan Perseroan;
6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran, sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;
7. Melaksanakan kegiatan tanggung jawab sosial perusahaan sesuai dengan sasaran yang telah direncanakan; dan
8. Menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.

Laporan Singkat Pelaksanaan Kegiatan Sekretaris Perusahaan

Sepanjang tahun 2022, Sekretaris Perusahaan telah melaksanakan beberapa kegiatan sebagai berikut:

Corporate Secretary's Organizational Structure

The Corporate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on the Board of Directors Decision, and thus, every form of performance of its duties is directly accountable to the President Director.

Duties and Responsibilities of the Corporate Secretary

Based on the applicable regulations, the duties and responsibilities of the Corporate Secretary are described as follows:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;
3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:
 - a. Information disclosure to the public, including the availability of information on the Company's website;
 - b. Timely submission of reports to regulators;
 - c. Organizing and documenting the GMS; and
 - d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;
4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, publication, and distribution of the Company's annual report;
6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;
7. Carrying out social responsibility activities in accordance with the planned goals; and
8. Maintaining confidentiality, except in complying with the applicable laws and regulations.

Brief Report on the Implementation of Corporate Secretary's Activities

Throughout 2022, the Corporate Secretary carried out the following activities:

Program Kerja Work Program	Realisasi 2022 2022 Realization
Aktivitas Bank Sebagai Perusahaan Terbuka Bank Activities as a Public Company	<ul style="list-style-type: none"> Melakukan aksi korporasi PMHMETD I yang selesai di bulan Maret 2022; Menyelenggarakan RUPS Tahunan pada tanggal 24 Juni 2022; Menyelenggarakan Paparan Publik Tahunan pada tanggal 24 Juni 2022; Menyelenggarakan RUPS Luar Biasa pada tanggal 26 September 2022; dan Melakukan aksi korporasi PMHMETD II yang selesai di bulan Desember 2022. <ul style="list-style-type: none"> Conducted a corporate action, PMHMETD I, which was completed in March 2022; Organized the Annual GMS on June 24, 2022; Organized the Annual Public Expose on June 24, 2022; Organized the Extraordinary GMS on September 26, 2022; and Conducted a corporate action, PMHMETD II, which was completed in December 2022.
Aktivitas Komunikasi Korporasi Corporate Communication Activities	<p>Komunikasi korporasi disampaikan melalui situs web Perseroan dan keterbukaan informasi pada situs web Bursa Efek Indonesia.</p> <p>Corporate communications were delivered through the Company's website, and information disclosure was through the Indonesian Stock Exchange's website.</p>
Aktivitas Kesekretariatan Secretarial Activities	<p>Mengatur dan mendokumentasikan dokumen surat-menyurat.</p> <p>Organized and documented correspondence documents.</p>
Aktivitas Tanggung Jawab Sosial Perusahaan Social Responsibility Activities	<ul style="list-style-type: none"> Acara misi gizi; Proyek pengembangan usaha hortikultura; Pembelian hewan kurban 2 ekor kambing untuk Masjid Jami; dan Penggalangan dana bantuan sosial untuk bencana di berbagai daerah. <ul style="list-style-type: none"> Nutrition mission event; Horticulture business development project; Purchase of 2 goats for sacrifice for Jami Mosque; and Social assistance fundraising for disasters in various regions.

Pelatihan dan/atau Peningkatan Sekretaris Perusahaan

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh Sekretaris Perusahaan dapat dilihat sebagai berikut:

Corporate Secretary Training and/or Development

Information regarding the training and/or development programs attended by the Corporate Secretary can be seen as follows:

Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Venue
<i>Digital Financial Outlook 2022: Supporting Banking Roadmap and Payment Transformation</i>	Infobank	18 Januari 2022 January 18, 2022	Online via Zoom
<i>Banking in Metaverse: A Hype or Real?</i>	digitalbank.id	26 Januari 2022 January 26, 2022	Online via Zoom
Pendalaman <i>Annual Report</i> (Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021) dan <i>Sustainability Report</i> (Peraturan Otoritas Jasa Keuangan No. 51/POJK. 03/2017) Intensification of the Annual Report (Financial Services Authority Regulation No. 29/POJK.04/2016 and Financial Services Authority Circular No. 16/SEOJK.04/2021) and Sustainability Report (Financial Services Authority Regulation No. 51/POJK. 03/2017)	Indonesia Corporate Secretary Association & Otoritas Jasa Keuangan Indonesia Corporate Secretary Association & Financial Services Authority	3 Februari 2022 February 3, 2022	Online via Zoom
Pendalaman Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha Intensification of the Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities	Indonesia Corporate Secretary Association & Otoritas Jasa Keuangan Indonesia Corporate Secretary Association & Financial Services Authority	24 Februari 2022 February 24, 2022	Online via Zoom
<i>How to Keep the Internal Communication Solid</i>	Indonesia Corporate Secretary Association	15 Maret 2022 March 15, 2022	Online via Zoom
<i>Journey for Digital Transformation Perspective and Readiness</i>	Internal dan Sustainable Development Goals	17 Maret 2022 March 17, 2022	Hybrid Class

Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Venue
Mewujudkan Layanan Finansial yang Efisien dan Aman Realizing Efficient and Safe Financial Services	Bank Indonesia & Otoritas Jasa Keuangan Bank Indonesia & Financial Services Authority	6 April 2022 April 6, 2022	Online via Zoom
<i>An Introduction to Corporate Branding trough Social Media</i>	Indonesia Corporate Secretary Association	12 April 2022 April 12, 2022	Online via Zoom
<i>Let's Engage</i>	Indonesia Corporate Secretary Association	31 Mei 2022 May 31, 2022	Online via Zoom
Pendalaman Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka secara Elektronik Intensification of the Financial Services Authority Regulation No. 16/POJK.04/2020 on the Implementation of GMS of Public Company Electronically	Indonesia Corporate Secretary Association	16 Juni 2022 June 16, 2022	Online via Zoom
Strategi dan Inovasi Teknologi dalam Menunjang Peran Sekretaris Perusahaan Technology Strategy and Innovation in Supporting the Role of the Corporate Secretary	Indonesia Corporate Secretary Association	6 Juli 2022 July 6, 2022	Online via Zoom
<i>Refreshment</i> Manajemen Risiko, Kepatuhan, dan <i>Audit Intern Banking</i> Refreshment Risk Management, Compliance, and Audit Intern Banking	Badan Sertifikasi Manajemen Risiko Risk Management Certification Body	21 Juli 2022 July 21, 2022	Online via Zoom
Yuk Bagusin <i>Sustainability Report</i> Let's Make a Better Sustainability Report	Asosiasi Emiten Indonesia Indonesian Listed Companies Association	3 Agustus - 5 Oktober 2022 August 3 - October 5, 2022	Online via Zoom
<i>Central Banking Services Festival</i>	Bank Indonesia	14 September 2022 September 14, 2022	Online via Zoom
<i>Economic Outlook 2023</i>	Indexim	10 Oktober 2022 October 10, 2022	Online via Zoom
<i>ASEAN Corporate Governance Scorecard: Achieving ASEAN Asset Class</i>	Indonesia Corporate Secretary Association	18 Oktober 2022 October 18, 2022	Online via Zoom
<i>Building Sustainable Capacity to Prepare for the Next Turbulence</i>	Economic Review	21 Oktober 2022 October 21, 2022	Online via Zoom
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2022 tentang Perintah Tertulis, Peraturan Otoritas Jasa Keuangan No. 19 Tahun 2022 tentang Perlakuan Khusus Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana, Rancangan Peraturan Otoritas Jasa Keuangan Pengembangan Sumber Daya Manusia Bank Umum, serta Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2022 tentang Kegiatan Penyertaan Modal oleh Bank Umum. Dissemination of Financial Services Authority Regulation No. 18 of 2022 on Written Orders, Financial Services Authority Regulation No. 19 of 2022 on Special Treatment of Financial Services Institutions in Certain Regions and Sectors in Indonesia Affected by Disasters, Draft Regulation of the Financial Services Authority for the Development of Human Resources for Commercial Banks, and Regulation of the Financial Services Authority No. 22 of 2022 on Equity Participation Activities by Commercial Banks.	Otoritas Jasa Keuangan Financial Services Authority	17 November 2022 November 17, 2022	Online via Zoom

Satuan Kerja Audit Intern

Satuan Kerja Audit Intern menjalankan tugas dan tanggung jawab untuk menerapkan pengendalian internal. Dalam pelaksanaan tugasnya, Satuan Kerja Audit Intern melakukan pengawasan dan penilaian terhadap pengendalian internal dengan melakukan pemeriksaan pada seluruh divisi kerja Perseroan.

Piagam Audit Intern

Satuan Kerja Audit Intern telah memiliki Piagam Audit Intern yang ditetapkan oleh Presiden Direktur dan disahkan oleh Dewan Komisaris pada tanggal 27 Mei 2022.

Internal Audit Division

The Internal Audit Division carries out the duties and responsibilities of implementing internal control. In carrying out its duties, the Internal Audit Division supervises and evaluates internal control by conducting audits of all work divisions of the Company.

Internal Audit Charter

The Internal Audit Division has an Internal Audit Charter stipulated by the President Director and approved by the Board of Commissioners on May 27, 2022.

Visi dan Misi Satuan Kerja Audit Intern

Visi

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

Misi

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.

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 Tata Kelola Perusahaan yang baik dan manajemen risiko; dan
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

Vision and Mission of the Internal Audit Division

Vision

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

Mission

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.

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. Willing to continuously increase professional knowledge, skill, and capacity.

Profil Kepala Satuan Kerja Audit Intern

A.M. George Surya Kepala Satuan Kerja Audit Intern

Warga Negara Indonesia, usia 35 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan Direksi No. 340/SKDIRSDM/XII/17 tanggal 4 Desember 2017. Beliau meraih gelar Sarjana Ekonomi jurusan Akuntansi dari Universitas Tarumanagara (2009).

Sebelumnya, beliau meniti karier di Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), kemudian bergabung dengan Bank Ganesha dan menempati berbagai posisi, seperti *Project Management Office*, *Corporate Secretary*, dan *eChannel Product Head*.

Efektif per tanggal 24 Februari 2023 sesuai Surat Keputusan Direksi No. 007/SKDIR/II/2023, Robert Halim ditunjuk sebagai Pejabat Pengganti Sementara (Pgs.) Kepala Satuan Kerja Audit Intern Perseroan menggantikan A.M. George Surya yang mengundurkan diri.

Kedudukan 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. Kepala Satuan Kerja Audit Intern bertanggung jawab secara langsung kepada Presiden Direktur. Dalam melaksanakan tugasnya, Satuan Kerja Audit Intern menyampaikan laporan kepada Presiden Direktur dan salinannya disampaikan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahi Fungsi Kepatuhan.

Struktur Organisasi Satuan Kerja Audit Intern

Adapun Struktur Organisasi Satuan Kerja Audit Intern Perseroan berdasarkan Keputusan Direksi No. 007/SKDIR/IX/2022 tanggal 19 September 2022 tentang Struktur Organisasi PT Bank Ganesha Tbk sebagai berikut:

Profile of Head of Internal Audit Division

A.M. George Surya Head of Internal Audit Division

Indonesian citizen, 35 years old, domiciled in Jakarta. He is appointed as Head of Internal Audit Division based on the Board of Directors' Decision Decree No. 340/SKDIRSDM/XII/17 dated December 4, 2017. He earned a Bachelor of Economics degree majoring in Accounting from Tarumanagara University (2009).

Previously, he had a career at Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), then joined Bank Ganesha and held various positions, such as Project Management Office, Corporate Secretary, and eChannel Product Head.

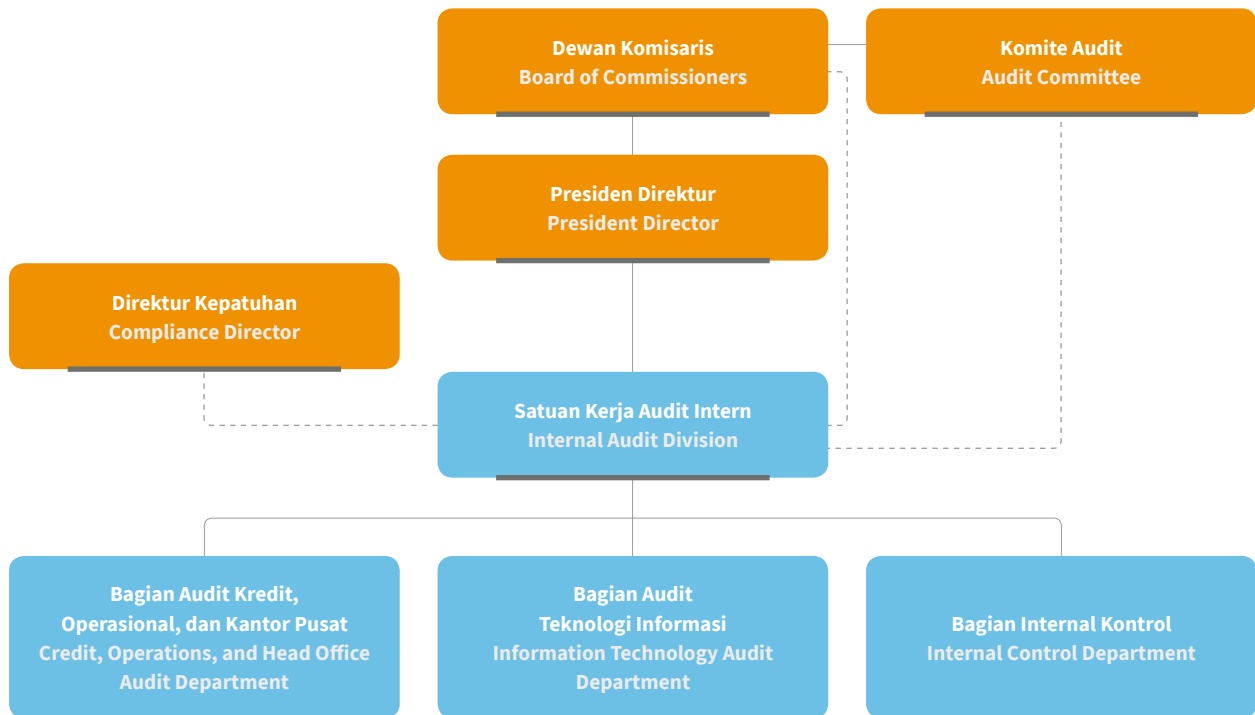
Effective as of February 24, 2023, according to the Board of Directors' Decision Letter No. 007/SKDIR/II/2023, Robert Halim was appointed as Acting Head of Internal Audit Division to replace A.M. George Surya who resigned.

Position of the 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. The Head of the Internal Audit Division is directly responsible to the President Director. In carrying out its duties, the Internal Audit Division submits a report to the President Director and a copy is submitted to the Board of Commissioners, the Audit Committee, and the Director in charge of Compliance Function.

Organizational Structure of the Internal Audit Division

The Organizational Structure of the Company's Internal Audit Division based on the Board of Directors' Decision No. 007/SKDIR/IX/2022 dated September 19, 2022, on the Organizational Structure of PT Bank Ganesha Tbk, is as follows:



Keterangan / Notes:

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

Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Berdasarkan Piagam Satuan Kerja Audit Intern, tugas dan tanggung jawab Satuan Kerja Audit Intern diuraikan 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;

Duties and Responsibilities of the Internal Audit Division

Based on the Internal Audit Division Charter, the duties and responsibilities of the Internal Audit Division are described as follows:

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee' 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. Melakukan pemeriksaan khusus apabila diperlukan:
 - a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
 - b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
 - c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;
9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;
11. Menyiapkan laporan penerapan *antifraud* 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.

Ruang Lingkup Satuan Kerja Audit Intern

Secara umum, ruang lingkup pekerjaan Satuan Kerja Audit Intern 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 membawahi Fungsi Kepatuhan; dan

8. Conducting special audit when required:
 - a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
 - b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
 - c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;
9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;
11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations;
13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;
14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives; and
15. Coordinating with divisions that perform other control functions.

Scope of Work of the Internal Audit Division

In general, the scope of work of Internal Audit Division includes the following:

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. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Seluruh anggota Satuan Kerja Audit Intern memiliki latar belakang pendidikan dan kompetensi yang memadai dalam menjalankan tugas sebagai auditor, serta telah tersertifikasi dalam bidang manajemen risiko perbankan sesuai dengan ketentuan Bank Indonesia. Pada tahun 2022, jumlah pegawai Satuan Kerja Audit Intern sebanyak 21 orang dan telah memperoleh sertifikasi sebagai berikut:

Jabatan Position	Sertifikasi Certification	Masa Berlaku Validity Period	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern Head of Internal Audit Division	Internal Auditor Bank Bank Internal Auditor	2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Anti-Fraud Manager	2024	Asia Anti Fraud Manajemen Asia Anti Fraud Management
Bagian Audit Kredit, Operasional, dan Kantor Pusat Credit, Operations, and Head Office Audit Department	Internal Auditor Bank Bank Internal Auditor	2023-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	2023-2026	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Anti-Fraud Manager	2022-2024	Asia Anti Fraud Manajemen Asia Anti Fraud Management
Bagian Audit Teknologi Informasi Information Technology Audit Department	Internal Auditor Bank Bank Internal Auditor	2022-2024	Asia Anti Fraud Manajemen Asia Anti Fraud Management
	Sertifikasi Manajemen Risiko Risk Management Certification	2024-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Information Security Management System	2023-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
Bagian Internal Kontrol Internal Control Department	Internal Auditor Bank Bank Internal Auditor	2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	2023-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute

Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern melakukan rapat secara berkala dengan Komite Audit minimal 4 kali dalam satu periode. Dalam 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.

Pelatihan dan/atau Peningkatan Satuan Kerja Audit Intern

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh Satuan Kerja Audit Intern dapat dilihat sebagai berikut:

6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

Number of Personnel and Employee Certification of the Internal Audit Division

All members of the Internal Audit Division have sufficient educational background and competence to carry out their duties as auditors, and have been certified in banking risk management in accordance with Bank Indonesia regulations. In 2022, the number of employees of Internal Audit Division was 21 people and obtained the following certifications:

Internal Audit Division's Meeting

The Internal Audit Division conducts regular meetings with the Audit Committee at least 4 times in one period. In these meetings, the Internal Audit Division submits the Realization Report of Internal Audit Division' Annual Work Plan, the Follow-up Report of Internal Audit Division' Audits, and the Report of Internal Audit Division' Audit Results.

Training and/or Development of the Internal Audit Division

Information related to the training and/or development programs attended by the Internal Audit Division can be seen as follows:

Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Venue
Digital Banking	PT Pasar Jasa Profesional	24 Maret 2022 March 24, 2022	Hybrid Class
Digital Banking Audit	Infobank	25 Maret 2022 March 25, 2022	Online Class
COBIT 2019 Fundamental	Andalan Teknologi Informasi	2-3 Juni 2022 June 2-3, 2022	Online Class
Webinar Preventing and Combating Financial Crime in Financial Services Industry	Otoritas Jasa Keuangan Financial Services Authority	9 Juni 2022 June 9, 2022	Webinar
Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification	Efektif Pro dan Lembaga Sertifikasi Profesi Perbankan Effective Pro and Banking Professional Certification Institute	16-18 Juni 2022 June 16-18, 2022	Online Class
Training Audit ISO 2015:9001 Training on ISO 2015:9001 Audit	PT TCL Sertifikasi Indonesia	20-21 Juni 2022 June 20-21, 2022	Online Class
Webinar Pemilik Manfaat Webinar on Beneficiaries	Direktur Jenderal Administrasi Hukum Umum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Director General of General Legal Administration, Ministry of Law and Human Rights of the Republic of Indonesia	5 Juli 2022 July 5, 2022	Webinar
Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal Identification of Suspicious Financial Transactions and Determination of Predicate Crimes	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum	20-21 Juli 2022 July 20-21, 2022	Online Class
Digital Banking Awareness & Fraud in Digital Banking	The Millenials Institute	11-12 Agustus 2022 August 11-12, 2022	Hybrid Class
Sertifikasi Certified Bank Internal Audit Certification of Certified Bank Internal Audit	PT Asanka Kreasi Mandiri	3-4 Oktober 2022 October 3-4, 2022	Online Class
Refreshment & Resertifikasi Certified Anti Fraud Manager	Asia Anti Fraud Management	11 November 2022 November 11, 2022	Hotel Crowne Plaze Bandung
Fokus Audit dan Mitigasi terhadap Risiko Pihak Ketiga Focus on Audit and Mitigation of Third Party Risks	Ikatan Auditor Intern Bank Association of Bank Internal Auditors	23 November 2022 November 23, 2022	Webinar

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 2022 sebagai berikut:

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 2022 are as follows:

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	30	30	100,00
Audit Teknologi Informasi Information Technology Audits	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 Satuan Kerja Audit Intern dan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank oleh pihak eksternal setiap 3 tahun. Kaji ulang pihak eksternal terakhir dilakukan untuk periode 1 Januari 2017-30 Juni 2020 oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan yang hasilnya telah dituangkan dalam Laporan No. PHHARP-AL/174/ADH/WDS/2020 tanggal 10 Agustus 2020.

The Bank also conducts periodic reviews of the implementation of Internal Audit Division's work and its compliance with the Standards for Implementation of the Bank's Internal Audit Function by external parties every 3 years. The last external party review was carried out for the period of January 1, 2017-June 30, 2020, by Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners whose results have been outlined in Report No. PHHARP-AL/174/ADH/WDS/2020 dated August 10, 2020.

AKUNTAN PUBLIK

PUBLIC ACCOUNTANT

Akuntan publik merupakan pihak di luar perusahaan yang bertugas untuk mengaudit laporan keuangan Perseroan. Hal tersebut bertujuan memastikan laporan telah disusun dengan benar dan layak, serta dapat dipertanggungjawabkan. Perseroan menunjuk kantor akuntan publik dan akuntan publik yang telah memenuhi persyaratan untuk melakukan tugas tersebut. Penunjukan kantor akuntan publik ini diharapkan dapat mendorong Perseroan untuk memberikan informasi dan data yang akuntabel, independen, serta wajar tanpa modifikasi kepada Pemegang Saham, regulator, serta pemangku kepentingan lainnya.

Mekanisme Penunjukan Kantor Akuntan Publik

Penunjukan akuntan publik dilakukan dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, yaitu dilakukan melalui RUPS Tahunan dengan mempertimbangkan rekomendasi Dewan Komisaris dan Komite Audit. Berdasarkan hasil RUPS tahun 2022, kantor akuntan publik Purwanto, Sungkoro & Surja (jaringan Ernst & Young) telah ditunjuk sebagai Auditor Eksternal dengan akuntan publik yaitu Christophorus Alvin Kossim untuk melakukan pemeriksaan independen atas laporan keuangan Perseroan per 31 Desember 2022.

Adapun jasa yang diberikan kantor akuntan publik untuk tahun buku 2022 meliputi jasa audit berupa pelaksanaan audit dan menerbitkan laporan audit atas Laporan keuangan Bank untuk periode 6 bulan yang berakhir pada 30 Juni 2022 dan untuk tahun yang berakhir pada 31 Desember 2022 dan tidak memberikan jasa non audit.

The public accountant is a party outside the Company whose job is to audit the Company's financial statements. This aims to ensure that reports have been prepared correctly and properly, and can be accounted for. The Company appoints a public accounting firm and public accountants who have met the requirements to perform this task. The appointment of public accounting firm is expected to encourage the Company to provide accountable, independent, and fair information and data without modification to Shareholders, regulators, and other stakeholders.

Mechanism for Appointing Public Accounting Firm

The public accountant is appointed by referring to the Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Services Activities, which is carried out through the Annual GMS, by observing recommendations from the Board of Commissioners and the Audit Committee. Based on the 2022 GMS results, the public accounting firm Purwanto, Sungkoro & Surja (Ernst & Young network) has been appointed as the External Auditor with a public accountant namely Christophorus Alvin Kossim to conduct an independent audit of the Company's financial statements as of December 31, 2022.

The public accounting firm's services for the 2022 financial year were audit services in the form of conducting audits and generating audit reports on the Bank's financial statements for the six-month period ending June 30, 2022, and the year ending December 31, 2022, and did not include non-audit services.

Tahun Audit Audit Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Publik Name of Public Accountant
2022	Purwanto, Sungkoro & Surja	Christophorus Alvin Kossim
2021	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjong Eng Pin
2020	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjong Eng Pin
2019	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjong Eng Pin
2018	Satrio Bing Eny & Rekan	Rinie Winarsih

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

Dalam melaksanakan kegiatan usahanya, Bank selalu berhadapan dengan risiko yang melekat (*inherent*) pada kegiatan keuangan maupun operasional perbankan. Guna mengendalikan risiko tersebut, Perseroan menerapkan sistem manajemen risiko yang mencakup seluruh aspek risiko yang dihadapi oleh Perseroan.

Instrumen manajemen risiko diperlukan untuk meningkatkan kualitas pengelolaan Perseroan melalui 2 aspek, yaitu melindungi modal dan mengoptimalkan *return* terhadap risiko. Perseroan menerapkan pengelolaan risiko yang terintegrasi melalui berbagai aktivitas, antara lain mengidentifikasi, mengukur, memantau, serta mengendalikan eksposur risiko di seluruh lini organisasi.

In carrying out its business activities, the Bank always faces risks inherent in its financial activities and banking operations. In order to control these risks, the Company implements a risk management system that covers all aspects of the risks faced by the Company.

Risk management instruments are needed to improve the Company's management quality through 2 aspects, namely protecting capital and optimizing return against risks. The Company implements integrated risk management through various activities, including identifying, measuring, monitoring, and controlling risk exposure across all organizational lines.

Dasar Penerapan Sistem Manajemen Risiko

Dasar penerapan manajemen risiko Perseroan 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;

Basic of Implementation of Risk Management System

The basis for implementing the Company's risk management refers to the following regulations:

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. 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;
 - 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. 23/POJK.01/2019 tanggal 18 September 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme 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. 12/POJK.03/2018 tanggal 6 Agustus 2018 tentang Penyelenggaraan Layanan Perbankan 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*);
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. 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. 23/POJK.01/2019 dated September 18, 2019, on Amendment to Financial Services Authority Regulation No. 12/POJK.01/2017 on Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs 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. 12/POJK.03/2018 dated August 6, 2018, on Implementation of Digital Banking 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. 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;
 - 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. 55/POJK.03/2016 tanggal 7 Desember 2016 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*;

- 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. 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. 55/POJK.03/2016 dated December 7, 2016, 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. 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;
 - 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. 24/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar;
 - 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;
- 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. 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. 24/SEOJK.03/2016 dated July 14, 2016, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach;
 - 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. 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;
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. 22/20/PBI/2020 tanggal 22 Desember 2020 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.

Proses Penerapan Sistem Manajemen Risiko

Dalam penerapan sistem manajemen risiko, Perseroan menerapkan kerangka pengelolaan risiko secara terpadu untuk mengendalikan risiko yang melekat dalam kegiatan usaha. Kerangka terpadu tersebut didukung oleh penerapan 4 pilar pengelolaan risiko yang terdiri dari:

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.

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. 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. Peraturan Bank Indonesia No. 22/20/PBI/2020 dated December 22, 2020, 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.

Risk Management System Implementation Process

In implementing the risk management system, the Company applies an integrated risk management framework to control risks inherent in business activities. This integrated framework is supported by the implementation of 4 risk management pillars which consist of:

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.

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.

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.

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.

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.

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
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

Dewan Komisaris dan Direksi telah dilibatkan dalam organisasi manajemen risiko. Pada tingkat Dewan Komisaris telah dibentuk Komite Pemantau Risiko sebagai pengawas tertinggi. Di tingkat Direksi telah dibentuk Komite Manajemen Risiko yang berperan dalam pengendalian risiko dan berperan sebagai kontrol unit atau pemantau seluruh risiko pada kegiatan operasional Perseroan.

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. 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 Board of Commissioners and Board of Directors have been involved in the risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee has been established as the highest supervisor. At the Board of Directors level, a Risk Management Committee has been established that plays a role in risk control and acts as a control unit or monitor of all risks in the Company's operational activities.

Komite Pemantau Risiko

Diketahui oleh Komisaris Independen dan beranggotakan Komisaris dan pihak independen yang memiliki keahlian di bidang manajemen risiko dan/atau keuangan. Fungsi dari Komite ini adalah untuk membantu Dewan Komisaris dalam memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko serta melakukan evaluasi kesesuaian kebijakan manajemen risiko dengan pelaksanaannya.

Komite Manajemen Risiko

Diketahui oleh Direktur yang membawahi Satuan Kerja Manajemen Risiko, beranggotakan Direksi dan pejabat eksekutif unit bisnis dan/atau unit *support*, serta Kepala Satuan Kerja Manajemen Risiko dan Sistem dan Prosedur. Komite Manajemen Risiko melakukan evaluasi atas proses manajemen risiko di Perseroan dan bertanggung jawab atas penerapan kerangka manajemen risiko secara keseluruhan.

Satuan Kerja Manajemen Risiko

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

Perseroan telah memiliki kebijakan terkait Satuan Kerja Manajemen Risiko yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Tugas dan tanggung jawab Satuan Kerja Manajemen Risiko meliputi:

1. Bertanggungjawab terhadap pelaksanaan/penerapan Manajemen Risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
2. Mengevaluasi kebijakan, kerangka, dan strategi Manajemen Risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL Accord II, BASEL III, dan BASEL III *Reforms* di Bank;
4. Bertanggung jawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);

Risk Monitoring Committee

Chaired by an Independent Commissioner and consists of Commissioners and independent parties who have expertise in risk management and/or finance. This Committee functions to assist the Board of Commissioners in monitoring and evaluating the implementation of duties of Risk Management Committee and Risk Management Division as well as evaluating the conformity of risk management policies with their implementation.

Risk Management Committee

Chaired by the Director who oversees the Risk Management Division, consisting of members of the Board of Directors and executive officers of business units and/or support units, as well as the Head of Risk Management and System and Procedure Division. The Risk Management Committee evaluates the risk management process in the Company and is responsible for implementing the overall risk management framework.

Risk Management Division

Carry out the function of coordination and dissemination of 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

The Company already has a policy related to the Risk Management Work Unit, which refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Risk Management Division

Duties and responsibilities of the Risk Management Division include:

1. Responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;
2. Evaluate Risk Management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
3. Coordinate the implementation of risk management in accordance with BASEL Accord II, BASEL III, and BASEL III *Reforms* at the Bank;
4. 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. 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;
 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
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. 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

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.

Profil Kepala Satuan Kerja Manajemen Risiko

Ahadi

Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur

Warga Negara Indonesia, usia 53 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur berdasarkan Surat Keputusan Direksi No. 032/SDM/SPB/IV/20 tanggal 6 April 2020. Mendapatkan gelar Sarjana dari Indonesia Banking School (2022). Memiliki kompetensi manajemen risiko level 4 yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) pada tahun 2017 dan Lembaga Sertifikasi Profesi Perbankan (LSPP) pada tahun 2021, serta telah memiliki sertifikasi Kepatuhan dan *Anti Money Laundering* Level 2 yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan dan Forum Komunikasi Direktur Kepatuhan Perbankan pada tahun 2017.

Sebelumnya, beliau menjabat 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, sedang tidak merangkap jabatan di perusahaan mana pun.

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 2022, sebagai berikut:

Level	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Others	Total
I	1	-	1	139	141
II	1	-	-	42	43
III	-	-	19	16	35
IV	-	-	3	-	3
V	1	5	-	-	6
Total	3	5	23	197	228

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.

Profile of Head of Risk Management Unit

Ahadi

Head of Risk Management and System & Procedure Unit

Indonesian citizen, 53 years old, domiciled in Jakarta. Appointed as Head of Risk Management and System & Procedure Unit 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). Have risk management competence level 4 issued by the Risk Management Certification Agency (BSMR) in 2017 and the Banking Professional Certification Institute (LSPP) in 2021, and already have Level 2 Compliance and Anti-Money Laundering certification held by the Banking Professional Certification Institute and Banking Compliance Director Communication Forum in 2017.

Previously, he served 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.

Composition and Risk Management Certification

The Bank has 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 2022 is as follows:

Laporan Singkat Pelaksanaan Kegiatan Tugas Satuan Kerja Manajemen Risiko

Realisasi program kerja Satuan Kerja Manajemen Risiko pada tahun 2022 adalah sebagai berikut:

1. Melakukan evaluasi dan menetapkan limit risiko (*risk appetite* dan *risk tolerance*) sesuai dengan arah kebijakan strategis bank;
2. Menetapkan, melakukan *review* terhadap parameter profil risiko dan tingkat kesehatan bank, serta melakukan penilaian mandiri profil risiko dan kesehatan bank;
3. Mengembangkan formulasi dan melakukan penilaian *Internal Capital Adequacy Assessment Process* secara mandiri;
4. Mengembangkan *tools* dan model *stress test* untuk risiko kredit, pasar (risiko nilai tukar dan suku bunga), dan likuiditas berdasarkan *best practice*;
5. Mengembangkan dan telah mengimplementasikan *interest rate risk in the banking book (IRRBB)* sesuai dengan regulasi;
6. Melakukan *stress test* baik secara berkala sesuai dengan regulasi, secara triwulanan dan enam bulanan, maupun permintaan yang bersifat khusus dari regulasi;
7. Mengembangkan aplikasi *Operasional Risk Self Assessment* dan *Loss Event Database*;
8. Melakukan *review* dan validasi penggunaan model implementasi PSAK 71;
9. Mempersiapkan dan mengimplementasikan perhitungan rasio *liquidity coverage ratio* dan *net stable funding ratio* yang akan diimplementasikan pada tahun 2023;
10. Mengembangkan metode/model VaR untuk mengidentifikasi dan mengukur risiko likuiditas dengan *maturity profile* berdasarkan *behavioral*;
11. Mempersiapkan dan mengimplementasikan BASEL III Reforms sesuai ketentuan regulasi baik untuk perhitungan ATMR Risiko Operasional dan Risiko Kredit;
12. Penguatan proses identifikasi risiko kredit, pasar, dan likuiditas sejak pandemi COVID-19 melalui proses pemantauan secara harian khususnya identifikasi potensi penurunan kualitas kredit dan potensi *cash outflow* dana pihak ketiga;
13. Memperkuat sumber daya manusia dengan melakukan rekrutmen karyawan yang kompeten di bidang IT *Risk* untuk menunjang layanan/bisnis digital (proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko);
14. Memperkuat dan meningkatkan kompetensi sumber daya manusia dengan tujuan untuk menambah wawasan, pengetahuan, pemahaman konseptual, kerangka kerja, proses transaksi, serta produk dan layanan/bisnis digital dalam rangka efektivitas penerapan manajemen risiko (proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko);

Brief Report on the Implementation of Risk Management Division's Duties

The realization of the Risk Management Division work program in 2022 is as follows:

1. Evaluate and set risk limits (*risk appetite* and *risk tolerance*) in accordance with the direction of the Bank's strategic policies;
2. Determine, review the parameters of the Bank's risk profile and soundness level, as well as conduct an independent assessment of the Bank's risk profile and soundness;
3. Develop formulations and conduct independent Internal Capital Adequacy Assessment Process assessments;
4. Develop stress test tools and models for credit risk, market risk (exchange rate and interest rate risk), and liquidity risk based on best practices;
5. Develop and implement interest rate risk in the banking book (IRRBB) in accordance with regulations;
6. Conduct stress tests periodically according to regulations, quarterly and semi-annually, as well as specific requests from regulations;
7. Develop Operational Risk Self Assessment and Loss Event Database applications;
8. Review and validate the use of PSAK 71 implementation model;
9. Prepare and implement calculations of the liquidity coverage ratio and net stable funding ratio which will be implemented in 2023;
10. Develop a VaR method/model to identify and measure liquidity risk with a behavioral maturity profile;
11. Prepare and implement BASEL III Reforms in accordance with regulatory provisions for RWA calculation of Operational Risk and Credit Risk;
12. Strengthen the process of identifying credit, market, and liquidity risks since the COVID-19 pandemic through a daily monitoring process, specifically identifying potential decreases in loan quality and potential cash outflows of third-party funds;
13. Strengthen human resources by recruiting employees who are competent in IT Risk to support digital services/business (risk identification, measurement, monitoring and control processes);
14. Strengthen and improve human resources competence with the aim of adding insight, knowledge, conceptual understanding, frameworks, transaction processes, and digital products and services/business in order to effectively implement risk management (the process of identifying, measuring, monitoring, and controlling risk);

15. Melakukan *cyber risk assessment* dalam rangka membangun ketahanan dan pengelolaan risiko siber sesuai dengan regulasi yang telah ditetapkan;
16. Melakukan evaluasi dan *review business impact analysis* (BIA) dan *risk assessment* terkait dengan perencanaan *Business Continuity Planning*;
17. Meningkatkan budaya sadar risiko dalam organisasi melalui program SKMR Info yang dilakukan secara bulanan; dan
18. Melakukan sertifikasi manajemen risiko bagi seluruh pegawai Bank.

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 2022 mempunyai peringkat Profil Risiko 2 (*Low to Moderate*) 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 2022 indicated a Risk Profile rating of 2 (*Low to Moderate*), which is shown as follows:

Jenis Risiko	Penilaian Desember 2022 December 2022 Assessment			Type of Risk
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Net Inheren Inherent Net	
Kredit	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Credit
Likuiditas	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Liquidity
Pasar	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Market
Operasional	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Operational
Hukum	<i>Low</i>	<i>Satisfactory</i>	PK 2	Law
Reputasi	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Reputation
Strategik	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Strategic
Kepatuhan	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Compliance
Peringkat Profil Risiko	<i>Low to Moderate</i>	<i>Satisfactory</i>	PK 2	Risk Profile Rating

PENGUNGKAPAN EKSPOSUR RISIKO

DISCLOSURE OF RISK EXPOSURE

Pengelolaan risiko Bank dikembangkan berdasarkan faktor-faktor internal dan eksternal yang mencakup namun tidak terbatas pada bisnis Bank, ketentuan regulator, perkembangan metodologi dan *best practice*, serta data risiko. 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

The Bank's risk management is developed based on internal and external factors, including but not limited to the Bank's business, regulatory provisions, methodological developments, best practices, and risk data. In accordance with 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 portofolio 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

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;

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

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. 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. 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.

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.

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.

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.

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*).

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.

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.

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.

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 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.

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 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.

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.

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 perundang-undangan 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;

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.

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. 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.

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

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.

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

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 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

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 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,

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.

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

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.

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,

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.

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.

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.

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.

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.

Evaluasi Penerapan Sistem Manajemen Risiko

Evaluasi dan pengujian sistem dan prosedur manajemen risiko dilakukan secara berkala untuk menjaga kesesuaian antara Sistem Manajemen Risiko yang ada dengan kondisi internal Bank serta regulasi perbankan yang terkini. Evaluasi tersebut diterapkan melalui empat pilar pengelolaan risiko, yang dapat dijabarkan sebagai berikut:

- Pilar 1 : Pengawasan Aktif Dewan Komisaris dan Direksi
- Pilar 2 : Kecukupan Kebijakan, Prosedur, dan Penetapan Limit
- Pilar 3 : Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko
- Pilar 4 : Sistem Pengendalian Internal

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.

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.

Evaluation of Risk Management System Implementation

Risk management systems and procedures are evaluated and updated periodically to maintain conformity between the existing Risk Management System and the Bank's internal conditions and the latest banking regulations. The evaluation is implemented through the four pillars of risk management, which can be described as follows:

- Pillar 1 : Active Supervision by the Board of Commissioners and Board of Directors
- Pillar 2 : Adequacy of Policies, Procedures, and Limit Setting
- Pillar 3 : Risk Management Process and Information System
- Pillar 4 : Internal Control System

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.

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.

Tabel Komponen Modal Bank
Table of Bank Capital Components

Komponen Modal	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021		Capital Components
	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated	
I Komponen Modal					I Capital Components
A Modal Inti	3.076.854	-	2.095.044	-	A Core Capital
1. Modal disetor	1.647.100	-	1.117.506	-	1. Paid-up Capital
2. Cadangan Tambahan Modal	1.481.543	-	1.002.330	-	2. Additional Capital Reserves
3. Modal Insentif	-	-	-	-	3. Incentive Capital
4. Faktor Pengurang Modal inti	(51.789)	-	(24.792)	-	4. Core Capital Deduction Factor
5. Kepentingan Non Pengendali					5. Non-Controlling Interests
B Modal Pelengkap					B Supplementary Capital
1. Level Atas (<i>Upper Tier2</i>)	31.484	-	33.477	-	1. Upper Level (<i>Upper Tier2</i>)
2. Level Bawah (<i>Lower Tier2</i>) Maksimum 50% Modal Inti	-	-	-	-	2. Lower Level (<i>Lower Tier2</i>) Maximum 50% of Core Capital
3. Faktor Pengurang Modal Pelengkap	-	-	-	-	3. Supplementary Capital Deduction Factor
C Faktor Pengurang Modal Inti dan Modal Pelengkap					C Deduction Factor for Core Capital and Supplementary Capital
Eksposur Sekuritisasi	-	-	-	-	Securitization Exposure
D Modal Pelengkap Tambahan yang Memenuhi Persyaratan (<i>Tier 3</i>)	-	-	-	-	D Additional Complementary Capital that Meets the Requirements (<i>Tier 3</i>)
E Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar	-	-	-	-	E Additional Supplementary Capital Allocated to Anticipate Market Risk
II Total Modal Inti dan Modal Pelengkap (A+B-C)	3.108.338	-	2.128.521	-	II Total Core Capital and Supplementary Capital (A+B-C)
III Total Modal Inti, Modal Pelengkap, dan Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar (A+B-C+F)	3.108.338	-	2.128.521	-	III Total Core Capital, Supplementary Capital, and Additional
IV Aset Tertimbang menurut Risiko (ATMR) untuk Risiko Kredit	2.518.728	-	2.678.194	-	IV Risk Weighted Assets (RWA) for Credit Risk
V Aset Tertimbang menurut Risiko (ATMR) untuk Risiko Operasional	402.041	-	428.228	-	V Risk Weighted Assets (RWA) for Operational Risk
VI Aset Tertimbang menurut Risiko (ATMR) untuk Risiko Pasar	8.463	-	28.725	-	VI Risk Weighted Assets (RWA) for Market Risk
A Metode Standar	8.463	-	28.725	-	A Standard Method
B Model Internal	-	-	-	-	B Internal Models
VII Rasio Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar [III : (IV+V+VI)]	106.11%	-	67.89%	-	VII Minimum Capital Adequacy Ratio for Credit Risk, Operational Risk, and Market Risk [III : (IV+V+VI)]

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 and continuously enhances the risk culture. The Board of Commissioners and the Audit Committee consider that Bank Ganesha's risk management system is sufficient for the Bank's needs.

Tabel 1 Tabel Pengungkapan Tagihan Bersih berdasarkan Wilayah - Bank secara Individu
Table 1 Table of Disclosure of Net Receivables by Area – Bank Individually

Kategori Portofolio	31 Desember 2022 December 31, 2022				
	Tagihan Bersih berdasarkan Wilayah Net Receivables by Region				
	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total
Tagihan kepada Pemerintah	4.304.115	-	-	-	4.304.115
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-
Tagihan kepada Bank	1.395.264	-	-	-	1.395.264
Kredit Beragun Rumah Tinggal	67.219	-	-	-	67.219
Kredit Beragun Properti Komersial	852	-	-	-	852
Kredit Pegawai / Pensiunan	-	-	-	-	-
Tagihan kepada Usaha MKM, Usaha Kecil, dan Portofolio Ritel	249.018	237.251	156.345	-	642.615
Tagihan kepada Korporasi	1.607.069	31.655	534.354	-	2.173.079
Tagihan yang Telah Jatuh Tempo	25.550	151	10.817	-	36.518
Aset Lainnya	177.473	-	-	-	177.473
Total	7.826.561	269.058	701.516	-	8.797.135

Tabel 2 Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table 2 Table of Disclosure of Net Receivables by Remaining Contract Period – Bank Individually

Kategori Portofolio	31 Desember 2022 December 31, 2022					
	Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period					
	≤ 1 tahun <1 year	> 1 - 3 tahun >1 to 3 years	> 3 - 5 tahun >3 to 5 years	> 5 tahun >5 years	Non Kontraktual Non-Contractual	Total
Tagihan kepada Pemerintah	4.304.115	-	-	-	-	4.304.115
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	1.395.264	-	-	-	-	1.395.264
Kredit Beragun Rumah Tinggal	462	9.293	16.483	40.981	-	67.219
Kredit Beragun Properti Komersial	852	-	-	-	-	852
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha MKM, Usaha Kecil, dan Portofolio Ritel	444.545	143.141	47.888	7.041	-	642.615
Tagihan kepada Korporasi	840.994	660.719	442.381	228.984	-	2.173.079
Tagihan yang Telah Jatuh Tempo	25.784	10.733	1	-	-	36.518
Aset Lainnya	177.473	-	-	-	-	177.473
Total	7.189.489	823.886	506.754	277.006	-	8.797.135

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021						Portfolio Category
Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region						
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total		
3.526.003	-	-	-	3.526.003	Receivables from Government	
-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
2.196.692	-	-	-	2.196.692	Receivables from Banks	
63.254	-	-	-	63.254	Residential Property Collateralized Loans	
3.968	-	-	-	3.968	Commercial Property Collateralized Loans	
-	-	-	-	-	Employee/Retirement Loans	
320.537	21.597	23.046	-	365.180	Receivables from Microbusiness, Small Business, and Retail Portfolio	
1.684.683	21.326	283.494	-	1.989.503	Receivables from Corporations	
17.463	2	8	-	17.473	Due Receivables	
211.323	-	-	-	211.323	Other Assets	
8.023.923	42.925	306.548	-	8.373.396	Total	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021							Portfolio Category
Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period							
≤ 1 tahun <1 year	> 1 - 3 tahun >1 to 3 years	> 3 - 5 tahun >3 to 5 years	> 5 tahun >5 years	Non Kontraktual Non-Contractual	Total		
3.526.003	-	-	-	-	3.526.003	Receivables from Government	
-	-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
2.196.692	-	-	-	-	2.196.692	Receivables from Banks	
524	4.477	21.699	36.554	-	63.254	Residential Property Collateralized Loans	
3.968	-	-	-	-	3.968	Commercial Property Collateralized Loans	
-	-	-	-	-	-	Employee/Retirement Loans	
182.745	134.100	46.956	1.379	-	365.180	Receivables from Microbusiness, Small Business, and Retail Portfolio	
994.575	189.854	363.342	441.732	-	1.989.503	Receivables from Corporations	
13.356	4.034	84	-	-	17.474	Due Receivables	
211.323	-	-	-	-	211.323	Other Assets	
7.129.186	332.465	432.081	479.665	-	8.373.397	Total	

Tabel 3 Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank secara Individu
Table 3 Table of Disclosure of Net Receivables by Economic Sector – Bank Individually

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	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans
31 Desember 2022					
Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-
Pertambangan dan Penggalian	-	-	-	-	-
Industri Pengolahan	-	-	-	-	-
Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-
Konstruksi	-	-	-	-	-
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-
Pengangkutan dan Pergudangan	-	-	-	-	-
Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-
Informasi dan Komunikasi	-	-	-	-	-
Aktivitas Keuangan dan Asuransi	-	-	-	-	-
Real Estat	-	-	-	-	-
Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-
Pendidikan	-	-	-	-	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-
Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-
Aktivitas Jasa Lainnya	-	-	-	-	-
Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-
Bukan Lapangan Usaha	-	-	-	-	-
Lainnya	4.304.115	-	-	1.395.264	67.219
Total	4.304.115	-	-	1.395.264	67.219

(dalam jutaan Rupiah / in million Rupiah)

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	Ekonomi Sector
December 31, 2022						
-	-	101.753	21.904	4.210	-	Agriculture, Forestry, and Fisheries
-	-	2.630	365.700	-	-	Mining and Extractive Industries
-	-	23.526	672.015	2.926	-	Processing Industry
-	-	134	-	-	-	Procurement of Electricity, Gas, Steam/ Hot Water, and Cold Air
-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
852	-	71	13.037	-	-	Construction
-	-	289.905	165.589	18.021	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
-	-	4.152	33.545	-	-	Transportation and Warehousing
-	-	904	99.502	-	-	Provision of Accomodation and Foods & Beverages
-	-	41	1.599	-	-	Information and Communication
-	-	6.835	388.465	-	-	Financial and Insurance Activities
-	-	18	296.965	10.582	-	Real Estate
-	-	2.124	99.979	103	-	Professional, Scientific, and Technical Activities
-	-	1.569	3.706	111	-	Leasing 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
-	-	12.407	3.958	427	-	Arts, Entertainment, and Recreation
-	-	-	-	-	-	Other Services Activities
-	-	118	-	-	-	Household Activities as Employer
-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	-	-	Non-Business
-	-	191.701	1.371	137	177.473	Others
852	-	642.613	2.173.079	36.518	177.473	Total

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	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans
31 Desember 2021					
Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-
Pertambangan dan Penggalian	-	-	-	-	-
Industri Pengolahan	-	-	-	-	-
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-
Konstruksi	-	-	-	-	-
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-
Pengangkutan dan Pergudangan	-	-	-	-	-
Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-
Informasi dan Komunikasi	-	-	-	-	-
Aktivitas Keuangan dan Asuransi	-	-	-	-	-
Real Estat	-	-	-	-	-
Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-
Pendidikan	-	-	-	-	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-
Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-
Aktivitas Jasa Lainnya	-	-	-	-	-
Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-
Bukan Lapangan Usaha	-	-	-	-	-
Lainnya	3.526.003	-	-	2.196.692	63.254
Total	3.526.003	-	-	2.196.692	63.254

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	Ekonomi Sector
December 31, 2021						
-	-	9.189	24.565	222	-	Agriculture, Forestry, and Fisheries
-	-	5	99.724	-	-	Mining and Extractive Industries
-	-	9.120	521.478	16.292	-	Processing Industry
-	-	28	-	-	-	Procurement of Electricity, Gas, Steam/ Hot Water, and Cold Air
-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
3.968	-	12	16.333	-	-	Construction
-	-	60.648	254.855	705	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
-	-	211	29.650	-	-	Transportation and Warehousing
-	-	554	111.592	-	-	Provision of Accomodation and Foods & Beverages
-	-	20	1.999	-	-	Information and Communication
-	-	1.476	438.673	-	-	Financial and Insurance Activities
-	-	41	369.855	-	-	Real Estate
-	-	1.325	107.336	8	-	Professional, Scientific, and Technical Activities
-	-	281	1.805	1	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	320	-	-	-	Government Administration, Land Business, and Mandatory Social Service
-	-	308	-	-	-	Education
-	-	150	836	-	-	Human Health Activities and Social Activities
-	-	2.190	3.908	25	-	Arts, Entertainment, and Recreation
-	-	-	-	-	-	Other Services Activities
-	-	95	-	-	-	Household Activities as Employer
-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	-	-	Non-Business
-	-	278.687	7.413	221	211.323	Others
3.968	-	364.661	1.990.021	17.474	211.323	Total

Tabel 4 Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank secara Individu
Table 4 Disclosure of Receivables and Allowances by Economic Sector - Bank Individually

Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due
31 Desember 2022			
Pertanian, Kehutanan, dan Perikanan	129.953	129.407	546
Pertambangan dan Penggalian	368.330	368.330	-
Industri Pengolahan	637.559	637.163	395
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	134	134	-
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-
Konstruksi	13.956	13.956	-
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	468.212	465.644	2.568
Pengangkutan dan Pergudangan	37.697	37.697	-
Penyediaan Akomodasi dan Penyediaan Makan Minum	100.406	100.406	-
Informasi dan Komunikasi	8.759	8.759	-
Aktivitas Keuangan dan Asuransi	395.301	395.301	-
Real Estat	297.166	297.166	-
Aktivitas Profesi, Ilmiah, dan Teknis	102.206	102.188	19
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	5.385	5.367	19
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	840	840	-
Pendidikan	520	520	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	9.109	9.109	-
Kesenian, Hiburan, dan Rekreasi	16.793	16.736	57
Aktivitas Jasa Lainnya	-	-	-
Aktivitas Rumah Tangga sebagai Pemberi Kerja	118	118	-
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-
Bukan Lapangan Usaha	-	-	-
Lainnya	260.202	260.178	24
Total	2.852.646	2.849.018	3.627
31 Desember 2021			
Pertanian, Kehutanan, dan Perikanan	33.976	33.816	160
Pertambangan dan Penggalian	99.729	99.729	-
Industri Pengolahan	626.989	614.870	12.119
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	28	28	-
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-
Konstruksi	20.279	20.279	-
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	316.208	315.642	566
Pengangkutan dan Pergudangan	29.861	29.861	-
Penyediaan Akomodasi dan Penyediaan Makan Minum	112.146	112.146	-

(dalam jutaan Rupiah / in million Rupiah)

	Cadangan Kerugian Penurunan Nilai Allowance for impairment losses			Tagihan yang Dihapus Buku Receivables Written Off	Economi Sector
	Stage 1	Stage 2	Stage 3		
December 31, 2022					
	87	4	151	430	Agriculture, Forestry, and Fisheries
	245	-	-	-	Mining and Extractive Industries
	377	29.869	111	40.137	Processing Industry
	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
	9	-	-	-	Construction
	293	412	8.536	1.470	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
	23	29	-	-	Transportation and Warehousing
	73	-	-	-	Provision of Accomodation and Foods & Beverages
	1	-	-	80.000	Information and Communication
	264	-	-	-	Financial and Insurance Activities
	19.440	-	-	17	Real Estate
	67	-	5	-	Professional, Scientific, and Technical Activities
	4	-	5	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
	1	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	-	Education
	6	-	-	44	Human Health Activities and Social Activities
	11	1	22	-	Arts, Entertainment, and Recreation
	-	-	-	-	Other Services Activities
	-	-	-	-	Household Activities as Employer
	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	-	-	-	-	Non-Business
	49	20	33	-	Others
	20.950	30.334	8.862	122.098	Total
December 31, 2021					
	178	1	35	380	Agriculture, Forestry, and Fisheries
	44	-	-	-	Mining and Extractive Industries
	316	1.348	23.875	649	Processing Industry
	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
	9	-	-	-	Construction
	759	914	3.085	1.562	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
	11	34	-	-	Transportation and Warehousing
	39	-	-	-	Provision of Accomodation and Foods & Beverages

Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due
Informasi dan Komunikasi	2.019	2.019	-
Aktivitas Keuangan dan Asuransi	340.501	340.501	-
Real Estat	369.896	369.896	-
Aktivitas Profesi, Ilmiah, dan Teknis	108.669	108.662	7
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	2.087	2.086	1
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	320	320	-
Pendidikan	308	308	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	986	986	-
Kesenian, Hiburan, dan Rekreasi	6.123	6.104	20
Aktivitas Jasa Lainnya	-	-	-
Aktivitas Rumah Tangga sebagai Pemberi Kerja	95	95	-
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-
Bukan Lapangan Usaha	-	-	-
Lainnya	345.579	345.549	30
Total	2.415.800	2.402.896	12.904

Tabel 5 Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah - Bank secara Individu
Table 5 Table of Disclosure of Receivables and Allowances by Area - Bank Individually

Keterangan	31 Desember 2022 December 31, 2022				
	Wilayah Region				
	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total
Tagihan	1.882.357	269.058	701.516	-	2.852.930
Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (Stage 2 dan Stage 3)					-
a. Belum Jatuh Tempo	1.878.917	268.776	701.325	-	2.849.018
b. Telah Jatuh Tempo	3.440	99	89	-	3.627
Cadangan Kerugian Penurunan Nilai (CKPN)-Stage 1	1.089	176	19.685	-	20.950
Cadangan Kerugian Penurunan Nilai (CKPN)-Stage 2	29.930	16	388	-	30.334
Cadangan Kerugian Penurunan Nilai (CKPN)-Stage 3	8.773	52	36	-	8.862
Tagihan yang Dihapus Buku	122.098	-	-	-	122.098

	Cadangan Kerugian Penurunan Nilai Allowance for impairment losses			Tagihan yang Dihapus Buku Receivables Written Off	Economi Sector
	Stage 1	Stage 2	Stage 3		
	1	-	80.000	-	Information and Communication
	150	52	-	-	Financial and Insurance Activities
	138	-	-	-	Real Estate
	39	-	2	-	Professional, Scientific, and Technical Activities
	5	-	-	8	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	-	Education
	-	-	-	-	Human Health Activities and Social Activities
	18	-	4	-	Arts, Entertainment, and Recreation
	-	-	-	38	Other Services Activities
	-	-	-	-	Household Activities as Employer
	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	-	-	-	-	Non-Business
	279	-	657	1.530	Others
	1.987	2.350	107.658	4.167	Total

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021						Description
Wilayah Region					Total	
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total		
2.066.327	42.925	306.548	-	2.415.800	Receivables	
				-	Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)	
2.053.433	42.925	306.538	-	2.402.896	a. Not Due	
12.894	-	10	-	12.904	b. Due	
1.850	16	120	-	1.986	CKPN - Stage 1	
1.441	-	909	-	2.350	CKPN - Stage 2	
107.657	-	1	-	107.658	CKPN - Stage 3	
4.167	-	-	-	4.167	Receivables Written Off	

Tabel 6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individu
Table 6 Table of Disclosure of Detailed Changes in Allowances for Impairment Losses - Bank Individually

Sektor Ekonomi	31 Desember 2022 December 31, 2022		
	Stage 1	Stage 2	Stage 3
Saldo Awal Cadangan Kerugian Penurunan Nilai	1.987	2.350	107.658
Pembentukan (pemulihan) CKPN pada periode berjalan (Net)			
a. Pembentukan Cadangan Kerugian Penurunan Nilai pada Periode Berjalan	20.950	30.334	8.862
b. Pemulihan Cadangan Kerugian Penurunan Nilai pada Periode Berjalan	-	-	-
Cadangan Kerugian Penurunan Nilai yang Digunakan untuk Melakukan Hapus Buku Tagihan pada Periode Berjalan	140	53	3.897
Pembentukan (Pemulihan) Lainnya pada Periode Berjalan	-	-	-
Saldo akhir CKPN	22.797	32.631	112.623

Tabel 7 Pengungkapan Tagihan Bersih berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu
Table 7 Table of Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank Individually

Kategori Portofolio	Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables					
		Peringkat Jangka Panjang Long Term Rating					
	Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-
	Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-
	Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d. A3 A1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3	Ba1 s.d. Ba3 Ba1 to Ba3	B1 s.d. B3 B1 to B3
	PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d. AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d. BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d. BB-(idn) BB+(idn) to BB-(idn)	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA- idAA+ to idAA-	idA+ s.d. idA- idA+ to idA-	id BBB+ s.d. id BBB- id BBB+ to id BBB-	id BB+ s.d. id BB- id BB+ to id BB-	id B+ s.d. id B- id B+ to id B-
31 Desember 2022							
Tagihan kepada Pemerintah	-	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021			Description
Stage 1	Stage 2	Stage 3	
730	325	69.527	ILA - Starting Balance
			Establishment (Recovery) of ILA in Current Period (Net)
1.987	2.350	107.658	a. Establishment of ILA in Current Period
-	-	-	b. Recovery of ILA in Current Period
-	-	4.167	ILA Used for Writing Off Receivables in Current Period
-	-	-	Other Establishment (Recovery) in Current Period
2.717	2.675	173.018	ILA - Ending Balance

(dalam jutaan Rupiah / in million Rupiah)

	Peringkat Jangka Pendek Short Term Rating					Tanpa Peringkat Not Rated	Total	Portfolio Category
	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3			
	Kurang dari B- Lower than B-	F1+ s.d F1 F1+ to F1	F2	A-3	Kurang dari F3 Lower than F3			
	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3			
	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3 (idn) Lower than F3(idn)			
	Kurang dari idB- Lower than id B-	idA1	idA2	idA3 s.d id A4 idA3 to id A4	Kurang dari idA4 Lower than id A4			
December 31, 2022								
-	-	-	-	-	-	4.304.115	4.304.115	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
-	-	-	-	-	-	67.219	67.219	Residential Property Collateralized Loans
-	-	-	-	-	-	852	852	Rommercial Property Collateralized Loans

Kategori Portofolio	Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables						
		Peringkat Jangka Panjang Long Term Rating						
	Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B B+ to B-	
	Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	
	Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	B1 s.d B3 B1 to B3	
	PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA- (idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A- (idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB- (idn) BBB+(idn) to BBB- (idn)	BB+(idn) s.d BB- (idn) BB+(idn) to BB- (idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	id B+ s.d id B- id B+ to id B-		
Kredit Pegawai / Pensiunan	-	-	-	-	-	-	-	
Tagihan kepada Usaha MKM, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	
Tagihan kepada Korporasi	-	-	-	-	-	-	-	
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	
Aset Lainnya	-	-	-	-	-	-	-	
Total	-	-	-	-	-	-	-	
31 Desember 2021								
Tagihan kepada Pemerintah	-	-	-	-	-	-	-	
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	
Tagihan kepada Bank	-	-	-	-	-	-	-	
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	
Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	
Kredit Pegawai / Pensiunan	-	-	-	-	-	-	-	
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	
Tagihan kepada Korporasi	-	-	-	-	-	-	-	
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	
Aset Lainnya	-	-	-	-	-	-	-	
Total	-	-	-	-	-	-	-	

						Tanpa Peringkat Not Rated	Total	Portfolio Category
Peringkat Jangka Pendek Short Term Rating								
Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3				
Kurang dari B- Lower than B-	F1+ s.d F1 F1+ to F1	F2	A-3	Kurang dari F3 Lower than F3				
Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3				
Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3 (idn) Lower than F3(idn)				
Kurang dari idB- Lower than id B-	idA1	idA2	idA3 s.d id A4 idA3 to id A4	Kurang dari idA4 Lower than id A4				
-	-	-	-	-	-	-	-	Employee/Retirement Loans
-	-	-	-	-	-	642.615	642.615	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	-	2.173.079	2.173.079	Receivables from Corporations
-	-	-	-	-	-	36.518	36.518	Due Receivables
-	-	-	-	-	-	177.473	177.473	Other Assets
-	-	-	-	-	-	8.797.135	8.797.135	Total
December 31, 2021								
-	-	-	-	-	-	3.526.003	3.526.003	Receivables from Government
-	-	-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	2.196.692	2.196.692	Receivables from Banks
-	-	-	-	-	-	63.254	63.254	Residential Property Collateralized Loans
-	-	-	-	-	-	3.968	3.968	Rommercial Property Collateralized Loans
-	-	-	-	-	-	-	-	Rmplyee/Retirement Loans
-	-	-	-	-	-	365.180	365.180	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	-	1.989.502	1.989.502	Receivables from Corporations
-	-	-	-	-	-	17.474	17.474	Due Receivables
-	-	-	-	-	-	211.323	211.323	Other Assets
-	-	-	-	-	-	8.373.397	8.373.397	Total

Tabel 8 Pengungkapan Tagihan Bersih berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individu

Table 8 Table of Disclosure of Net Receivables by Risk Weight after Calculating Credit Risk Mitigation Impact – Bank Individually

Kategori Portofolio	31 Desember 2022 December 31, 2022						
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact						
	0%	20%	25%	35%	50%	75%	
A. Eksposur Laporan Posisi Keuangan							
Tagihan kepada Pemerintah	4.304.115	-	-	-	-	-	
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
Tagihan kepada Bank	-	1.395.264	-	-	-	-	
Kredit Beragun Rumah Tinggal	-	-	6.608	60.611	-	-	
Kredit Beragun Properti Komersial	-	-	-	-	-	-	
Kredit Pegawai / Pensiunan	-	-	-	-	-	-	
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	642.615	
Tagihan kepada Korporasi	-	-	-	-	-	-	
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
Aset Lainnya	-	-	-	-	-	-	
Total Eksposur Laporan Posisi Keuangan	4.304.115	1.395.264	6.608	60.611	-	642.615	
B. Eksposur Kewajiban Komitmen Kontijensi Transaksi Rekening Administratif							
Tagihan kepada Pemerintah	-	-	-	-	-	-	
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
Tagihan kepada Bank	-	-	-	-	-	-	
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	
Kredit Beragun Properti Komersial	-	-	-	-	-	-	
Kredit Pegawai / Pensiunan	-	-	-	-	-	-	
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	
Tagihan kepada Korporasi	-	-	-	-	-	-	
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
Aset Lainnya	-	-	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif	-	-	-	-	-	-	
C. Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)							
Tagihan kepada Pemerintah	-	-	-	-	-	-	
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
Tagihan kepada Bank	-	-	-	-	-	-	
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	
Tagihan kepada Korporasi	-	-	-	-	-	-	
Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	

(dalam jutaan Rupiah / in million Rupiah)

				Aktiva Tertimbang Menurut Risiko RWA	Beban Modal Capital Expenses	Portfolio Category
100%	150%	Lainnya Other				
A. Balance Sheet Exposure						
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	279.053	22.324		Receivables from Banks
-	-	-	22.866	1.829		Residential Property Collateralized Loans
852	-	-	852	68		Commercial Property Collateralized Loans
-	-	-	-	-		Employee/Retirement Loans
-	-	-	481.961	38.557		Receivables from Microbusiness, Small Business, and Retail Portfolio
2.173.079	-	-	2.173.079	173.846		Receivables from Corporations
10.582	25.936	-	49.486	3.959		Due Receivables
177.473	-	-	177.473	14.198		Other Assets
2.361.986	25.936	-	3.184.770	254.782		Total Balance Sheet Exposure
B. Commitment Liability Exposure Contingencies on Administrative Account Transactions						
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables from Banks
-	-	-	-	-	-	Residential Property Collateralized Loans
-	-	-	-	-	-	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/Retirement Loans
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	-	Receivables from Corporations
25.742	-	-	25.742	2.059		Due Receivables
-	-	-	-	-		Other Assets
25.742	-	-	25.742	2.059		Total TRA Exposure
C. Counterparty Credit Risk Exposure						
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables from Banks
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	-	Receivables from Corporations
-	-	-	-	-	-	Total Counterparty Credit Risk Exposure

Kategori Portofolio	31 Desember 2021 December 31, 2021						
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact						
	0%	20%	25%	35%	40%	45%	
A. Eksposur Laporan Posisi Keuangan							
Tagihan kepada Pemerintah	3.526.003	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
Tagihan kepada Bank	-	2.196.692	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	12.782	50.473	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	365.180
Tagihan kepada Korporasi	-	-	-	-	-	-	-
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-
Aset Lainnya	-	-	-	-	-	-	-
Total Eksposur Laporan Posisi Keuangan	3.526.003	2.196.692	12.782	50.473	-	-	365.180
B. Eksposur Kewajiban Komitmen Kontijensi Transaksi Rekening Administratif							
Tagihan kepada Pemerintah	-	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-
Tagihan kepada Korporasi	-	4.276	-	-	9.813	-	-
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-
Total Eksposur Transaksi Rekening Administratif	-	4.276	-	-	9.813	-	-
C. Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)							
Tagihan kepada Pemerintah	-	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

				Aktiva Tertimbang Menurut Risiko RWA	Beban Modal Capital Expenses	Portfolio Category
50%	75%	Lainnya Other				
A. Balance Sheet Exposure						
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	439.338	35.147	-	Receivables from Banks
-	-	-	20.861	1.669	-	Residential Property Collateralized Loans
3.968	-	-	3.968	317	-	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/Retirement Loans
-	-	-	273.885	21.911	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.989.502	-	-	1.989.502	159.160	-	Receivables from Corporations
-	17.474	-	26.210	2.097	-	Due Receivables
-	-	-	-	-	-	Other Assets
1.993.470	17.474	-	2.753.764	220.301	-	Total Balance Sheet Exposure
B. Commitment Liability Exposure Contingencies on Administrative Account Transactions						
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables from Banks
-	-	-	-	-	-	Residential Property Collateralized Loans
-	-	-	-	-	-	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/Retirement Loans
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
22.046	-	-	27.808	2.225	-	Receivables from Corporations
-	-	-	-	-	-	Due Receivables
22.046	-	-	27.808	2.225	-	Total TRA Exposure
C. Counterparty Credit Risk Exposure						
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables from Banks
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	-	Receivables from Corporations
-	-	-	-	-	-	Total Counterparty Credit Risk Exposure

Tabel 9 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu
Table 9 Table of Disclosure of Net Receivables and Credit Risk Mitigation Technique – Bank Individually

Kategori Portfolio	31 Desember 2022 December 31, 2022					
	Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by				Bagian yang Tidak Dijamin Part Not Guaranteed
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other	
A. Eksposur Laporan Posisi Keuangan						
Tagihan kepada Pemerintah	4.304.115	-	-	-	-	4.304.115
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	1.395.264	-	-	-	-	1.395.264
Kredit Beragun Rumah Tinggal	67.219	8.153	-	127.345	14.263	-82.542
Kredit Beragun Properti Komersial	852	-	-	100	-	752
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	642.615	99.170	-	438.885	39.917	64.643
Tagihan kepada Korporasi	2.173.079	2.003.421	-	2.558.502	851.599	(3.240.443)
Tagihan yang Telah Jatuh Tempo	36.518	216	-	18.744	29.534	(11.976)
Aset Lainnya	177.473	-	-	-	-	177.473
Total Eksposur Laporan Posisi Keuangan	8.797.135	2.110.960	-	3.143.577	935.313	2.607.285
B. Eksposur Kewajiban Komitmen Kontijensi Transaksi Rekening Administratif						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	25.742	-	-	-	-	25.742
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Total Eksposur Transaksi Rekening Administratif	25.742	-	-	-	-	25.742
C. Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)	-	-	-	-	-	-
Total (A+B+C)	8.822.877	2.110.960	-	3.143.577	935.313	2.633.027

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021							Portfolio Category
Tagihan Bersih Net Receivable	Bagian yang Dijamin dengan Part Guaranteed by				Bagian yang Tidak Dijamin Part Not Guaranteed		
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other			
A. Balance Sheet Exposure							
3.526.003	-	-	-	-	3.526.003	Receivables from Government	
-	-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
2.196.692	-	-	-	-	2.196.692	Receivables from Banks	
63.254	154.971	-	-	-	(91.717)	Residential Property Collateralized Loans	
3.968	100	-	-	-	3.868	Commercial Property Collateralized Loans	
-	-	-	-	-	-	Employee/Retirement Loans	
365.180	71.342	46.289	-	16.542	231.008	Receivables from Microbusiness, Small Business, and Retail Portfolio	
1.989.502	2.717.502	-	-	939.804	(1.667.803)	Receivables from Corporations	
17.474	6.055	994	-	7.206	3.218	Due Receivables	
211.323	-	-	-	-	211.323	Other Assets	
8.373.397	2.949.969	47.284	-	963.552	4.412.592	Total Balance Sheet Exposure	
B. Commitment Liability Exposure Contingencies on Administrative Account Transactions							
-	-	-	-	-	-	Receivables from Government	
-	-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
-	-	-	-	-	-	Receivables from Banks	
-	-	-	-	-	-	Residential Property Collateralized Loans	
-	-	-	-	-	-	Commercial Property Collateralized Loans	
-	-	-	-	-	-	Employee/Retirement Loans	
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio	
36.136	-	-	-	-	36.136	Receivables from Corporations	
-	-	-	-	-	-	Due Receivables	
36.136	-	-	-	-	36.136	Total TRA Exposure	
C. Counterparty Credit Risk Exposure							
-	-	-	-	-	-	Receivables from Government	
-	-	-	-	-	-	Receivables from Public Sector Entities	
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
-	-	-	-	-	-	Receivables from Banks	
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio	
-	-	-	-	-	-	Receivables from Corporations	
-	-	-	-	-	-	Total Counterparty Credit Risk Exposure	
8.409.533	2.949.969	47.284	-	963.552	4.448.728	Total (A+B+C)	

Tabel 10 Pengungkapan Perhitungan Aktiva Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Individu

Table 10 Disclosure of Calculation of Risk-Weighted Asset of Credit Risks by Standardized Approach – Bank Individually

Tabel 10.1 Eksposur Aset di Laporan Posisi Keuangan, kecuali Eksposur Sekuritisasi

Table 10.1 Asset Exposure in the Balance Sheet, except Securitization Exposures

Kategori Portofolio	31 Desember 2022 December 31, 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	4.304.115	-	-
a. Tagihan kepada Pemerintah Indonesia	4.304.115	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	1.395.264	279.053	279.053
a. Tagihan Jangka Pendek	1.395.264	279.053	279.053
b. Tagihan Jangka Panjang	-	-	-
Kredit Beragun Rumah Tinggal	67.219	22.866	22.866
Kredit Beragun Properti Komersial	852	852	752
Kredit Pegawai / Pensiunan	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	642.615	481.961	216.582
Tagihan kepada Korporasi	2.173.079	2.173.079	1.774.180
Tagihan yang Telah Jatuh Tempo	36.518	49.486	21.349
a. Kredit Beragun Rumah Tinggal	10.582	10.582	10.582
b. Selain Kredit Beragun Rumah Tinggal	25.936	38.904	10.767
Aset Lainnya	177.473	-	201.741
a. Uang Tunai, Emas, dan <i>Commemorative Coin</i>	-	-	-
b. Penyertaan (Selain yang Menjadi Faktor Pengurang Modal)	-	-	-
1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi kredit	-	-	-
2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa	-	-	-
3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa	-	-	-
c. Aset Tetap dan Inventaris Neto	82.605	-	82.605
d. Agunan yang Diambil Alih	48.537	-	72.805
e. Antar Kantor Neto	-	-	-
f. Lainnya	46.331	-	46.331
Total Eksposur Laporan Posisi Keuangan	8.797.135	3.007.297	2.516.523

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
3.526.003	-	-		Receivables from Government
3.526.003	-	-		a. Claims on the Government of Indonesia
-	-	-		b. Claims on Other Country Governments
-	-	-		Receivables from Public Sector Entities
-	-	-		Receivables from Multilateral Development Banks and International Institutions
2.196.692	439.338	439.338		Receivables from Banks
2.196.692	439.338	439.338		a. Short Term Claims
-	-	-		b. Long Term Claims
63.254	20.861	20.861		Residential Property Collateralized Loans
3.968	3.968	3.868		Commercial Property Collateralized Loans
-	-	-		Employee/Retirement Loans
365.180	273.885	227.103		Receivables from Microbusiness, Small Business, and Retail Portfolio
1.989.502	1.989.502	1.719.253		Receivables from Corporations
17.474	26.210	24.719		Due Receivables
-	-	-		a. Residential Mortgage Backed Loans
17.474	26.210	24.719		b. Apart from Credit Backed by Residential Homes
211.323		236.626		Other assets
-		-		a. Cash, Gold, and Commemorative Coins
-	-	-		b. Investments (Other Than Those That are Deducting Capital)
-		-		1) Temporary Equity Participation in the Framework of Credit Restructuring
-		-		2) Participation in Financial Companies That are Not Listed on the Stock Exchange
-		-		3) Participation in Financial Companies Listed on the Stock Exchange
81.713		81.713		c. Fixed Assets and Net Inventory
50.604		75.906		d. Foreclosed Collateral (AYDA)
-		-		e. Inter Office Net
79.007		79.007		f. Others
8.373.396	2.753.765	2.671.768		Total Balance Sheet Exposure

Tabel 10.2 Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi
Table 10.2 Exposures of Contingencies/Commitment Liability on Administrative Account Transactions, except Securitization Exposures

Kategori Portofolio	31 Desember 2022 December 31, 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	-	-	-
a. Tagihan kepada Pemerintah Indonesia	-	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	-	-	-
a. Tagihan Jangka Pendek	-	-	-
b. Tagihan Jangka Panjang	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-
Kredit Beragun Properti Komersial	-	-	-
Kredit Pegawai / Pensiunan	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
Tagihan kepada Korporasi	25.742	25.742	2.204
Tagihan yang Telah Jatuh Tempo	-	-	-
a. Kredit Beragun Rumah Tinggal	-	-	-
b. Selain Kredit Beragun Rumah Tinggal	-	-	-
Total Eksposur Laporan Posisi Keuangan	25.742	25.742	2.204

Tabel 10.3 Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)
Table 10.3 Exposure Causing Credit Risk Due to Counterparty Credit Risk

Kategori Portofolio	31 Desember 2022 December 31, 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	-	-	-
a. Tagihan kepada Pemerintah Indonesia	-	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	-	-	-
a. Tagihan Jangka Pendek	-	-	-
b. Tagihan Jangka Panjang	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-
Kredit Beragun Properti Komersial	-	-	-
Kredit Pegawai/Pensiunan	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
Tagihan kepada Korporasi	-	-	-
Total Eksposur Laporan Posisi Keuangan	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
	-	-	-	Receivables from Government
	-	-	-	a. Claims on the Government of Indonesia
	-	-	-	b. Claims on Other Country Governments
	-	-	-	Receivables from Public Sector Entities
	-	-	-	Receivables from Multilateral Development Banks and International Institutions
	-	-	-	Receivables from Banks
	-	-	-	a. Short Term Claims
	-	-	-	b. Long Term Claims
	-	-	-	Residential Property Collateralized Loans
	-	-	-	Commercial Property Collateralized Loans
	-	-	-	Employee/Retirement Loans
	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
	36.136	36.136	6.426	Receivables from Corporations
	-	-	-	Due Receivables
	-	-	-	a. Residential Mortgage Backed Loans
	-	-	-	b. Apart from Credit Backed by Residential Homes
	36.136	36.136	6.426	Total Balance Sheet Exposure

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
	-	-	-	Receivables from Government
	-	-	-	a. Claims on the Government of Indonesia
	-	-	-	b. Claims on Other Country Governments
	-	-	-	Receivables from Public Sector Entities
	-	-	-	Receivables from Multilateral Development Banks and International Institutions
	-	-	-	Receivables from Banks
	-	-	-	a. Short Term Claims
	-	-	-	b. Long Term Claims
	-	-	-	Residential Property Collateralized Loans
	-	-	-	Commercial Property Collateralized Loans
	-	-	-	Employee/Retirement Loans
	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
	-	-	-	Receivables from Corporations
	-	-	-	Total Balance Sheet Exposure

Tabel 10.4 Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan-Kegagalan Setelmen (Settlement Risk)
Table 10.4 Exposure Causing Credit Risk Due to Settlement Risk

Jenis Transaksi	31 Desember 2022 December 31, 2022		
	Nilai Eksposur Exposure Value	Faktor Pengurang Impairment Factor	ATMR RWA
<i>Delivery Versus Payment</i>	-	-	-
a. Beban Modal 8% (5-15 hari)	-	-	-
b. Beban Modal 50% (16-30 hari)	-	-	-
c. Beban Modal 75% (31-45 hari)	-	-	-
d. Beban Modal 100% (Lebih dari 45 hari)	-	-	-
<i>Non-delivery Versus Payment</i>	-	-	-
Total	-	-	-

Tabel 10.5 Eksposur Sekuritisasi
Table 10.5 Securitization Exposure

Jenis Transaksi	31 Desember 2022 December 31, 2022	
	Faktor Pengurang Impairment Factor	ATMR RWA
ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>External Rating Base Approach (ERBA)</i>	-	-
ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>Standardized Approach (SA)</i>	-	-
Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-	-
Total	-	-

Tabel 10.6 Eksposur Derivatif
Table 10.6 Derivative Exposure

Kategori Portofolio	31 Desember 2022 December 31, 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	-	-	-
a. Tagihan kepada Pemerintah Indonesia	-	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	-	-	-
a. Tagihan Jangka Pendek	-	-	-
b. Tagihan Jangka Panjang	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
Tagihan kepada Korporasi	-	-	-
Eksposur tertimbang dari <i>Credit Valuation Adjustment (CVA risk weighted assets)</i>	-	-	-
Total Eksposur Laporan Posisi Keuangan	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2021 December 31, 2021			Type of Transactions
	Nilai Eksposur Exposure Value	Faktor Pengurang Impairment Factor	ATMR RWA	
		-	-	Delivery Versus Paymet
		-	-	a. Capital Charge 8% (5-15 days)
	-	-	-	b. Capital Charge 50% (16-30 days)
	-	-	-	c. Capital Charge 75% (31-45 days)
	-	-	-	d. Capital Charge 100% (More than 45 days)
	-	-	-	Non-Delivery Versus Payment
	-	-	-	Total

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2021 December 31, 2021		Type of Transactions
	Faktor Pengurang Impairment Factor	ATMR RWA	
	-	-	RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA) Method
	-	-	RWA for Securitization Exposures Calculated Using the Standardized Approach (SA) Method
	-	-	Securitization Exposure, which is a Deduction Factor for Main Core Capital
	-	-	Total

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
		-	-	Receivables from Government
		-	-	a. Claims on the Government of Indonesia
	-	-	-	b. Claims on Other Country Governments
	-	-	-	Receivables from Public Sector Entities
	-	-	-	Receivables from Multilateral Development Banks and International Institutions
	-	-	-	Receivables from Banks
	-	-	-	a. Short Term Claims
	-	-	-	b. Long Term Claims
	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
	-	-	-	Receivables from Corporations
				Weighted Exposure from Credit Valuation Adjustments (CVA Risk Weighted Assets)
	-	-	-	

	31 Desember 2022 December 31, 2022
Total ATMR Risiko Kredit (A)	2.518.727
Faktor Pengurang ATMR Risiko Kredit: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit (B)	-
Total ATMR Risiko Kredit (A) - (B)	2.518.727
Total Faktor Pengurang Modal	-

<p>Risiko Kredit - Pengungkapan Kualitatif Counterparty Credit Risk (CCRA) - Bank secara Individu Bank tidak memiliki eksposur CCRA</p> <p>Credit Risk - Qualitative Disclosure of Counterparty Credit Risk (CCRA) - Bank, Individually The Bank has no CCRA exposure</p>	<p>Risiko Kredit - Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA) - Bank secara Individu Bank tidak memiliki eksposur SECA</p> <p>Credit Risk - Qualitative Disclosure of Securitization Exposure (SECA) - Bank, Individually The Bank has no SECA exposure</p>	<p>Risiko Kredit - Analisis Eksposur Counterparty Credit Risk (CCR1) - Bank secara Individu Bank tidak memiliki eksposur CCR1</p> <p>Credit Risk - Exposure Analysis of Counterparty Credit Risk (CCR1) - Bank, Individually The Bank has no CCR1 exposure</p>
<p>Risiko Kredit - Eksposur Sekuritisasi pada Trading Book (SEC2) - Bank secara Individu Bank tidak memiliki eksposur SEC2</p> <p>Credit Risk - Securitization Exposure on Trading Book (SEC2) - Bank, Individually The Bank has no SEC2 exposure</p>	<p>Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3) - Bank secara Individu Bank tidak memiliki eksposur CCR3</p> <p>Credit Risk - CCR Exposure by Portfolio Category and Risk Weight (CCR3) - Bank, Individually The Bank has no CCR3 exposure</p>	<p>Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank Bertindak sebagai Originator atau Sponsor (SEC3) - Bank secara Individu Bank tidak memiliki eksposur SEC3</p> <p>Credit Risk - Securitization Exposure in the Banking Book and related to the Capital Requirements - Bank Acting as Originator or Sponsor (SEC3) - Bank, Individually The Bank has no SEC3 exposure</p>

Tabel 11 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank secara Individual
Table 11 Disclosure of Market Risk Using Standardized Method - Bank, Individually

Kategori Portofolio	31 Desember 2022 December 31, 2022			
	Bank		Konsolidasi Consolidate	
	Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA
Risiko Suku Bunga	-	-	-	-
a. Risiko Spesifik	-	-	-	-
b. Risiko Umum	4	-	-	-
Risiko Nilai Tukar	673	8.463	-	-
Risiko Ekuitas *)	-	-	-	-
Risiko Komoditas *)	-	-	-	-
Risiko Option	-	-	-	-
Total	677	8.463	-	-

31 Desember 2021 December 31, 2021	
2.678.194	Total RWA For Credit Risk (A)
-	Credit Risk RWA Reducing Factors: The Excess Difference between PPKA's General Reserve for Earning Assets That Must be Calculated and 1.25% RWA for Credit Risk (B)
2.678.194	Total RWA Credit Risk (A) - (B)
-	Total Impairment Factor

<p>Risiko Kredit - Eksposur Sekuritisasi pada <i>Banking Book</i> (SEC1) - Bank secara Individu Bank tidak memiliki eksposur SEC1</p> <p>Credit Risk - Securitization Exposure in the Banking Book (SEC1) - Bank, Individually The Bank has no SEC1 exposure</p>	<p>Risiko Kredit - <i>Capital Charge</i> untuk <i>Credit Valuation Adjustment</i> (CCR2) - Bank secara Individu Bank tidak memiliki eksposur CCR2</p> <p>Credit Risk - <i>Capital Charge</i> for <i>Credit Valuation Adjustment</i> (CCR2) - Bank, Individually The Bank has no CCR2 exposure</p>
<p>Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6) - Bank secara Individu Bank tidak memiliki eksposur CCR6</p> <p>Credit Risk - Net Receivables on Credit Derivatives (CCR6) - Bank, Individually The Bank has no CCR6 exposure</p>	<p>Risiko Kredit - Eksposur Sekuritisasi pada <i>Banking Book</i> dan terkait Persyaratan Modalnya - Bank Bertindak sebagai Investor (SEC4) - Bank secara Individu Bank tidak memiliki eksposur SEC4</p> <p>Credit Risk - Exposure to Securitization in the Banking Book and related to the Capital Requirements - Banks Acting as Investors (SEC4) - Bank, Individually The Bank has no SEC4 exposure</p>

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021					Portfolio Category
Bank		Konsolidasi Consolidate			
Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA		
-	-	-	-	-	Interest Rate Risk
-	-	-	-	-	a. Specific Risk
1.956	24.455	-	-	-	b. General Risk
342	4.270	-	-	-	Exchange Rate Risk
-	-	-	-	-	Equity Risk
-	-	-	-	-	Commodity Risk
-	-	-	-	-	Option Risk
-	2.298	28.725	-	-	Total

Analisis Kualitatif

1	Risiko suku bunga didefinisikan melalui aktiva dan pasiva yang memiliki tingkat sensitifitas yang relatif tinggi dan secara signifikan memengaruhi laba dan modal Bank jika terjadi perubahan suku bunga pasar.
2	Pengukuran risiko suku bunga dalam <i>banking book</i> adalah dengan menyusun <i>repricing gap</i> dari seluruh <i>interest earning assets</i> dan <i>interest bearing liabilities</i> . Bank melakukan analisa sensitivitas atas suku bunga tersebut terhadap <i>net interest margin</i> (NIM).
3	Pengendalian risiko bunga diterapkan dari keputusan manajemen dalam menentukan langkah-langkah untuk mengendalikan risiko termasuk pencegahan terjadinya kerugian risiko pasar yang lebih besar melalui fungsi ALCO yang menyesuaikan pergerakan suku bunga serta mitigasi risikonya.
4	Periode pemantauan risiko suku bunga pada <i>banking book</i> dilakukan secara bulanan dan <i>stress test</i> risiko suku bunga dilakukan dengan menggunakan metode NII.
5	Dengan memperhatikan skala dan kompleksitas usaha, Bank tidak melakukan lindung nilai <i>Interest Rate Risk in the Banking Book</i> (IRRBB) dan perlakuan akuntansi.

Tabel 12 Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*)
Table 12 Calculation Report of the Liquidity Coverage Ratio

Komponen	31 Desember 2022 December 31, 2022	
	Nilai Outstanding Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	Nilai High Quality Liquid Asset 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>) High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate
High Quality Liquid Asset		
Total High Quality Liquid Asset		3.048.972
Arus Kas Keluar (<i>Cash Outflow</i>)		
Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:		
a. Simpanan/Pendanaan stabil	919.367	45.968
b. Simpanan/Pendanaan kurang stabil	384.073	38.407
Pendanaan yang Berasal dari Nasabah Korporasi, terdiri dari:		
a. Simpanan Operasional	-	-
b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non-Operasional	4.053.256	1.560.385
c. Surat Berharga Berupa Surat Utang yang Diterbitkan oleh Bank	-	-
Pendanaan dengan Agunan (<i>Secured Funding</i>)		-
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	(3.148)	(315)
e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya terkait Penyaluran Dana	-	-
f. Arus Kas Keluar atas Kewajiban Kontinjensi Pendanaan Lainnya	-	-
g. Arus Kas Keluar Kontraktual Lainnya	-	-
Total Arus Kas Keluar (<i>Cash Outflow</i>)		1.644.446

Qualitative Analysis

- 1 Interest rate risk is defined through assets and liabilities which have a relatively high level of sensitivity and significantly affect the Bank's profit and capital if there is a change in market interest rates.
- 2 Measurement of interest rate risk in the banking book is by compiling repricing gap of all interest earning assets and interest bearing liabilities. The Bank conducts a sensitivity analysis of these interest rates to net interest margin (NIM).
- 3 Interest risk control is applied under management decisions in determining steps to control risk, including the prevention of larger market risk losses through ALCO function, which adjusts interest rate movements and mitigates the risk.
- 4 The monitoring period for interest rate risk in the banking book is carried out monthly and the interest rate risk stress test is carried out using NII method.
- 5 By observing the business scale and complexity, the Bank does not hedge the Interest Rate Risk in the Banking Book (IRRBB) and accounting treatment.

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021		Component
Nilai Outstanding Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	Nilai High Quality Liquid Asset Setelah Pengurangan Nilai (Haircut), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (Run Offrate) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (Inflow Rate) High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate	
		High Quality Liquid Assets
	3.686.413	Total High Quality Liquid Assets
		Cash Outflow
		Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, consisting of:
967.587	48.379	a. Savings/Funding is stable
312.869	31.287	b. Savings/Funding is less stable
		Funding Derived from Corporate Customers, consists of:
-	-	a. Operational Savings
4.277.656	1.658.911	b. Non-Operational Deposits and/or Other Non-Operational Liabilities
	-	c. Securities in the Form of Debt Securities Issued by Banks
	-	Funding with Collateral (Secured Funding)
		Other Cash Outflows (Additional Requirements), consisting of:
-	-	a. Cash Outflows from Derivative Transactions
-	-	b. Cash Outflows from Increased Liquidity Needs
-	-	c. Cash Outflows for Loss of Funding
(3.148)	(315)	d. Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities
-	-	e. Cash Outflows on Other Contractual Liabilities related to Distribution of Funds
-	-	f. Cash Outflows from Other Funding Contingent Liabilities
-	-	g. Other Contractual Cash Outflows
	1.738.262	Total Cash Outflow

Komponen	31 Desember 2022 December 31, 2022	
	Nilai Outstanding Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	Nilai High Quality Liquid Asset Setelah Pengurangan Nilai (Haircut), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (Run Offrate) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (Inflow Rate) High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate
Arus Kas Masuk (Cash Inflow)		
Pinjaman dengan Agunan Secured Lending	653.253	-
Tagihan Berasal dari Pihak Lawan (Counterparty)	88.440	44.220
Arus Kas Masuk Lainnya	-	-
Total Arus Kas Masuk (Cash Inflow)		44.220
Total High Quality Liquid Asset		3.048.972
Total Arus Kas Keluar Bersih (Net Cash Outflows)		1.600.226
LCR (%)		190,53%

Analisis

Semester 2/2022 LCR: 190,53%, nilai ini masih di atas ketentuan Otoritas Jasa Keuangan yang sebesar 100,00%. Total High Quality Liquid Asset (HQLA) PT Bank Ganesha Tbk: Rp3.048.972 juta sebagian besar penempatan Bank Indonesia: Rp2.230.203 juta atau 73,19% dari total HQLA.

Nilai LCR Bank yang sesuai dengan ketentuan Otoritas Jasa Keuangan mengindikasikan bahwa kondisi likuiditas Bank masih memadai dalam menjamin kelancaran usaha Bank saat ini maupun di masa yang akan datang.

Tabel 13 Pengungkapan Risiko Operasional
Table 13 Disclosure of Operational Risk

Pendekatan yang Digunakan	31 Desember 2022 December 31, 2022		
	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Revenue (Last 3 Years' Average)	Konsolidasi Consolidate	ATMR RWA
Pendekatan Indikator Dasar	214.422	32.163	402.041
Total	214.422	32.163	402.041

31 Desember 2021 December 31, 2021			Component
Nilai Outstanding Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	Nilai High Quality Liquid Asset Setelah Pengurangan Nilai (Haircut), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (Run Offrate) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (Inflow Rate) High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate		
497.965	-		Loans with Collateral Secured Lending
52.775	26.387		Bills Originating from the Counterparty (Counterparty)
-	-		Other Cash Inflows
	26.387		Total Cash Inflow (Cash Inflow)
	3.686.413		Total High Quality Liquid Assets
	1.711.875		Total Net Cash Outflows
	215,34%		LCR (%)

Analysis

Semester 2/2022 LCR: 190.53%, this value is still above the provisions of the Financial Services Authority which is 100.00%. Total High Quality Liquid Assets (HQLA) PT Bbank Ganesha Tbk: Rp3,048,972 million, most of the placements of Bank Indonesia : Rp2,230,203 million or 73.19% of the total HQLA.

The Bank's LCR value in accordance with the provisions of the Financial Services Authority indicates that the Bank's liquidity conditions are still sufficient to ensure the smooth running of the Bank's business today and in the future.

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2021 December 31, 2021				Approach Used
Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Revenue (Last 3 Years' Average)	Konsolidasi Consolidate	ATMR RWA		
228.388	34.258	428.228		Basic Indicator Approach
228.388	34.258	428.228		Total

SISTEM PENGENDALIAN INTERNAL

INTERNAL CONTROL SYSTEM

Perseroan merancang sistem pengendalian internal untuk dapat memberikan keyakinan yang memadai serta menjaga dan mengamankan harta kekayaan Bank, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, dan penyimpangan termasuk kecurangan.

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:

1. Lini Pertama
Peran dari pada pemilik risiko sebagai *first line of defense* dalam fungsinya mengelola aspek internal kontrol di unit kerjanya;
2. Lini Kedua
Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, penyempurnaan, dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi dari aktivitas pengelolaan risiko operasional secara menyeluruh; dan
3. Lini Ketiga
Satuan Kerja Audit Intern memastikan secara independen bahwa seluruh risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

Pengendalian Keuangan, Operasional, dan Kepatuhan

Perseroan melakukan evaluasi terhadap sistem pengendalian keuangan dan operasional secara berkala serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Hal ini merupakan salah satu fondasi bagi Perseroan untuk terus melaksanakan perbaikan dan penyempurnaan sistem pengendalian yang dapat meningkatkan pertumbuhan Perseroan.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka *Committee of Sponsoring Organizations of the Treadway Commission*

Sistem pengendalian internal merupakan suatu proses yang tidak terpisahkan dari aktivitas bisnis yang berkelanjutan. Untuk mendukung hal ini, *Committee of Sponsoring Organizations of the Treadway Commission (COSO)* sebagai

The Company designs an internal control system to be able to provide adequate assurance as well as maintain and secure the Bank's assets, ensure the availability of accurate reports, improve compliance with applicable regulations, reduce the impact of financial losses, and irregularities, including fraud.

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:

1. First Line
The role of the risk owner as the first line of defense in its function of managing internal control aspects in its division;
2. Second Line
The Risk Management Division, in cooperation with the Compliance Division, defines, refines, and maintains the risk management methodology, ensures the adequacy of risk mitigation, policies, and procedures, as well as coordinates overall operational risk management activities; and
3. Third Line
The Internal Audit Division independently ensures that all residual risk has been managed in accordance with the approved risk tolerance.

Financial, Operational, and Compliance Control

The Company periodically evaluates the financial and operational control systems as well as compliance with the applicable laws and regulations. This is one of the foundations for the Company to continue to improve and refine the control system, which can increase the Company's growth.

Conformity of the Internal Control System with the *Committee of Sponsoring Organizations of the Treadway Commission Framework*

The internal control system is a process that is closely related to the ongoing business activities. To support this, *Committee of Sponsoring Organizations of the Treadway Commission (COSO)* as an International Commission is

Komisi Internasional yang dibentuk untuk mengidentifikasi faktor-faktor penyebab penggelapan dan membuat rekomendasi untuk meminimalisasi kejadian tersebut, menetapkan suatu kerangka kerja (*framework*). COSO *framework* telah menjadi acuan perusahaan publik sebagai model *best practices* pengendalian internal.

Perseroan telah mengacu pada COSO *framework*, sebagaimana diuraikan berikut:

1. Lingkungan Pengendalian
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.
2. Penaksiran Risiko
Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko.
3. Aktivitas Pengendalian
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.
4. Informasi dan Komunikasi
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.
5. Pemantauan
Pemantauan 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.

established to identify the factors that cause embezzlement and make recommendations to minimize the occurrence, and establish a framework. The COSO framework has become a reference for public companies as a model for internal control best practices.

The Company has referred to COSO framework, as described below:

1. Control Environment
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.
2. Risk Assessment
Identify risks through relevant analysis and serve as the basis for risk management planning.
3. Control Activities
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.
4. Information and Communication
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.
5. Monitoring
Monitoring 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 2022

Secara berkala, Perseroan melakukan tinjauan atas efektivitas sistem pengendalian internal. Hal ini merupakan salah satu fondasi bagi Perseroan untuk terus melaksanakan perbaikan dan penyempurnaan sistem pengendalian yang dapat meningkatkan pertumbuhan Perseroan. Direksi melalui Satuan Kerja Audit Intern melakukan evaluasi atas efektivitas sistem pengendalian internal di lingkungan Perseroan.

Hasil evaluasi tahun 2022, menunjukkan bahwa sistem pengendalian internal yang dilakukan oleh Perseroan telah berjalan baik. Ke depannya, Perseroan akan tetap melakukan pengembangan, evaluasi, serta perbaikan sistem pengendalian internal secara berkelanjutan.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi Perseroan melakukan tinjauan ulang atas sistem pengendalian internal perusahaan secara berkelanjutan dan konsisten. Di tahun 2022, Dewan Komisaris dan Direksi menilai bahwa sistem pengendalian internal yang dimiliki telah mencukupi untuk menunjang keberlanjutan usaha Perseroan.

Review of the Effectiveness of Internal Control System in 2022

Periodically, the Company reviews the effectiveness of the internal control system. This is one of the foundations for the Company to continue to improve and refine the control system, which can increase the Company's growth. The Board of Directors, through the Internal Audit Division, evaluates the effectiveness of the internal control system within the Company.

The 2022 evaluation results showed that the internal control system implemented by the Company has been running well. In the future, the Company will continue to develop, evaluate, and improve its internal control system on an ongoing basis.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of the Internal Control System

The Company's Board of Commissioners and Board of Directors review its internal control system in a sustainable and consistent manner. In 2022, the Board of Commissioners and Board of Directors considered that their internal control system was sufficient to support the Company's business sustainability.

FUNGSI KEPATUHAN

COMPLIANCE FUNCTION

Perseroan telah membentuk Fungsi Kepatuhan sebagai unit independen yang membantu sekaligus bertanggung jawab langsung kepada Direktur yang membawahi Fungsi Kepatuhan. Fungsi Kepatuhan adalah serangkaian langkah-langkah untuk mengantisipasi perkembangan tantangan dan risiko usaha Bank yang semakin besar.

Pedoman Fungsi Kepatuhan

Fungsi Kepatuhan telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

The Company has established the Compliance Function as an independent division that assists and is directly responsible to the Director in charge of Compliance Function. The Compliance Function is a series of measures to anticipate the growing challenges and risks in the Bank's business.

Compliance Function Charter

The Compliance Function already has guidelines that refer to the Financial Services Authority Regulations.

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. 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;

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. 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. 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.

- 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 Singkat Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2022

Selama tahun 2022, pelaksanaan program kerja Direktur yang membawahkan Fungsi Kepatuhan, antara lain:

1. Melakukan langkah-langkah untuk mendorong terciptanya budaya kepatuhan, antara lain:
 - a. Melakukan sosialisasi/diseminasi ketentuan baru kepada pejabat dan pihak yang terkait; dan
 - b. Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait.
2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
 - a. Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
 - b. 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;
 - c. Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
 - d. 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, dan *non-performing loan*. Sepanjang tahun 2022, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan
 - e. Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator.
3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
 - a. Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, Bank Indonesia, dan regulator lainnya; dan

Brief Report on the Implementation of Compliance Function Work Program in 2022

Throughout 2022, the implementation of work programs of the Director in charge of the Compliance Function, among others:

1. Took measures to encourage the creation of a compliance culture, including:
 - a. Conducted outreach/dissemination of new provisions to officials and related parties; and
 - b. Conducted a consultative function related to the implementation of applicable provisions to the relevant divisions.
2. Managed compliance risk and ensured that policies, provisions, systems, and procedures, as well as business activities carried out by the Bank comply with applicable regulations, including:
 - a. Made adjustments to internal manuals, policies, and procedures;
 - b. Conducted a survey and provided opinions on plans for new products and activities, to ensure that the products to be made and the new activities to be carried out comply with the applicable regulations;
 - c. Conducted a survey on the draft of internal provisions to be issued to ensure that the internal provisions are in accordance with the applicable provisions;
 - d. Monitored the level of compliance with the applicable provisions related to prudential banking principles, such as minimum capital adequacy requirements, minimum statutory reserves, legal lending limits, and non-performing loans. Throughout 2022, overall, there were no violations of provisions related to prudential banking principles; and
 - e. Monitored compliance with the obligation to submit reports to the regulator.
3. Ensured the Bank's compliance with the commitments made to the regulator, among others:
 - a. Monitored the Bank's commitment to the Financial Services Authority, Bank Indonesia, and other regulators; and

- b. Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

Kebijakan Kepatuhan telah tertuang dalam Pedoman Internal, di mana setiap rencana kebijakan dan/atau keputusan transaksi investasi berisiko tinggi yang berkaitan dengan ketentuan kehati-hatian yang akan dilaksanakan oleh unit kerja terkait wajib diajukan terlebih dahulu kepada Direktur/Satuan Kerja Khusus untuk dilakukan pengujian.

Beberapa hal pokok terkait dengan pelaksanaan fungsi kepatuhan yang telah dilakukan selama tahun 2022, antara lain meliputi:

1. Pengkajian rancangan kebijakan/keputusan;
2. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
3. Pemantauan keputusan/kebijakan;
4. Opini kepatuhan;
5. Pemantauan surat berharga;
6. Pemantauan laporan berkala/insidental ke Otoritas;
7. Pelaksanaan prinsip kehati-hatian;
8. Pemantauan realisasi Rencana Bisnis Bank; dan
9. Pemenuhan perjanjian dan komitmen Bank.

Tinjauan atas Efektivitas Fungsi Kepatuhan

Secara umum, Fungsi Kepatuhan sepanjang tahun 2022 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 106,10% 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 2022 sebesar Rp3,07 triliun;
3. Pemenuhan Posisi Devisa Neto selama tahun 2022 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan gross* sebesar 2,01% dan rasio *Non-Performing Loan net* sebesar 0,68% masih berada jauh dari batas maksimal sebesar 5,00% (*net*) sesuai ketentuan yang berlaku;

- b. Monitored and followed up on requests for information/data by authorities in the context of bank supervision.

The Compliance Policy has been stated in Internal Guidelines, in which every policy plan and/or high-risk investment transaction decision related to prudential provisions shall be carried out by the relevant divisions and must be submitted in advance to the Director/Particular Division for testing.

Some of the foundations related to the compliance function implementation carried out in 2022, among others:

1. Study of policy draft/decisions;
2. Dissemination of decisions/policies and applicable provisions;
3. Monitoring of decisions/policies;
4. Compliance opinion;
5. Monitoring of securities;
6. Monitoring of periodic/incidental reports to the Authority;
7. Implementation of the prudential principle;
8. Monitoring of the Bank's Business Plan realization; and
9. Fulfillment of agreements and commitments of the Bank.

Review of the Effectiveness of Compliance Function

In 2022, 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 106.10% 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, 2022, of Rp3.07 trillion;
3. Fulfillment of the Net Open Position throughout with no violations;
4. Fulfillment of gross Non-Performing Loan ratio of 2.01% and net Non-Performing Loan ratio of 0.68%, which were still far from the maximum limit of 5.00% (*net*) according to the applicable provisions;

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 2022 telah sesuai dengan ketentuan; dan
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik.

Berdasarkan indikator sebelumnya, dapat disampaikan bahwa selama tahun 2022 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.

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 2022 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 2022 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 DAN PENCEGAHAN PENDANAAN TERORISME

ANTI-MONEY LAUNDERING AND COUNTERING THE FINANCING TERRORISM PROGRAM

Perseroan yang bergerak pada industri perbankan sangat rentan terhadap kemungkinan adanya pencucian uang dan pendanaan terorisme. Selain itu, dengan semakin kompleksnya produk dan layanan jasa keuangan yang dimiliki Perseroan, termasuk pemasaran (*multi channel marketing*), serta penggunaan teknologi informasi yang semakin maju pada industri jasa keuangan, maka kemungkinan terjadinya risiko tersebut juga semakin meningkat.

Pedoman dan Tata Tertib Kerja Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

Perseroan telah memiliki pedoman terkait tata kerja yang tertuang dalam Pedoman Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Laporan Singkat Pelaksanaan Program Kerja Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Tahun 2022

Berkaitan dengan penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, program kerja yang telah dilakukan Perseroan sebagai berikut:

1. Secara berkelanjutan meningkatkan budaya kepatuhan terhadap penerapan anti pencucian uang dan pencegahan pendanaan terorisme. Program peningkatan budaya kepatuhan yang telah dilakukan adalah dengan melaksanakan 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*, di mana di masa pandemi ini dilakukan melalui media zoom, dan mengikut sertakan pejabat dan karyawan yang menangani anti pencucian uang dan pencegahan pendanaan terorisme pada pelatihan yang diselenggarakan pihak eksternal, seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
2. Memenuhi kewajiban pelaporan kepada PPATK yaitu laporan transaksi keuangan tunai, laporan transaksi keuangan mencurigakan, laporan transfer dana dari dan ke luar negeri, serta laporan sistem informasi pengguna jasa terpadu;
3. Melakukan pemantauan atas keinginan data nasabah, dan pencapaian realisasi keinginan data nasabah dilaporkan setiap tahun ke Otoritas Jasa Keuangan;
4. Sesuai dengan ketentuan, Bank wajib memastikan, meneliti kemiripan dan kesamaan nama dengan nama yang tercantum dalam daftar teroris dan daftar proliferasi. Bank melakukan keinginan daftar teroris

The companies engaged in the banking industry are very vulnerable to the possibility of money laundering and terrorism financing. In addition, with the increasingly complex financial products and services owned by the Company, including marketing (*multi channel marketing*), as well as the increasingly advanced use of information technology in the financial services industry, the possibility of these risks also increasing.

Guidelines and Work Procedures for the Anti-Money Laundering and Countering the Financing Terrorism Program

The Company already has guidelines regarding work procedures set out in the Anti-Money Laundering and Counter-Terrorism Financing Program Guidelines, which refer to the Financial Services Authority Regulations.

Brief Report on the Implementation of Anti-Money Laundering and Countering the Financing Terrorism Work Program in 2022

In connection with the Anti-Money Laundering and Countering the Financing Terrorism Program implementation, the work programs carried out by the Company are as follows:

1. Continuously improving the compliance culture with the implementation of anti-money laundering and and countering the financing terrorism. The compliance culture improvement program that has been carried out is training and dissemination program to all employees. Particularly for front office employees and those directly involved with customers, a refresher program was carried out. The training was carried out through in house training, where Zoom was utilized during pandemic, and involved officials and employees who handle anti-money laundering and countering the financing terrorism 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 (PPATK);
2. Fulfilled reporting obligations to PPATK, namely reports on cash financial transactions, suspicious financial transactions, transfers of funds from and to abroad, as well as service user information systems;
3. Monitored customer data submissions, where the achievement of customer data submissions is reported annually to the Financial Services Authority;
4. Followed the provisions, the Bank must ensure, examine the similarity and likeness of names to those listed in the terrorist list and the proliferation list. The Bank has updated the terrorist and proliferation lists in the core

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* dan Daftar *Business E-mail Compromise*;
6. Mengembangkan sistem informasi yang mendukung pelaksanaan program anti pencucian uang dan pencegahan pendanaan terorisme, baik untuk pelaporan maupun pemantauan;
7. Melakukan penyesuaian pedoman anti pencucian uang dan pencegahan pendanaan terorisme dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program anti pencucian uang dan pencegahan pendanaan terorisme;
8. Dalam rangka implementasi *Financial Integrity Rating on Money Laundering and Terrorist Financing* PPATK, Perseroan melakukan penilaian sendiri atas efektivitas program anti pencucian uang dan pencegahan pendanaan terorisme yang terfokus pada kinerja laporan anti pencucian uang dan pencegahan pendanaan terorisme; dan
9. Dalam rangka pembaruan *National Risk Assessment on Money Laundering/Terrorist Financing* yang dilakukan PPATK, Perseroan juga menyampaikan Kuesioner *National Risk Assessment* Tahun 2022 yang merupakan basis data dalam pembaruan *National Risk Assessment on Money Laundering & Terrorist Financing*.

Sepanjang tahun 2022, **tidak ditemukan** indikasi terjadinya tindak pidana pencucian uang dan pendanaan terorisme di Perseroan.

banking system in accordance with the data submitted from the authorities;

5. For monitoring high risk customers, the Bank also has Politically Exposed Person and Business E-mail Compromise lists;
6. Developed an information system that supports the implementation of anti-money laundering and prevention of terrorism financing programs, both for reporting and monitoring;
7. Made adjustments to the anti-money laundering and countering the financing terrorism charter with the applicable regulations and issued technical guidelines for the implementation of the anti-money laundering and countering the financing terrorism program;
8. In the framework of implementing the Financial Integrity Rating on PPATK's Money Laundering and Terrorist Financing, the Company conducted its own assessment of the effectiveness of anti-money laundering and countering the financing terrorism program that focus on reporting anti-money laundering and countering the financing terrorism performance; and
9. In order to update the National Risk Assessment on Money Laundering/Terrorist Financing carried out by PPATK, the Company also submitted the 2022 National Risk Assessment Questionnaire, which is a database for updating the National Risk Assessment on Money Laundering & Terrorist Financing.

Throughout 2022, there were **no indications** of money laundering and terrorism financing in the Company.

PERKARA HUKUM

LEGAL CASES

Pada tahun 2022, tidak ada kasus hukum yang dihadapi Perseroan, Entitas Anak, serta anggota Direksi dan Dewan Komisaris.

In 2022, there were no legal cases faced by the Company, Subsidiaries, and members of the Board of Directors and Board of Commissioners.

SANKSI ADMINISTRATIF

ADMINISTRATIVE SANCTIONS

Sepanjang tahun 2022, Perseroan beserta Dewan Komisaris dan Direksi tidak menerima sanksi administratif yang material yang dikenakan oleh Otoritas Jasa Keuangan, Bank Indonesia, maupun otoritas lainnya.

Throughout 2022, the Company and its Board of Commissioners and Board of Directors did not receive material administrative sanctions imposed by the Financial Services Authority, Bank Indonesia, or other authorities.

KODE ETIK

CODE OF CONDUCT

Perseroan senantiasa menjunjung tinggi integritas. Untuk mendukung hal tersebut, Perseroan memiliki dan menerapkan pedoman standar mengenai tata cara perilaku yaitu Kode Etik. Kode Etik merupakan dasar sikap dan tindakan karyawan agar bekerja secara profesional dan beretika dengan menggunakan prinsip-prinsip dasar yang mengacu kepada visi, misi, dan nilai-nilai Perseroan serta regulasi internal dan eksternal yang berlaku.

Perseroan memiliki Pedoman Kode Etik yang diterapkan mulai dari *top management* sampai dengan level staf. Dengan integritas yang tinggi, diharapkan seluruh jajaran yang ada di Perseroan dapat memelihara etika dalam bertindak dan bertingkah laku sebagai cerminan dari pada Perseroan.

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 berlaku bagi seluruh pihak yang terkait dengan Perseroan, seperti Dewan Komisaris, Direksi, dan karyawan. Selain itu, pihak eksternal yang berhubungan dengan Perseroan juga diwajibkan untuk mengikuti berbagai ketentuan yang ada di dalam kode etik Perseroan.

Dalam rangka mendukung penerapan Kode Etik tersebut, Perseroan melakukan beberapa hal berikut:

1. Pemberlakuan kewajiban mematuhi Kode Etik Perseroan bagi seluruh insan Perseroan;

The Company always upholds integrity. To support this, the Company has and implements standard guidelines regarding procedures for behavior, namely Code of Conduct. The Code of Conduct is the basis for employees' attitudes and actions to work professionally and ethically by using basic principles that refer to the Company's vision, mission, and values, as well as applicable internal and external regulations.

The Company has a Code of Conduct that is implemented starting from top management to staff level. With high integrity, it is expected that all levels of the Company can maintain conduct in acting and behaving as a reflection of the Company.

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 Code of Conduct applies to all parties related to the Company, such as the Board of Commissioners, Board of Directors, and employees. In addition, external parties related to the Company are also required to follow various provisions outlined in the Company's code of conduct.

In order to support the Code of Conduct implementation, the Company conducts the following matters:

1. Enforcement of compliance with the Company's Code of Conduct for all personnel;

2. Sosialisasi dan pemahaman atas Kode Etik; dan
3. Manajemen Perseroan bertanggung jawab dan memberi keteladanan bagi bawahannya untuk menerapkan Kode Etik.

Pedoman Kode Etik dibagikan kepada semua karyawan Perseroan dan pihak lain yang melaksanakan pekerjaan untuk perusahaan.

Bentuk Sosialisasi dan Upaya Penegakan Kode Etik

Sosialisasi Kode Etik dilakukan melalui berbagai media, termasuk dengan memanfaatkan media teknologi informasi yang dapat diakses oleh seluruh karyawan dengan mudah setiap saat. Sosialisasi Kode Etik dilakukan kepada seluruh insan Perseroan, mulai dari Dewan Komisaris, Direksi, dan karyawan, baik karyawan tetap maupun karyawan tidak tetap.

Saat ini, Perseroan telah menyediakan poster dan *banner* yang berisikan informasi Kode Etik Perseroan yang ditempatkan di dalam ruangan dan tempat-tempat strategis pada kantor pusat dan cabang.

Sanksi Pelanggaran Kode Etik

Dalam rangka meningkatkan kesadaran akan penerapan dan penegakan Kode Etik, Perseroan memberlakukan pemberian sanksi bagi mereka yang melakukan pelanggaran terhadap Kode Etik sesuai dengan Perjanjian Kerja Bersama atau peraturan perundang-undangan yang berlaku.

Jumlah Pelanggaran Kode Etik

Sepanjang tahun 2022, Perseroan tidak menerima adanya laporan pelanggaran Kode Etik di Perseroan.

2. Dissemination and awareness of the Code of Conduct; and
3. The Company's management is held responsible for leading by example over its subordinates to implement the Code of Conduct.

The Code of Conduct is distributed to all Company employees and other parties who work for the company.

Dissemination and Efforts to Enforce the Code of Conducts

The Code of Conduct is disseminated through various media, including by utilizing information technology media that can be easily accessed by all employees at any time. The Code of Conduct is disseminated to all Company personnel, starting from the Board of Commissioners, Board of Directors, and employees, both permanent and non-permanent employees.

Currently, the Company has provided posters and banners containing information on the Company's Code of Conduct placed in rooms and strategic places at the head office and branches.

Sanctions for Violation of the Code of Conduct

In order to increase awareness of the implementation and enforcement of the Code of Conduct, the Company imposes sanctions on those who violate the Code of Conduct in accordance with the Collective Labor Agreement or applicable laws and regulations.

Number of Violations of the Code of Conducts

Throughout 2022, the Company did not receive any reports of violations of the Code of Conduct in the Company.

PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN DAN/ATAU KARYAWAN MANAGEMENT AND/OR EMPLOYEES SHARE OWNERSHIP PROGRAM

Pada tahun 2022, Perseroan tidak melakukan program kepemilikan saham oleh manajemen (*management stock ownership program/MSOP*) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program/ESOP*).

In 2022, the Company did not implement management stock ownership program (MSOP) and/or employee share ownership program (ESOP).

KEBIJAKAN PENGUNGKAPAN INFORMASI

INFORMATION DISCLOSURE POLICY

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, anggota Dewan Komisaris atau anggota Direksi wajib melaporkan kepada Otoritas Jasa Keuangan atas kepemilikan dan setiap perubahan kepemilikannya atas saham perusahaan terbuka, baik langsung maupun tidak langsung. Laporan dimaksud wajib disampaikan paling lambat 10 hari sejak terjadinya kepemilikan atau perubahan. Selain ketentuan pelaporan kepada Otoritas Jasa Keuangan, anggota Direksi dan anggota Dewan Komisaris juga wajib menyampaikan informasi kepada perusahaan terbuka mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham perusahaan terbuka. Penyampaian informasi tersebut dilakukan paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham perusahaan terbuka.

Dalam praktik di Bank, anggota Dewan Komisaris dan anggota Direksi menyampaikan informasi kepemilikan saham di Bank kepada Sekretaris Perusahaan paling lambat 3 hari kerja setelah terjadinya kepemilikan saham. Kebijakan mengenai kewajiban anggota Dewan Komisaris dan anggota Direksi untuk menyampaikan informasi mengenai kepemilikan dan setiap perubahan kepemilikan saham atas saham Bank diatur dalam Pedoman Manajemen tentang Benturan Kepentingan.

Selama tahun 2022, Sekretaris Perusahaan telah menyampaikan laporan bulanan kepemilikan saham anggota Dewan Komisaris dan Direksi melalui *e-reporting* kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia.

Pengungkapan Kepemilikan Saham

Pada tahun 2021 dan 2022, kepemilikan saham Dewan Komisaris dan Direksi tidak berubah. Informasi kepemilikan saham Dewan Komisaris dapat dilihat pada bab Profil Perusahaan bagian Komposisi Kepemilikan Saham Dewan Komisaris dan Direksi dan Kepemilikan Tidak Langsung atas Saham Perseroan oleh Anggota Dewan Komisaris dan Anggota Direksi.

In accordance with Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares, members of the Board of Commissioners or Board of Directors must report to the Financial Services Authority on ownership and any changes in ownership of shares of a public company, either directly or indirectly. The report must be submitted no later than 10 days after the ownership or change occurs. In addition to reporting requirements to the Financial Services Authority, members of the Board of Directors and Board of Commissioners are also required to submit information to public companies regarding ownership and any changes in their ownership of shares in public companies. Submission of such information is carried out no later than 3 working days after the occurrence of ownership or any change in ownership of the shares of the public company.

In practice at the Bank, members of the Board of Commissioners and Board of Directors submit information on share ownership in the Bank to the Corporate Secretary no later than 3 working days after the share ownership occurs. The policy regarding the obligations of members of the Board of Commissioners and Board of Directors to submit information regarding ownership and any changes in share ownership of the Bank's shares is regulated in the Management Guidelines on Conflict of Interest

Throughout 2022, the Corporate Secretary submitted monthly reports on share ownership of members of the Board of Commissioners and Board of Directors through *e-reporting* to the Financial Services Authority and Indonesian Stock Exchange.

Share Ownership Disclosure

In 2021 and 2022, the share ownership of the Board of Commissioners and Board of Directors did not change. Information on share ownership of the Board of Commissioners can be obtained and seen in the Company Profile chapter, the Composition of Share Ownership of the Board of Commissioners and Board of Directors as well as Indirect Ownership of Company Shares by Members of the Board of Commissioners and Board of Directors.

SISTEM PELAPORAN PELANGGARAN

WHISTLEBLOWING SYSTEM

Perseroan telah menerapkan kebijakan sistem pelaporan pelanggaran yang ditujukan untuk meningkatkan efektivitas penerapan sistem pengendalian internal, termasuk pencegahan *fraud*, dan mendeteksi kejadian *fraud* melalui pengungkapan dari pengaduan, baik pengaduan dari internal Bank maupun eksternal yang tertuang pada Pedoman tentang Kebijakan *Whistleblowing*. Penerapan sistem pelaporan pelanggaran merupakan bentuk komitmen Bank dalam mendukung penerapan GCG yang baik dan praktik bisnis yang berintegritas.

Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Sarana penyampaian pelaporan atas dugaan pelanggaran *fraud* dapat disampaikan melalui *link* yang ada di situs web Perseroan atau dapat melalui sarana sebagai berikut:
SMS/WA : 081288885169
E-mail : whistleblowing@bankganesha.co.id

Perlindungan bagi Pelapor

Perseroan berkomitmen untuk memberikan dukungan dan melindungi pelapor yang beriktikad baik untuk melaporkan terjadinya pelanggaran yang terjadi di perusahaan. Perseroan juga menjamin kerahasiaan identitas serta memberikan perlindungan kepada pelapor, sehingga akan menumbuhkan rasa aman bagi karyawan dan pelapor lainnya.

Penanganan Pengaduan

Berdasarkan hasil evaluasi atas kejadian *fraud*, Komite Anti *Fraud* menyusun mekanisme tindak lanjut untuk memperbaiki kelemahan-kelemahan dan memperkuat sistem pengendalian internal agar dapat mencegah tidak terulangnya kembali *fraud* karena kelemahan yang serupa dengan mengacu kepada pedoman standar sistem pengendalian internal.

Setiap laporan yang masuk akan diidentifikasi terlebih dahulu kebenarannya. Jika laporan terbukti kebenarannya, maka pihak Perseroan melalui Direksi akan memberikan sanksi sesuai dengan tingkat pelanggaran. Namun, jika laporan pelanggaran adalah laporan palsu atau tidak terbukti, maka penanganan pelaporan tidak akan dilanjutkan.

The Company has implemented a whistleblowing system policy aimed at increasing the effectiveness of implementation of internal control system, including preventing fraud, and detecting fraud incidents through disclosure of complaints, both internal and external complaints contained in Charter on Whistleblowing Policy. Whistleblowing system implementation is a form of the Bank's commitment to supporting good GCG implementation and business practices with integrity.

Procedures of Submission of Violation Reports and Parties Managing Violations

Reports of suspected fraud violations can be submitted via the link on the Company's website or through the following channels:
SMS/WA : 081288885169
E-mail : whistleblowing@bankganesha.co.id

Protection for Whistleblowers

The Company is committed to providing support and protecting whistleblowers who have good faith in reporting violations that occur within the Company. The Company also guarantees the confidentiality of identity and provides protection to whistleblowers so that it will foster a sense of security for employees and other whistleblowers.

Report Handling

Based on the evaluation results of fraud incident, the Anti-Fraud Committee developed a follow-up mechanism to correct weaknesses and strengthen the internal control system so as to prevent the recurrence of fraud due to similar weaknesses by referring to the internal control system standard guidelines.

Each incoming report will be identified in advance for its accuracy. If the report is proven to be true, then the Company through the Board of Directors will impose sanctions according to the level of violation. However, if the violation report is false or unproven, then the reporting process will not be continued.

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 2022

Pada tahun 2022, Bank tidak menerima pengaduan atas pelanggaran yang terjadi di lingkungan perusahaan.

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 Report 2022

In 2022, the Bank did not receive reports of violations that occurred within the corporate environment.

KEBIJAKAN ANTI KORUPSI DAN ANTI FRAUD

ANTI-CORRUPTION AND ANTI-FRAUD POLICIES

Perseroan menerapkan kebijakan anti korupsi dan *anti fraud* untuk mencegah adanya praktik tidak etis antara karyawan dengan semua nasabah dan mitra usaha. Kebijakan anti korupsi tercantum dalam Kode Etik dan Kebijakan Anti Korupsi Bank Ganesha yang harus dipatuhi oleh seluruh jenjang organisasi. Selain itu, Perseroan 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

Perseroan terus melakukan sosialisasi mengenai kebijakan anti korupsi kepada seluruh karyawan. Sosialisasi dilakukan melalui berbagai kegiatan dan media internal Perseroan. Hal ini dilakukan untuk memastikan serta meningkatkan kesadaran karyawan agar tidak melakukan tindakan korupsi dalam melaksanakan tugas dan tanggung jawabnya.

Pada tahun 2022, Perseroan telah mengikutsertakan karyawan Bank dalam program pendidikan dan pelatihan terkait pelatihan/sosialisasi anti korupsi yang diikuti oleh 26 peserta dengan tema *Digital Banking Awareness & Fraud in Digital Banking* yang diselenggarakan oleh The Millenials Institute.

The Company implements anti-corruption and Anti-Fraud policies to prevent unethical practices between employees and all customers and business partners. The anti-corruption policy is included in the Code of Conduct and Bank Ganesha's Anti-Corruption Policies which must be complied with by all levels of the organization. In addition, the Company also implements Anti-Fraud policies and strategies, which is one of the Company's strong commitments to upholding responsible GCG practices.

Dissemination of Anti-Corruption and Anti-Fraud Policies

The Company continues to disseminate anti-corruption policies to all employee. The dissemination is carried out through various activities and the Company's internal media. This is done to ensure and increase employee awareness so as not to commit acts of corruption in carrying out their duties and responsibilities.

In 2022, the Company enrolled Bank employees in education and training programs related to anti-corruption training/ dissemination, which were attended by 26 participants with the theme *Digital Banking Awareness & Fraud in Digital Banking* organized by The Millenials Institute.

PENGENDALIAN GRATIFIKASI

GRATIFICATION CONTROL

Kegiatan Perseroan pada umumnya tidak terlepas dari hubungan dan interaksi antara pihak internal maupun eksternal untuk menjalin kerja sama. Oleh karenanya, hal yang sering muncul dan tidak terhindarkan adalah adanya penerimaan, pemberian, dan permintaan gratifikasi dari salah satu pihak. Perseroan telah memiliki kebijakan terkait pengendalian gratifikasi yang diatur dalam Kode Etik Perseroan. Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, seluruh karyawan Bank, serta anggota keluarganya tidak diperbolehkan menerima pemberian dalam bentuk apapun, baik secara langsung maupun tidak langsung dari nasabah. Hal ini merupakan upaya untuk meningkatkan akuntabilitas dan nilai perusahaan sebagai Bank yang bersih dan bebas dari korupsi, kolusi, dan nepotisme.

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 formulir penerimaan gratifikasi/parsel dan diserahkan kepada *Corporate Secretary* untuk ditindaklanjuti.

Sosialisasi Kebijakan Pengendalian Gratifikasi

Sosialisasi terkait pengendalian gratifikasi dilakukan secara berkelanjutan kepada seluruh level organisasi untuk meningkatkan *awareness*. Sosialisasi dilakukan melalui media internal Bank, sehingga dapat diakses dengan mudah setiap saat oleh seluruh karyawan Bank.

Laporan Gratifikasi Tahun 2022

Pada tahun 2022, tidak terdapat laporan adanya gratifikasi yang mengandung *fraud* di Perseroan.

The Company's activities are generally related to relationship and interaction between internal and external parties to establish cooperation. Therefore, unavoidable matters that often arise are receiving, giving, and requesting gratuities from one of the parties. The Company already has a policy related to gratification control, which is regulated in the Company's Code of Conduct. The Board of Commissioners, Board of Directors, Executive Officers, Office Leaders, all Bank employees, and their family members are not allowed to receive gifts in any form, either directly or indirectly, from customers. This is an effort to increase accountability and corporate value as a clean bank that is free from corruption, collusion, and nepotism.

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, those parties must fill out the gratuity/parcel receipt form and submit it to Corporate Secretary for follow up.

Dissemination of Gratification Control Policies

Dissemination related to gratification control is carried out on an ongoing basis at all levels of the organization to improve awareness. Dissemination is carried out through the Bank's internal media, which is easily accessed at any time by all Bank employees.

Gratification Report in 2022

In 2022, there were no reports of gratuities containing fraud in the Company.

PAKTA INTEGRITAS

INTEGRITY PACT

Perseroan berkomitmen untuk menerapkan GCG secara berkelanjutan yang tercermin melalui Pakta Integritas antara Perseroan dan Kementerian Keuangan Republik Indonesia melalui Kantor Pelayanan Perbendaharaan Negara Khusus Penerimaan, Direktorat Jenderal Perbendaharaan Pemerintah Provinsi DKI Jakarta yang menyatakan bahwa kedua belah pihak akan melaksanakan tugas pengelolaan keuangan secara bersih, tertib, dan bertanggung jawab sesuai peraturan perundang-undangan yang berlaku. Pakta integritas tersebut diharapkan mampu menciptakan kinerja aparatur pemerintah yang bersih dari korupsi, kolusi, dan nepotisme (KKN) sehingga GCG dapat terwujud serta terlaksananya program Reformasi Birokrasi Kementerian Keuangan.

The Company is committed to implementing GCG in a sustainable manner which is reflected in the Integrity Pact between the Company and the Ministry of Finance of the Republic of Indonesia through the Special State Treasury Service Office, the Directorate General of Treasury of the Provincial Government of DKI Jakarta. It states that both parties will carry out financial management tasks in a clean, orderly, and be responsible according to the applicable laws and regulations. The integrity pact is expected to be able to create performance in government apparatus that is clean from corruption, collusion, and nepotism (KKN) so that GCG can be realized and the Ministry of Finance's Bureaucratic Reform program can be implemented.

RENCANA STRATEGIS BANK

BANK STRATEGIC PLAN

Rencana strategis Bank dibentuk untuk meningkatkan performa Bank dan menyesuaikan perubahan yang terjadi di lingkungan eksternal dan perubahan perundang-undangan yang berlaku. Oleh karena itu, Perseroan senantiasa melakukan evaluasi terhadap strategi bisnis, baik untuk jangka pendek, jangka menengah, ataupun jangka panjang yang disampaikan dalam Rencana Bisnis Bank.

The Bank's strategic plan is prepared to improve the Bank's performance and adapt to changes that occur in the external environment and amendments to applicable laws and regulations. Therefore, the Company constantly evaluates the business strategy, for the short, medium, or long-term, as stated in the Bank's Business Plan.

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 untuk menjadi *Super Apps*;
2. *Launching* pinjaman berbasis layanan digital (a.l kredit penghasilan tetap *online*, *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; dan
7. Meningkatkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lainnya).

Medium and Long-Term Plans

In order to realize the Bank's vision and mission, the Company has determined the 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. Launch digital service-based loans (i.e. online fixed income credit, 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; and
7. Improve transaction security systems and customer protection (fraud detection systems, credit risk scoring, and others).

Rencana Jangka Pendek

Bank menetapkan target jangka pendek yang ingin dicapai dalam setahun ke depan yang diuraikan sebagai berikut:

1. Mengembangkan digitalisasi transaksi nasabah;
2. Meninjau ulang aplikasi *mobile banking* BANGGA dan menambahkan beberapa fitur transaksi;
3. Menyiapkan kebijakan, standar operasional prosedur, pengendalian internal, dan sistem manajemen risiko dalam rangka pengembangan pinjaman berbasis layanan digital;
4. Menganalisa terhadap potensi mitra strategis dalam rangka membangun ekosistem digital; dan
5. Membangun kemampuan digital (organisasi, sumber daya manusia, dan *cyber security*).

Short-Term Plan

The Bank sets short-term targets to be achieved in the next year, which are described as follows:

1. Develop digitization of customer transactions;
2. Review BANGGA mobile banking and add several transaction features;
3. Prepare policies, standard operating procedures, internal controls, and risk management systems in the context of developing digital service-based loans;
4. Analyze the potential of strategic partners in order to build a digital ecosystem; and
5. Build digital capabilities (organizational, human resources, and cyber security).

TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN

TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

Perseroan memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non keuangan sesuai ketentuan yang berlaku melalui penyampaian dan publikasi informasi baik melalui media cetak maupun situs web Perseroan. Beberapa laporan tersebut terkait dengan laporan keuangan, laporan kinerja Bank, laporan atas hasil RUPS, dan laporan lain-lain yang disampaikan kepada regulator. Informasi terkait laporan yang telah disampaikan oleh Perseroan sepanjang tahun 2022, sebagai berikut:

The Company fulfills the obligation of transparency and publication of financial and non-financial conditions in accordance with applicable regulations by delivering and publishing information both through print media and Company's website. Some of these reports are related to financial statements, Bank performance reports, GMS resolutions, and other reports submitted to regulators. Information regarding reports submitted by the Company throughout 2022 is 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 dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan Financial Services Authority	Semesteran Semester	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4

KONGLOMERASI KEUANGAN

FINANCIAL CONGLOMERATION

Berdasarkan Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Perseroan tidak termasuk kriteria lembaga jasa keuangan anggota konglomerasi keuangan.

As per the Financial Services Authority Regulation No. 45/POJK.03/2020 on Financial Conglomeration, the Company does not fall into the criteria of financial service institution that is a member of financial conglomerations.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI

SHARE AND/OR BOND BUYBACK

Sepanjang tahun 2022, Perseroan tidak melakukan pembelian kembali saham maupun obligasi.

Throughout 2022, the Company did not conduct share or bond buy back.

PEMBERIAN DANA KEGIATAN POLITIK

PROVISION OF FUNDS FOR POLITICAL ACTIVITIES

Pada tahun 2022, Perseroan tidak terlibat di dalam kegiatan politik serta tidak memberikan dana untuk kepentingan politik. Kebijakan internal Perseroan melarang keterlibatan karyawan untuk berkegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan karyawan.

In 2022, the Company was not involved in political activities and did not provide funds for political purposes. The Company's internal policy prohibits employee's involvement in political activities, including providing funds for political purposes. This policy is implemented to maintain the independence and professionalism of the Bank and its employees.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

PROVISION OF FUNDS TO RELATED PARTIES AND PROVISION OF LARGE EXPOSURE

Bank menerapkan prinsip kehati-hatian dalam melakukan penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar. Per tanggal 31 Desember 2022, penyediaan dana kepada pihak terkait dan penyediaan dana besar sebagai berikut:

The Bank applies the prudential principle in providing funds to related parties and to debtors in large exposures. As of December 31, 2022, provision of funds to related parties and provision of large exposure are as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (million Rupiah)	
Kepada pihak terkait	6	125.302	To related parties
Kepada debitur inti			To core debtors
a. Individu	15	1.386.899	a. Individual
b. Grup	12	1.258.154	b. Group

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

IMPLEMENTATION OF PUBLIC COMPANY GOVERNANCE GUIDELINES

Perseroan menerapkan aspek, prinsip, dan rekomendasi tata kelola perusahaan terbuka sesuai dengan 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. Berikut rincian penerapan rekomendasi tersebut di Perseroan:

The Company implements aspects, principles, and recommendations of public company governance in accordance with 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 Guidelines for Public Company Governance. The following details the implementation of these recommendations in the Company:

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
I.	Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham. <i>Relationship between the Public Company and Shareholders in Guaranteeing the Shareholders' Rights</i>		
1.	Meningkatkan Nilai Penyelenggaraan RUPS. <i>Increasing the Value of Convening General Meeting of Shareholders (GMS).</i>		
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.	Terpenuhi Complied	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.	Terpenuhi Complied	RUPS Tahunan 2022 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Perseroan. The 2022 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.	Terpenuhi Complied	Ringkasan risalah rapat telah tersedia dalam situs web Perseroan. A summary of the minutes of meetings is available on the Company's website.
2.	Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. <i>Increasing the Communication Quality between the Public Company and Shareholders or Investors.</i>		
a.	Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	Terpenuhi Complied	Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman <i>Corporate Secretary</i> . The Company already has a communication policy with Shareholders or investors. This policy is contained in the Corporate Secretary Guidelines.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
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.	Terpenuhi Complied	Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan. The communication policy has been disclosed on the Company's website.
II. Fungsi dan Peran Dewan Komisaris 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.	Terpenuhi Complied	Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan. The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the Company's condition.
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.	Terpenuhi Complied	Komposisi anggota Dewan komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required.
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.	Terpenuhi Complied	Dewan Komisaris telah mempunyai Kebijakan Penilaian Sendiri Dewan Komisaris dan Direksi. The Board of Commissioners has self-assessment Policy for the Board of Commissioners and Board of Directors.
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.	Terpenuhi Complied	Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan The Board of Commissioners' self-assessment policy is disclosed in the Annual Report.
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.	Terpenuhi Complied	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 remunerasi dan nominasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing remuneration and nomination functions prepares the succession policy for the nomination process of the Board of Directors' members.	Terpenuhi Complied	Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.
III. Fungsi dan Peran Direksi Functions and Roles of the Board of Directors			
5. Memperkuat Keanggotaan dan Komposisi Direksi. Strengthening the Board of Directors' Membership and Composition.			
a.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektifitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.	Terpenuhi Complied	Perseroan telah menyusun anggota Direksi yang telah sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan dan efektivitas dalam pengambilan keputusan. The Company's members of the Board of Directors are already in accordance with the provisions and consider the Company's conditions and effectiveness in making decisions.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
b.	Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	Terpenuhi Complied	Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required.
c.	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	Terpenuhi Complied	Anggota Direksi yang membawahi bidang akuntansi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in accounting.
6. Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.			
a.	Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	Terpenuhi Complied	Direksi telah mempunyai Kebijakan Penilaian Sendiri Dewan Komisaris dan Direksi. The Board of Directors has self-assessment Policy for the Board of Commissioners and Board of Directors.
b.	Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the Public Company's Annual Report.	Terpenuhi Complied	Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan. The Self-Assessment Policy is disclosed in the Annual Report.
c.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	Terpenuhi Complied	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar dan Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Directors has a policy regarding the resignation of a member of Board of Directors 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.
IV. Partisipasi Pemangku Kepentingan 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.	Terpenuhi Complied	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.	Terpenuhi Complied	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 <i>vendor</i> . The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	Terpenuhi Complied	Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i> 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.	Terpenuhi Complied	Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen. The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.
e.	Perusahaan terbuka memiliki kebijakan sistem <i>whistleblowing</i> . The Public Company has a policy on whistleblowing system.	Terpenuhi Complied	Perseroan telah memiliki kebijakan sistem <i>whistleblowing</i> yang diatur dalam Pedoman tentang Kebijakan <i>Whistleblowing</i> . The Company already has a whistleblowing system policy regulated in Guideline on Whistleblowing Policy.
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.	Terpenuhi Complied	Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi. The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
V. Keterbukaan Informasi 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.	Terpenuhi Complied	Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui situs web dan media sosial. The Company has utilized information technology as information disclosure through its website and social media.
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 the ultimate beneficial owner in the share ownership of Public Company through the Main and Controlling Shareholders.	Terpenuhi Complied	Dalam laporan tahunan telah diungkapkan kepemilikan saham paling sedikit 5%. The Annual Report has disclosed share ownership of at least 5%.

TRANSPARANSI PRAKTIK *BAD CORPORATE GOVERNANCE*

TRANSPARENCY OF *BAD CORPORATE GOVERNANCE* PRACTICES

Bank Ganesha menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem GCG yang telah dibangun. Dalam rangka mendukung hal tersebut, berikut tindakan dan kebijakan yang berkaitan dengan praktik *bad corporate governance* yang ditunjukkan pada tabel berikut:

Bank Ganesha realizes that bad corporate governance practices will disrupt the GCG system that has been built. In order to support this, actions and policies related to bad corporate governance practices are shown in the following table:

Keterangan	Praktik Practices	Description
Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan.	Nihil None	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	Nihil None	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	Nihil None	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat kasus terkait buruh dan karyawan.	Nihil None	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	Nihil None	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	Nihil None	Discrepancies in the annual report file format with regulations.