



TATA KELOLA PERUSAHAAN

Good Corporate
Governance

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KOMITMEN PENERAPAN GCG

Commitment to GCG Implementation

Bank Ganesha berkomitmen untuk menerapkan tata kelola perusahaan yang baik (*good corporate governance/GCG*) secara konsisten guna mendukung pengambilan keputusan yang berkualitas, meningkatkan efisiensi, efektivitas, dan akuntabilitas. Implementasi GCG juga diharapkan dapat menciptakan manfaat berkelanjutan bagi Pemegang Saham, karyawan, dan pemangku kepentingan lainnya.

Bank Ganesha is committed to consistently implementing good corporate governance (GCG) to support quality decision-making, improve efficiency, effectiveness, and accountability. GCG implementation is also expected to create sustainable benefits for Shareholders, employees, and other stakeholders.

PRINSIP GCG

GCG Principles

Pelaksanaan GCG di Bank Ganesha berpedoman pada 4 pilar utama tata kelola perusahaan sesuai Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 yang dirilis oleh Komite Nasional Kebijakan Governance (KNKG), yang diuraikan sebagai berikut:

The GCG implementation at Bank Ganesha is guided by 4 main pillars of corporate governance in accordance with the 2021 General Guidelines for Indonesian Corporate Governance (PUGKI) released by the National Committee for Governance Policy (KNKG), outlined as follows:

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



DASAR PENERAPAN GCG

Basis of GCG Implementation

Bank Ganesha menerapkan prinsip GCG dengan berlandaskan pada ketentuan dan regulasi yang ditetapkan oleh pemerintah serta otoritas terkait, di antaranya:

1. Undang-Undang:
 - a. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;
 - b. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
 - c. Undang-Undang Republik Indonesia No. 8 Tahun 1995 tentang Pasar Modal;
 - d. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi; dan
 - e. Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (P2SK).
2. Surat Edaran Otoritas Jasa Keuangan:
 - a. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka; dan
 - b. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan:
 - a. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
 - b. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
 - c. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
 - d. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
 - e. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
 - f. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
 - g. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
 - h. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
 - i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka;

Bank Ganesha applies GCG principles based on the provisions and regulations set by the government and relevant authorities, among others:

1. Laws:
 - a. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking;
 - b. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
 - c. Law of the Republic of Indonesia No. 8 of 1995 on Capital Market;
 - d. Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data; and
 - e. Law of the Republic of Indonesia No. 4 of 2023 on Development and Strengthening of the Financial Sector (P2SK).
2. Financial Services Authority Circular:
 - a. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies; and
 - b. Financial Services Authority Circular No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks.
3. Financial Services Authority Regulations:
 - a. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines;
 - b. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies;
 - c. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies;
 - d. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies;
 - e. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies;
 - f. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work;
 - g. Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter;
 - h. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions;
 - i. Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares;



- j. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;
 - k. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
 - l. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik;
 - m. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;
 - n. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
 - o. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
 - p. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
 - q. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
 - r. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum; dan
 - s. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Ketentuan lainnya:
- a. Anggaran Dasar Perseroan; dan
 - b. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017; dan
 - c. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.

- j. Financial Services Authority Regulation of the Republic of Indonesia No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities;
 - k. Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies;
 - l. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies;
 - m. Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company;
 - n. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks;
 - o. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks;
 - p. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks;
 - q. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;
 - r. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks; and
 - s. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.
4. Other provisions:
- a. Company's Articles of Association;
 - b. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated March 30, 2017; and
 - c. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.



KERANGKA PENERAPAN GCG

GCG Implementation Framework

Bank telah mengembangkan kerangka kerja GCG yang terstruktur dan komprehensif, yang mencakup 3 komponen utama berikut:

The Bank has developed a structured and comprehensive GCG framework, which includes the following 3 main components:



Governance Structure

Struktur tata kelola yang terdiri dari organ utama dan organ pendukung.

Governance structure consisting of main organs and supporting organs.



Governance Process

Proses dan mekanisme kerja dari organ tata kelola.

Process and work mechanism of governance organs.



Governance Outcome

Hasil dari penerapan tata kelola dengan tujuan akhir mencapai *corporate citizenship*.

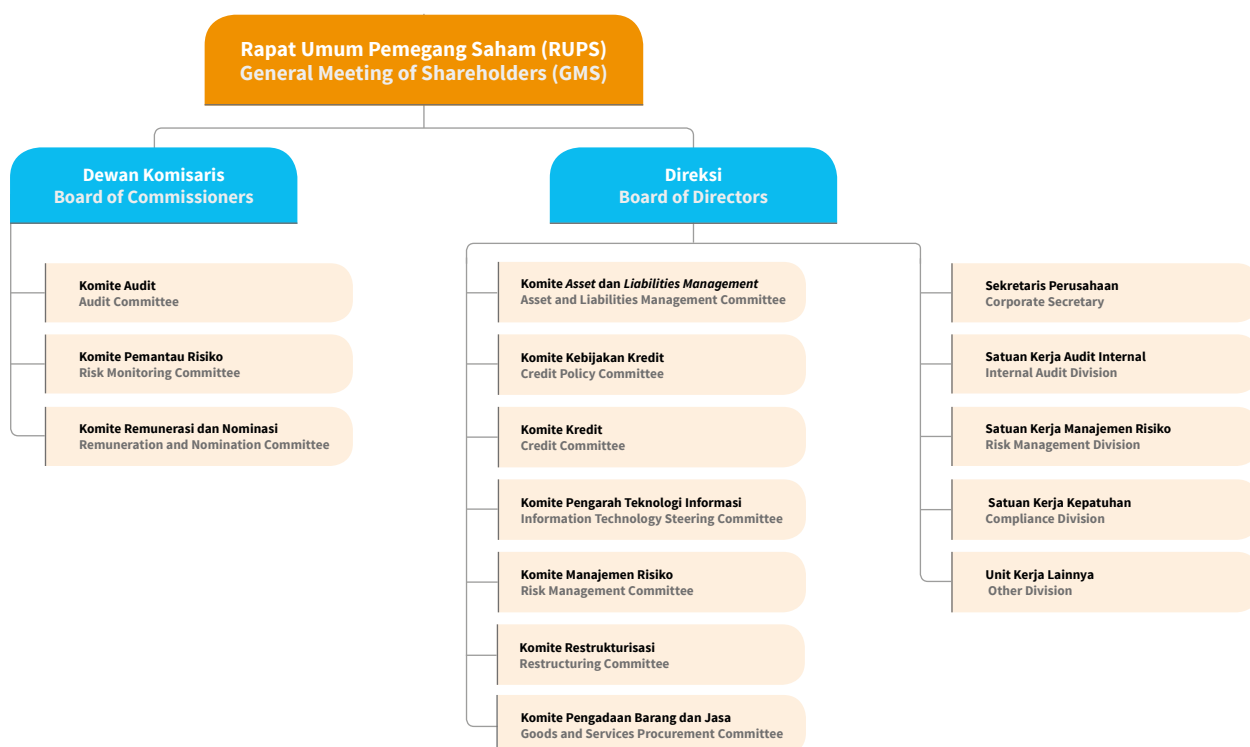
Results from the implementation of governance with the ultimate goal of achieving corporate citizenship.

Governance Structure

Bank Ganesha telah menyusun struktur GCG dengan mengacu pada Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas. Struktur GCG Bank dirancang untuk mengoptimalkan implementasi GCG melalui peran dan fungsi setiap organ Bank. Gambaran struktur GCG Bank Ganesha ditampilkan dalam bagan berikut:

Governance Structure

Bank Ganesha has prepared GCG structure with reference to the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies. The Bank's GCG structure is designed to optimize GCG implementation through the roles and functions of each Bank organ. The overview of GCG structure at Bank Ganesha is presented in the following chart:





Mengacu pada struktur GCG tersebut, struktur GCG Bank menetapkan Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi sebagai organ utama, didukung oleh komite-komite di bawahnya. Setiap organ memiliki peran dan tanggung jawab yang berbeda, dengan kebijakan dan pedoman yang berlaku bagi seluruh karyawan untuk mendukung pelaksanaan tugas secara optimal.

Governance Process

Bank berkomitmen menerapkan GCG sesuai regulasi dan *best practice* melalui kebijakan seperti pedoman kerja untuk masing-masing organ, Kode Etik, manajemen risiko, dan Piagam Audit. Laporan keuangan juga diaudit secara independen oleh akuntan publik untuk memastikan transparansi kinerja selama tahun buku.

Governance Outcome

Dengan menerapkan prinsip-prinsip GCG secara efektif, Bank berhasil mempertahankan kepercayaan pemangku kepentingan serta mencatat peningkatan dalam kinerja operasional dan keuangan. Pencapaian ini terlihat dari hasil penilaian tingkat kesehatan Bank yang berada pada kategori “Peringkat Komposit 2 (PK2) atau Sehat” serta profil risiko dengan predikat “PK 2”.

Referring to the GCG structure, the Bank's GCG structure establishes the General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors as the main organs, supported by the committees below them. Each organ has different roles and responsibilities, with policies and guidelines that apply to all employees to support optimal duty implementation.

Governance Process

The Bank is committed to implementing GCG in accordance with regulations and best practices through policies such as charter for each organ, Code of Conduct, risk management, and Audit Charter. The financial statements are also independently audited by public accountant to ensure performance transparency throughout the financial year.

Governance Outcome

By effectively implementing GCG principles, the Bank succeeds in maintaining stakeholder trust and recording improvements in operational and financial performance. This achievement is seen from the assessment results of the Bank's soundness level that falls under the category of “Composite Rating 2 (PK2) or Sound” and the risk profile with predicate “PK 2”.

PENINGKATAN KUALITAS PENERAPAN GCG SECARA BERKELANJUTAN

Continuous Quality Improvements of GCG Implementation

Assessment GCG secara Berkelanjutan

Prosedur dan Kriteria Penilaian

Untuk meningkatkan kualitas penerapan GCG, Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Tata Kelola bagi Bank Umum. Sebagai bagian dari upaya ini, Bank melaksanakan penilaian sendiri (*self-assessment*) secara menyeluruh setiap semester untuk menyusun rencana tindak lanjut, termasuk tindakan korektif jika diperlukan, dengan mempertimbangkan 11 faktor penilaian utama berikut:

1. Pelaksanaan tugas dan tanggung jawab Direksi;
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Eksternal;

Continuous GCG Assessment

Assessment Procedures and Criteria

To improve the quality of GCG implementation, the Bank is guided by Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No.13/SEOJK.03/2017 on Governance for Commercial Banks. As part of this effort, the Bank conducts a comprehensive self-assessment every semester to prepare follow-up plans, including corrective action if necessary, by considering the following 11 main assessment factors:

1. Implementation of duties and responsibilities of the Board of Directors;
2. Implementation of duties and responsibilities of the Board of Commissioners;
3. Completeness and implementation of committees' duties;
4. Conflicts of interest handling;
5. Implementation of Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;



8. Penerapan manajemen risiko termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait dan dana besar;
10. Transparansi kondisi keuangan dan non-keuangan, Laporan Pelaksanaan GCG, dan pelaporan internal; dan
11. Rencana strategis Perseroan.

Pihak yang Melakukan Penilaian

Tanggung jawab atas penilaian penerapan GCG di Bank Ganesha berada pada Satuan Kerja Kepatuhan, yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta divisi-divisi dan unit kerja terkait dalam penerapan tata kelola.

Hasil Penilaian

Berdasarkan evaluasi terhadap seluruh faktor penilaian GCG, hasil *self-assessment* terhadap 11 faktor penilaian GCG Bank Ganesha tahun 2024 berada pada peringkat 2 dengan kategori “Baik”.

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Secara keseluruhan, Manajemen Bank telah menerapkan prinsip-prinsip GCG dengan baik. Hal ini tercermin dari terpenuhinya prinsip-prinsip GCG secara memadai, baik dalam aspek <i>governance structure</i> , <i>governance process</i> , maupun <i>governance outcome</i> . Beberapa kelemahan yang ditemukan bersifat administratif, tidak signifikan, dan dapat diselesaikan melalui tindakan normal oleh Manajemen Bank. Overall, the Bank Management has implemented GCG principles properly. This is reflected in the fulfillment of GCG principles adequately, including in terms of governance structure, governance process, and governance outcome. Several weaknesses found are administrative in nature, not significant, and can be resolved through routine measures taken by the Bank Management.

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

8. Implementation of risk management including internal control system;
9. Provision of funds to related parties and large exposure;
10. Transparency of financial and non-financial condition, GCG Implementation Report, and internal reporting; and
11. Company’s strategic plan.

Assessor

The responsibility for assessing GCG implementation at Bank Ganesha falls under the Compliance Division, which involves the Board of Commissioners, Board of Directors, Executive Officers, and divisions and units related to governance implementation.

Assessment Result

Based on the evaluation of all GCG assessment factors, the self-assessment result of 11 GCG assessment factors at Bank Ganesha in 2024 was rated 2 with category “Good”.

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

Governance Structure	
Nilai Score	2
Analisis Analysis	1. Jumlah, komposisi, kriteria, persyaratan kompetensi, dan independensi Dewan Komisaris dan Direksi telah sesuai dengan ketentuan yang berlaku, serta dilengkapi dengan pedoman dan tata tertib kerja; 2. Dewan Komisaris dan Direksi telah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan; 3. Bank memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian internal, dengan dibentuknya Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, dan Komite Manajemen Risiko; 4. Penunjukan akuntan publik telah dilakukan sesuai ketentuan dan dilengkapi dengan perjanjian kerja; 5. Bank telah memiliki kebijakan dan prosedur Benturan Kepentingan, Penerapan Manajemen Risiko, Penyediaan Dana kepada Pihak Terkait, Penyediaan Dana Besar, serta Tata Cara Pelaksanaan Transparansi Kondisi Keuangan dan Non Keuangan; dan 6. Bank telah menyusun <i>Corporate Plan</i> dan <i>Business Plan</i> yang selaras dengan arah kebijakan dan strategi Perusahaan. 1. The number, composition, criteria, competency requirements, and independence of the Board of Commissioners and Board of Directors are in accordance with the applicable regulations, and are equipped with guidelines and work procedures; 2. The Board of Commissioners and Board of Directors have passed fit and proper test from the Financial Services Authority; 3. The Bank has an adequate organizational structure to support the implementation of risk management and internal control, with the establishment of an Internal Audit Division, Risk Management Division, Compliance Division, and Risk Management Committee; 4. The appointment of public accountant is carried out in accordance with the regulations and is accompanied by work agreement; 5. The Bank has Conflict of Interest policies and procedures, Implementation of Risk Management, Provision of Funds to Related Parties, Provision of Large Exposures, and Procedures for Implementing Transparency of Financial and Non-Financial Conditions; and 6. The Bank has prepared a Corporate Plan and Business Plan that are in line with the Company’s policy direction and strategy.



Governance Process

Nilai Score	2
Analisis Analisis	- Direksi mengelola Bank sesuai dengan kewenangan dan tanggung jawab yang diatur dalam Anggaran Dasar dan peraturan perundang-undangan, serta telah melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha; - Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya sesuai ketentuan, antara lain mengawasi pelaksanaan tugas Direksi secara berkala maupun sewaktu-waktu dalam rapat, serta mengevaluasi pelaksanaan kebijakan strategis Bank; - Komite telah menjalankan tugas dan tanggung jawabnya dengan melakukan evaluasi serta memberikan rekomendasi kepada Dewan komisaris; - Pengurus Bank, Komite, dan Satuan Kerja telah melaksanakan diskusi atau rapat dengan keputusan berdasarkan musyawarah untuk mufakat. Seluruh hasil rapat diadministrasikan dalam risalah rapat dan didokumentasikan dengan baik; - Seluruh kebijakan, pedoman, sistem, dan prosedur telah dikomunikasikan ke seluruh jenjang organisasi melalui sosialisasi dan surat edaran, serta dapat diakses oleh seluruh karyawan melalui portal internal Bank; - Kebijakan dan prosedur terkait kepatuhan dan manajemen risiko telah berjalan dengan baik. Direktur yang membawahi Fungsi Kepatuhan telah menjalankan fungsinya secara efektif, dengan dukungan dari Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko; - Fungsi pengawasan oleh Satuan Kerja Audit Intern berjalan efektif, dilakukan secara independen dan objektif sesuai dengan Rencana Kerja dan Pedoman Pemeriksaan yang telah ditetapkan; - Pelaksanaan audit oleh kantor akuntan publik telah memenuhi standar profesional dan didukung perjanjian kerja sesuai ruang lingkup audit yang ditetapkan; - Bank telah melakukan transparansi atas kondisi keuangan dan non-keuangan, tata cara pengaduan nasabah dan penyelesaian sengketa, informasi produk, serta laporan pelaksanaan tata kelola sesuai ketentuan yang berlaku; dan - Bank telah menyusun rencana bisnis yang disesuaikan dengan kemampuan permodalan, memperhatikan prinsip kehati-hatian dan ketentuan yang berlaku. Evaluasi pelaksanaan rencana bisnis dilakukan oleh Dewan Komisaris dan dilaporkan kepada Otoritas Jasa Keuangan setiap semester. - The Board of Directors manages the Bank in accordance with the authority and responsibilities stipulated in the Articles of Association and laws and regulations, and has implemented GCG principles in every business activity; - The Board of Commissioners has carried out its duties and responsibilities in accordance with the regulations, including supervising the implementation of the Board of Directors' duties periodically or at any time in meetings, and evaluating the implementation of the Bank's strategic policies; - The Committee has carried out its duties and responsibilities by conducting evaluations and providing recommendations to the Board of Commissioners; - The Bank Management, Committees, and Divisions have held discussions or meetings with decisions based on deliberation to reach consensus. All meeting results are administered in minutes of meeting and are properly documented; - All policies, guidelines, systems, and procedures are communicated to all levels of the organization through dissemination and circulars, and are accessible to all employees through the Bank's internal portal; - Policies and procedures related to compliance and risk management have been running properly. The Director in charge of the Compliance Function has carried out its functions effectively, with the support of Compliance Division and Risk Management Division; - The supervisory function by the Internal Audit Division is running effectively, carried out independently and objectively in accordance with the predetermined Work Plan and Audit Guidelines; - The implementation of audit by public accounting firm has fulfilled the professional standards and is supported by work agreements in accordance with the predetermined scope of audit; - The Bank has carried out transparency on financial and non-financial conditions, procedures for customer complaints and dispute resolution, product information, and governance implementation reports in accordance with the applicable regulations; and - The Bank has prepared a business plan adjusted to capital capabilities, with due observance of prudential principle and applicable regulations. The evaluation of business plan implementation is carried out by the Board of Commissioners and reported to the Financial Services Authority every semester.

Governance Outcome

Nilai Score	2
Analisis Analisis	- Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham yang dituangkan dalam berita acara RUPS; - Hasil rapat Dewan Komisaris dan Direksi telah dituangkan dalam risalah rapat dan notulen rapat didokumentasikan oleh Sekretaris Perusahaan; - Komite telah membuat notulen/rekomendasi atas pelaksanaan tugasnya dan Komite Audit telah menyampaikan laporan evaluasi terhadap kantor akuntan publik kepada Otoritas Jasa Keuangan; - Fungsi kepatuhan telah dijalankan dengan baik, dengan penyampaian laporan yang tepat waktu kepada otoritas, serta menurunkan pelanggaran terhadap ketentuan. Penerapan manajemen risiko dilakukan secara efektif dan disesuaikan dengan tujuan, kebijakan usaha, kompleksitas, dan kemampuan Bank; - Satuan Kerja Audit Intern telah melaksanakan tugasnya secara objektif sesuai dengan Standar Pelaksanaan Fungsi Audit Intern Bank. Temuan audit bersifat minor dan telah ditindaklanjuti oleh <i>auditee</i>; - Hasil audit dan <i>management letter</i> menggambarkan kondisi Bank dan telah disampaikan kepada Otoritas Jasa Keuangan secara tepat waktu; - The Board of Directors is accountable for its duties' implementation to the Shareholders as stated in the minutes of GMS; - The meeting results of the Board of Commissioners and Board of Directors have been stated in the minutes of meeting and such minutes are documented by the Corporate Secretary; - The Committee has made minutes/recommendations on the implementation of its duties and the Audit Committee has submitted evaluation report on public accounting firm to the Financial Services Authority; - Compliance function has been carried out properly, with timely submission of reports to the authority, and decline in violations of the regulations. The implementation of risk management is carried out effectively and adjusted to the objectives, business policies, complexity, and capabilities of the Bank; - The Internal Audit Division has carried out its duties objectively in accordance with the Bank's Internal Audit Function Implementation Standards. The audit findings are minor and have been followed up by the <i>auditee</i>; - The audit results and management letter describe the Bank's condition and have been submitted to the Financial Services Authority in a timely manner;



Governance Outcome

Nilai Score	2
Analisis Analisis	7. Prinsip transparansi diterapkan melalui penyampaian berbagai laporan seperti laporan keuangan publikasi, laporan pelaksanaan tata kelola, laporan suku bunga dasar kredit, laporan tahunan, laporan audit, serta informasi yang tersedia pada situs web Bank; dan 8. Kinerja Bank dinilai baik dan terus membaik, dengan pencapaian di atas rata-rata industri dan <i>peer group</i> (Kelompok Bank Berdasarkan Modal Inti 1), serta tidak terdapat pelanggaran signifikan terhadap ketentuan regulator. Bank juga telah memenuhi seluruh ketentuan kepatuhan dan tidak ditemukan adanya benturan kepentingan maupun <i>fraud</i>. 7. The principle of transparency is applied through the submission of various reports such as published financial statements, governance implementation reports, prime lending rate reports, annual reports, audit reports, as well as information available on the Bank's website; and 8. The Bank's performance is considered good and continues to improve, with achievements above the industry and peer group average (Bank Group Based on Core Capital 1), as well as no significant violations of regulatory requirements. The Bank has also fulfilled all compliance provisions with no conflicts of interest or fraud found.

RAPAT UMUM PEMEGANG SAHAM

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi di Bank yang memiliki wewenang yang tidak diberikan kepada Dewan Komisaris atau Direksi, dalam batas yang ditentukan dalam Undang-Undang tentang Perseroan Terbatas dan/atau Anggaran Dasar Bank. Pelaksanaan RUPS di Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraa Rapat Umum Pemegang Saham Perusahaan Terbuka dan Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik. Sementara itu, RUPS yang dilaksanakan di Bank terdiri dari RUPS Tahunan yang diselenggarakan setiap tahun maksimal 6 bulan setelah berakhirnya tahun buku terakhir, serta RUPS Luar Biasa yang dapat diselenggarakan kapan saja jika dipandang perlu.

The General Meeting of Shareholders (GMS) is the highest organ of the Bank that has authorities not granted to the Board of Commissioners or Board of Directors, within the limits specified in the Limited Liability Company Law and/or the Bank's Articles of Association. GMS implementation at the Bank refers to Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies and Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies. Meanwhile, the GMS held at the Bank consists of Annual GMS, held every year no later than 6 months after the end of the last financial year, and Extraordinary GMS, can be held at any time if deemed necessary.

Kebijakan Perlakuan yang Adil Terhadap Pemegang Saham

Bank menetapkan kebijakan dan prosedur untuk memastikan perlakuan adil terhadap seluruh Pemegang Saham serta melindungi hak-hak Pemegang Saham. Hak-hak ini mencakup akses terhadap informasi material Bank secara berkala dan tepat waktu, hak suara dalam RUPS, penyelesaian jika terjadi ketidaksepakatan terhadap aksi korporasi, serta penerimaan dividen sesuai kebijakan dan keputusan RUPS. Bank juga berkomitmen untuk memfasilitasi partisipasi Pemegang Saham dan pemangku kepentingan melalui pengelolaan komunikasi yang transparan dan efektif.

Kebijakan perlakuan yang adil terhadap Pemegang Saham juga mencakup langkah-langkah untuk mencegah terjadinya *insider trading*, baik oleh pegawai maupun anggota Dewan Komisaris dan Direksi. Transaksi,

Policy on Fair Treatment of Shareholders

The Bank establishes policies and procedures to ensure fair treatment for all Shareholders and to protect Shareholders' rights. These rights include access to the Bank's material information periodically and in a timely manner, voting rights in GMS, settlements of disagreement regarding corporate action, and receipt of dividends in accordance with GMS policies and decisions. The Bank is also committed to facilitating the participation of Shareholders and stakeholders through transparent and effective communication management

The policy on fair treatment of Shareholders also includes measures to prevent insider trading, including by employees and members of the Board of Commissioners and Board of Directors. Transactions, including with related parties,



termasuk dengan pihak berelasi, senantiasa bebas dari benturan kepentingan demi melindungi kepentingan Bank dan para Pemegang Saham. Selain itu, Bank menyediakan saluran informasi yang setara, mudah diakses, dan tepat waktu, seperti melalui situs web resmi. Informasi ini mencakup undangan rapat, hasil RUPS, serta pemungutan suara, guna memastikan transparansi dan keterlibatan aktif seluruh Pemegang Saham.

are always free from conflicts of interest in order to protect the interests of the Bank and its Shareholders. Furthermore, the Bank provides equal, easily accessible, and timely information channels, such as through the official website. This information includes meeting invitations, GMS results, and voting, to ensure transparency and active involvement of all Shareholders.

Pelaksanaan RUPS Tahun 2024

Pada tahun 2024, Bank menyelenggarakan 1 kali RUPS Tahunan dan 1 kali RUPS Luar Biasa. Informasi rincian pelaksanaan RUPS tersebut sebagai berikut:

GMS Implementation in 2024

In 2024, the Bank held 1 Annual GMS and 1 Extraordinary GMS. Detailed information on the GMS implementation is as follows:

RUPS LUAR BIASA 8 MARET 2024

Extraordinary GMS March 8, 2024

Jadwal Pelaksanaan Implementation Schedule	- Pemberitahuan rencana RUPS Luar Biasa kepada Otoritas Jasa Keuangan : 23 Januari 2024 - Pengumuman RUPS Luar Biasa : 31 Januari 2024 - Pemanggilan RUPS Luar Biasa : 15 Februari 2024 - Pengumuman ringkasan risalah RUPS Luar Biasa : 13 Maret 2024	
	- Notification of Extraordinary GMS plans to the Financial Services Authority : January 23, 2024 - Extraordinary GMS Announcement : January 31, 2024 - Extraordinary GMS Notice : February 15, 2024 - Announcement of summary of Extraordinary GMS minutes : March 13, 2024	
Tanggal dan Tempat Pelaksanaan Time and Venue	Jumat, 8 Maret 2024 pukul 10.17 - 10.29 WIB Friday, March 8, 2024, at 10.17 - 10.29 WIB Sakura Room - Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 Jakarta Barat	
Pemegang Saham yang Hadir Shareholders Present	RUPS dihadiri dan diwakili sebanyak 20.079.049.374 saham dengan hak suara yang sah 83,76% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 20,079,049,374 shares with legal voting rights of 83.76% of the total shares issued by the Company.	
Anggota Dewan Komisaris dan Direksi yang Hadir Members of the Board of Commissioners and Board of Directors Present	Dewan Komisaris Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Trisna Chandra	Direksi Presiden Direktur : Lenny Sugihat Direktur : Setiawan Kumala Direktur : Agoes Roediyanto Direktur : Arif Wicaksono Direktur : Suroso
	Board of Commissioners President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Independent Commissioner : Trisna Chandra	Board of Directors President Director : Lenny Sugihat Director : Setiawan Kumala Director : Agoes Roediyanto Director : Arif Wicaksono Director : Suroso
Pimpinan RUPS Chairman of the GMS	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan. Marcello Theodore Taufik as President Commissioner of the Company.	
Pihak Independen Penghitung Suara Independent Party as Vote Counters	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.	
Mekanisme Pengambilan Keputusan Mechanism in Adopting Resolutions	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.	



MATA ACARA RUPS LUAR BIASA 8 MARET 2024

Agenda - Item of the Extraordinary GMS March 8, 2024

Mata Acara 1 Agenda - Item 1

Pengubahan susunan para anggota Direksi Perseroan.
Changes in the composition of the Board of Directors of the Company.

HASIL KEPUTUSAN RUPS LUAR BIASA 8 MARET 2024

Extraordinary GMS Resolutions March 8, 2024

Mata Acara 1 Agenda - Item 1:

Jumlah Pemegang Saham yang Bertanya Terdapat 1 Pemegang Saham yang mengajukan pertanyaan.

Total Shareholders who Ask Questions There was 1 Shareholder who asked a question.

Hasil Pengambilan Suara Voting Results	Setuju / Agree 20.079.009.374 saham / shares	Abstain 0 saham / shares	Tidak Setuju / Disagree 40.000 saham / shares
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Keputusan

1. Menerima baik pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, yang berlaku terhitung sejak tanggal 15 Februari 2024, dengan tidak lupa menyampaikan terima kasih atas jasa yang telah diberikan kepada Perseroan selama menjabat.
2. Sesuai dengan ketentuan Pasal 10 ayat 1 dan ayat 4 Anggaran Dasar Perseroan, berhubung dengan adanya pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, jumlah anggota Direksi masih tetap terpenuhi, karenanya dalam rapat tidak diperlukan adanya pengangkatan Wakil Presiden Direktur baru sebagai pengganti Mahesh Ajit Ranade.
Dengan demikian terhitung sejak tanggal 15 Februari 2024 sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan selambatnya pada bulan Juni 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya sebagai berikut:

Direksi

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

Dewan Komisaris

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

Resolutions

3. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam rapat dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

1. Accepted the resignation of Mahesh Ajit Ranade as Vice President Director, effective as of February 15, 2024, by expressing gratitude for the services rendered to the Company during his term of office.
2. In accordance with the provisions of Article 10 paragraph 1 and paragraph 4 of the Company's Articles of Association, given the resignation of Mahesh Ajit Ranade as Vice President Director, the number of members of the Board of Directors was still fulfilled, therefore there was no need to appoint new Vice President Director at the meeting to replace Mahesh Ajit Ranade.
Thus, starting from February 15, 2024, until the closing of the Company's Annual GMS which will be held no later than June 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

Board of Directors

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

Board of Commissioners

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

3. Authorized the Board of Directors with substitution rights, to restate the resolutions adopted at the meeting in a Notarial deed, then notify and/or register it with the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies and for this purpose, to perform all actions required by the applicable laws and regulations.

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



RUPS TAHUNAN 29 MEI 2024

Annual GMS May 29, 2024

Jadwal Pelaksanaan	- Pemberitahuan rencana RUPS Tahunan kepada Otoritas Jasa Keuangan : 5 April 2024 - Pengumuman RUPS Tahunan : 22 April 2024 - Pemanggilan RUPS Tahunan : 7 Mei 2024 - Pengumuman ringkasan risalah RUPS Tahunan : 31 Mei 2024																				
Implementation Schedule	- Notification of Annual GMS plans to the Financial Services Authority : April 5, 2024 - Annual GMS Announcement : April 22, 2024 - Annual GMS Notice : May 7, 2024 - Announcement of summary of Annual GMS minutes : May 31, 2024																				
Tanggal dan Tempat Pelaksanaan	Rabu, 29 Mei 2024 pukul 10.16 - 11.21 WIB																				
Time and Venue	Wednesday, May 29, 2024, at 10.16 - 11.21 WIB Sakura Room - Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 Jakarta Barat																				
Pemegang Saham yang Hadir	RUPS dihadiri dan diwakili sebanyak 20.090.635.309 saham dengan hak suara yang sah 83,81% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan.																				
Shareholders Present	The GMS was attended and represented by 20,090,635,309 shares with legal voting rights of 83.81% of the total shares issued by the Company.																				
Anggota Dewan Komisaris dan Direksi yang Hadir	<table> <tr> <td>Dewan Komisaris</td><td>Direksi</td></tr> <tr> <td>Presiden Komisaris : Marcello Theodore Taufik</td><td>Presiden Direktur : Lenny Sugihat</td></tr> <tr> <td>Wakil Presiden Komisaris : Lisawati</td><td>Direktur : Setiawan Kumala</td></tr> <tr> <td>Komisaris Independen : Sudarto</td><td>Direktur : Arif Wicaksono</td></tr> <tr> <td>Komisaris Independen : Trisna Chandra</td><td>Direktur : Suroso</td></tr> <tr> <td>Board of Commissioners</td><td>Board of Directors</td></tr> <tr> <td>President Commissioner : Marcello Theodore Taufik</td><td>President Director : Lenny Sugihat</td></tr> <tr> <td>Vice President Commissioner : Lisawati</td><td>Director : Setiawan Kumala</td></tr> <tr> <td>Independent Commissioner : Sudarto</td><td>Director : Arif Wicaksono</td></tr> <tr> <td>Independent Commissioner : Trisna Chandra</td><td>Director : Suroso</td></tr> </table>	Dewan Komisaris	Direksi	Presiden Komisaris : Marcello Theodore Taufik	Presiden Direktur : Lenny Sugihat	Wakil Presiden Komisaris : Lisawati	Direktur : Setiawan Kumala	Komisaris Independen : Sudarto	Direktur : Arif Wicaksono	Komisaris Independen : Trisna Chandra	Direktur : Suroso	Board of Commissioners	Board of Directors	President Commissioner : Marcello Theodore Taufik	President Director : Lenny Sugihat	Vice President Commissioner : Lisawati	Director : Setiawan Kumala	Independent Commissioner : Sudarto	Director : Arif Wicaksono	Independent Commissioner : Trisna Chandra	Director : Suroso
Dewan Komisaris	Direksi																				
Presiden Komisaris : Marcello Theodore Taufik	Presiden Direktur : Lenny Sugihat																				
Wakil Presiden Komisaris : Lisawati	Direktur : Setiawan Kumala																				
Komisaris Independen : Sudarto	Direktur : Arif Wicaksono																				
Komisaris Independen : Trisna Chandra	Direktur : Suroso																				
Board of Commissioners	Board of Directors																				
President Commissioner : Marcello Theodore Taufik	President Director : Lenny Sugihat																				
Vice President Commissioner : Lisawati	Director : Setiawan Kumala																				
Independent Commissioner : Sudarto	Director : Arif Wicaksono																				
Independent Commissioner : Trisna Chandra	Director : Suroso																				
Members of the Board of Commissioners and Board of Directors Present																					
Pimpinan RUPS	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan.																				
Chairman of the GMS	Marcello Theodore Taufik as President Commissioner of the Company.																				
Pihak Independen Penghitung Suara	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH.																				
Independent Party as Vote Counters	The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.																				
Mekanisme Pengambilan Keputusan	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara.																				
Mechanism in Adopting Resolutions	Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.																				

MATA ACARA RUPS TAHUNAN 29 MEI 2024

Agenda - Item of the Annual GMS May 29, 2024

Mata Acara 1 Agenda - Item 1

- Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.
 - Penetapan penggunaan laba bersih Perseroan tahun buku 2023.
- To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ended December 31, 2023.
 - To appropriate the use of the Company's net profit for the 2023 financial year.

Mata Acara 2 Agenda - Item 2

- Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2024.
- To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2024 financial year.



Mata Acara 3 Agenda - Item 3

- a. Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan.
 - b. Penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan.
-
- a. To appoint members of the Board of Directors and Board of Commissioners of the Company.
 - b. To determine the duties, authorities, amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners.

Mata Acara 4 Agenda - Item 4

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

HASIL KEPUTUSAN RUPS TAHUNAN 29 MEI 2024

Annual GMS Resolutions May 29, 2024

Mata Acara 1 Agenda - Item 1:

Jumlah Pemegang Saham yang Bertanya	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir.		
Total Shareholders who Ask Questions	There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara Voting Results	Setuju / Agree 20.087.635.209 saham / shares	Abstain 3.000.10 saham / shares	Tidak Setuju / Disagree 0 saham / shares
Keputusan	1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2023. 2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2023, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporrannya No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 tanggal 28 Maret 2024 dengan pendapat wajar, dalam semua hal yang material. 3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2023, sebagaimana termaktub dalam Laporan Tahunan Perseroan. 4. Dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Tahunan Perseroan untuk tahun buku 2023, maka sesuai dengan ketentuan Pasal 17 ayat 3 Anggaran Dasar Perseroan, diberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah mereka jalankan selama tahun buku 2023, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2023, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya. 5. Menetapkan penggunaan laba bersih Perseroan tahun buku 2023 sebagai berikut: a. Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan, untuk memenuhi ketentuan Pasal 25 ayat 1 Anggaran Dasar Perseroan; dan b. Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya untuk tahun buku 2023 tidak ada dividen yang dibagikan kepada para Pemegang Saham Perseroan.		
Resolutions	1. Approved the Company's Annual Report for the 2023 financial year. 2. Ratified the Company's Annual Financial Statements for the 2023 financial year, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 dated March 28, 2024, rendering unqualified opinion in all material respects. 3. Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2023 financial year, as set out in the Company's Annual Report. 4. With the approval of the Annual Report and ratification of the Company's Annual Financial Statements for the 2023 financial year, in accordance with the provisions of Article 17 paragraph 3 of the Company's Articles of Association, full release and discharge are granted to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions carried out throughout the 2023 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for the 2023 financial year, except for acts of fraud, embezzlement, and other criminal acts. 5. Appropriated the use of the Company's net profit for the 2023 financial year as follows: a. A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund, to meet the provisions of Article 25 paragraph 1 of the Company's Articles of Association; and b. The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of the 2023 financial year distributed to the Company's Shareholders.		
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.		



Mata Acara 2 Agenda - Item 2:

Jumlah Pemegang Saham yang Bertanya	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir.		
Total Shareholders who Ask Questions	There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara Voting Results	Setuju / Agree 20.087.635.209 saham / shares	Abstain 3.000.10 saham / shares	Tidak Setuju / Disagree 0 saham / shares
Keputusan	Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: - Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024; dan - Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut.		
Resolutions	Authorized the Company's Board of Commissioners to conduct the following actions: - Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ended December 31, 2024; and - Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.		
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 3 Agenda - Item 3:

Jumlah Pemegang Saham yang Bertanya	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir.																										
Total Shareholders who Ask Questions	There are no questions and/or opinions from the Shareholders present.																										
Hasil Pengambilan Suara Voting Results	Setuju / Agree 20.087.635.209 saham / shares	Abstain 3.000.10 saham / shares	Tidak Setuju / Disagree 0 saham / shares																								
Keputusan	1. Sehubungan dengan masa jabatan para anggota Direksi dan Dewan Komisaris Perseroan yang sedang menjabat akan berakhir pada penutupan rapat, mengangkat para anggota Direksi dan Dewan Komisaris Perseroan, dengan masa jabatan terhitung sejak ditutupnya rapat sampai dengan penutupan RUPS Tahunan Perseroan ketiga yakni pada tahun 2027, dengan tidak mengurangi hak RUPS Perseroan untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Pasal 10 ayat 2 dan Pasal 13 ayat 3 Anggaran Dasar Perseroan, dengan susunan sebagai berikut: <table> <tr> <td>Direksi</td><td></td><td>Dewan Komisaris</td><td></td></tr> <tr> <td>Presiden Direktur</td><td>: Lenny Sugihat</td><td>Presiden Komisaris</td><td>: Marcello Theodore Taufik</td></tr> <tr> <td>Wakil Presiden Direktur</td><td>: Setiawan Kumala</td><td>Wakil Presiden Komisaris</td><td>: Lisawati</td></tr> <tr> <td>Direktur</td><td>: Arif Wicaksono</td><td>Komisaris Independen</td><td>: Sudarto</td></tr> <tr> <td>Direktur</td><td>: Suroso</td><td>Komisaris Independen</td><td>: Trisna Chandra</td></tr> <tr> <td>Direktur</td><td>: Ibrahim</td><td></td><td></td></tr> </table> dengan ketentuan bahwa: - Pengangkatan Setiawan Kumala selaku Wakil Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya kelulusan uji kemampuan dan kepatutan (selanjutnya disebut <i>fit and proper</i>) dari Otoritas Jasa Keuangan dan selama belum diperolehnya <i>fit and proper</i> tersebut, maka Setiawan Kumala menjabat sebagai Direktur Perseroan; dan - Pengangkatan Ibrahim selaku Direktur Perseroan, efektif terhitung sejak diperolehnya <i>fit and proper</i> dari Otoritas Jasa Keuangan.			Direksi		Dewan Komisaris		Presiden Direktur	: Lenny Sugihat	Presiden Komisaris	: Marcello Theodore Taufik	Wakil Presiden Direktur	: Setiawan Kumala	Wakil Presiden Komisaris	: Lisawati	Direktur	: Arif Wicaksono	Komisaris Independen	: Sudarto	Direktur	: Suroso	Komisaris Independen	: Trisna Chandra	Direktur	: Ibrahim		
Direksi		Dewan Komisaris																									
Presiden Direktur	: Lenny Sugihat	Presiden Komisaris	: Marcello Theodore Taufik																								
Wakil Presiden Direktur	: Setiawan Kumala	Wakil Presiden Komisaris	: Lisawati																								
Direktur	: Arif Wicaksono	Komisaris Independen	: Sudarto																								
Direktur	: Suroso	Komisaris Independen	: Trisna Chandra																								
Direktur	: Ibrahim																										
Resolutions	1. Appointed members of the Board of Directors and Board of Commissioners, in connection with the term of office of current members of the Board of Directors and Board of Commissioners ending at the closing of the meeting, with a term of office starting from the closing of the meeting until the closing of the Company's third Annual GMS, namely in 2027, without prejudice to the Company GMS right to dismiss them at any time in accordance with the provisions of Article 10 paragraph 2 and Article 13 paragraph 3 of the Company's Articles of Association, with the following composition: <table> <tr> <td>Board of Directors</td><td></td><td>Board of Commissioners</td><td></td></tr> <tr> <td>President Director</td><td>: Lenny Sugihat</td><td>President Commissioner</td><td>: Marcello Theodore Taufik</td></tr> <tr> <td>Vice President Director</td><td>: Setiawan Kumala</td><td>Vice President Commissioner</td><td>: Lisawati</td></tr> <tr> <td>Director</td><td>: Arif Wicaksono</td><td>Commissioner</td><td>: Sudarto</td></tr> <tr> <td>Director</td><td>: Suroso</td><td>Commissioner</td><td>: Trisna Chandra</td></tr> <tr> <td>Director</td><td>: Ibrahim</td><td></td><td></td></tr> </table> provided that: - The appointment of Setiawan Kumala as Vice President Director, is effective as of obtaining the fit and proper test (hereinafter referred to as fit and proper) from Financial Services Authority and until the fit and proper is obtained, Setiawan Kumala serves as Director of the Company; and - The appointment of Ibrahim as Director of the Company, is effective as of obtaining the fit and proper from Financial Services Authority.			Board of Directors		Board of Commissioners		President Director	: Lenny Sugihat	President Commissioner	: Marcello Theodore Taufik	Vice President Director	: Setiawan Kumala	Vice President Commissioner	: Lisawati	Director	: Arif Wicaksono	Commissioner	: Sudarto	Director	: Suroso	Commissioner	: Trisna Chandra	Director	: Ibrahim		
Board of Directors		Board of Commissioners																									
President Director	: Lenny Sugihat	President Commissioner	: Marcello Theodore Taufik																								
Vice President Director	: Setiawan Kumala	Vice President Commissioner	: Lisawati																								
Director	: Arif Wicaksono	Commissioner	: Sudarto																								
Director	: Suroso	Commissioner	: Trisna Chandra																								
Director	: Ibrahim																										



Mata Acara 3 Agenda - Item 3:

Keputusan	- Untuk memenuhi ketentuan Pasal 13 ayat 1 Anggaran Dasar Perseroan, menetapkan Sudarto dan Trisna Chandra selaku para Komisaris Independen Perseroan. - Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat Ketiga butir (a) dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakan pun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan. - Sesuai dengan ketentuan Pasal 11 ayat 8 Anggaran Dasar Perseroan, melimpahkan kewenangan kepada Direksi Perseroan melalui rapat Direksi, untuk atas nama RUPS menetapkan pembagian tugas dan wewenang setiap anggota Direksi Perseroan. - Dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi serta sesuai dengan ketentuan Pasal 10 ayat 3 dan Pasal 13 ayat 4 Anggaran Dasar Perseroan, menyetujui untuk: - 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.
Resolutions	- Appointed Sudarto and Trisna Chandra as Independent Commissioners in order to meet the provisions of Article 13 paragraph 1 of the Company's Articles of Association. - Authorized the Board of Directors of the Company with the substitution rights, to restate the resolutions adopted in the Third meeting agenda item point (a) in a Notarial deed, then notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, and perform all necessary actions without any exceptions, in accordance with and as required by the laws and regulations. - Delegated authority to the Board of Directors through the Board of Directors' meeting, in accordance with the provisions of Article 11 paragraph 8 of the Company's Articles of Association, to determine on behalf of the GMS the division of duties and authorities of each member of the Board of Directors. - Agreed to conduct the following actions by observing the Nomination and Remuneration Committee's recommendations in accordance with the provisions of Article 10 paragraph 3 and Article 13 paragraph 4 of the Company's Articles of Association: - 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.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 4 Agenda - Item 4:

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

Pelaksanaan RUPS Tahun 2023

Pada tahun 2023, Bank melaksanakan 1 kali RUPS Tahunan pada 14 Maret 2023 dan 1 kali RUPS Luar Biasa pada 26 Mei 2023. RUPS Tahunan dan RUPS Luar Biasa tersebut dilaksanakan di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Sementara hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH.

GMS Implementation in 2023

In 2023, the Bank held 1 Annual GMS on March 14, 2023, and 1 Extraordinary GMS on May 26, 2023. The Annual GMS and Extraordinary GMS were held at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Meanwhile, the results of adopting resolutions were calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.



Seluruh keputusan yang diambil dalam RUPS tahun 2023 telah direalisasikan sepenuhnya, dengan rincian keputusan RUPS sebagai berikut:

All resolutions adopted in the 2023 GMS were fully realized, with details of the GMS resolutions as follows:

HASIL KEPUTUSAN RUPS LUAR BIASA 14 MARET 2023

Extraordinary GMS Resolutions March 14, 2023

Mata Acara 1 Agenda - Item 1

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

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

Direksi

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

Dewan Komisaris

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

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

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

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

Board of Directors

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

Board of Commissioners

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

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



HASIL KEPUTUSAN RUPS TAHUNAN 26 MEI 2023

Annual GMS Resolutions May 26, 2023

Mata Acara 1 Agenda - Item 1

- Menyetujui Laporan Tahunan Perseroan tahun 2022.
- Mengesahkan Laporan Keuangan Tahunan Perseroan tahun 2022, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporrannya No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 tanggal 31 Maret 2023 dengan pendapat wajar dalam semua hal yang material.
- Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun 2022, sebagaimana termaktub dalam Laporan Tahunan Perseroan.
- Memberikan pembebasan tanggung-jawab sepenuhnya kepada anggota Direksi Perseroan atas tindakan pengurusan dan kepada anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah dijalankan selama tahun 2022, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan tahun 2022, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya.
- Menetapkan penggunaan laba bersih Perseroan tahun 2022 sebagai berikut:
 - Sebagian digunakan untuk menutup kerugian Perseroan dalam tahun-tahun buku sebelumnya;
 - Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan; dan
 - Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya pada tahun 2022 tidak ada dividen yang dibagikan kepada Pemegang Saham Perseroan.
- Approved the Company's Annual Report for 2022.
- Ratified the Company's Annual Financial Statements for 2022, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 dated March 31, 2023, rendering unqualified opinion in all material respects.
- Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory for 2022, 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 2022, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for 2022, except for acts of fraud, embezzlement, and other criminal acts.
- Appropriated the use of the Company's net profit for 2022 as follows:
 - Part of it is used for covering the Company's losses in previous financial years;
 - A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund; and
 - The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of 2022 distributed to the Company's Shareholders.

Mata Acara 2 Agenda - Item 2

Memberikan wewenang kepada Dewan Komisaris Perseroan untuk:

- Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, serta bagian lainnya dari Laporan Keuangan Perseroan tahun 2023; dan
- Menetapkan besarnya honorarium bagi Akuntan Publik Independen serta persyaratan lainnya berkenaan dengan penunjukan tersebut.

Authorized the Company's Board of Commissioners to conduct the following actions:

- Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for 2023; and
- Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.

Mata Acara 3 Agenda - Item 3

Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi sesuai dengan ketentuan Pasal 10 ayat 3 dan Pasal 13 ayat 4 Anggaran Dasar Perseroan menyetujui untuk:

- Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi anggota Direksi Perseroan;
- Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan; dan
- Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium, dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.

Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations in accordance with the provisions of Article 10 Paragraph 3 and Article 13 Paragraph 4 of the Company's Articles of Association:

- 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.

Mata Acara 4 Agenda - Item 4

Mata acara rapat keempat hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan.

Item 4 of the meeting agenda was only a report, and thus, no resolution was adopted.



DEWAN KOMISARIS

Board of Commissioners

Dewan Komisaris merupakan organ tata kelola Bank yang memiliki tugas dan tanggung jawab untuk melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberikan nasihat kepada Direksi terkait pelaksanaan tugas dan tanggung jawab Direksi. Dewan Komisaris juga berperan aktif dalam memantau efektivitas penerapan tata kelola dalam kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi Bank.

The Board of Commissioners is the governance organ of the Bank which has the duties and responsibilities to carry out general and/or specific supervision in accordance with the Articles of Association and provide advice to the Board of Directors on the implementation of the Board of Directors' duties and responsibilities. The Board of Commissioners also plays an active role in monitoring the effectiveness of governance implementation in the Bank's business activities at all levels of the Bank's organization.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris melaksanakan tugas dan tanggung jawabnya berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris yang telah ditetapkan dan diperbarui pada 3 Januari 2023.

Board of Commissioners Charter

The Board of Commissioners carries out its duties and responsibilities based on Board of Commissioners' Charter, established and updated on January 3, 2023.

Jumlah, Komposisi, Kriteria, dan Independensi Dewan Komisaris

Jumlah

Dewan Komisaris wajib terdiri dari minimal 3 anggota dan maksimal tidak boleh melebihi jumlah anggota Direksi, dengan setidaknya 1 anggota berdomisili di Indonesia. Pada tahun 2024, Dewan Komisaris Perseroan terdiri dari 4 anggota, sedangkan Direksi berjumlah 5 anggota.

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

Number

The Board of Commissioners shall consist of at least 3 members and this number shall not exceed the maximum number of members of Board of Directors, with at least 1 member domiciled in Indonesia. In 2024, the Company's Board of Commissioners consisted of 4 members, while the Board of Directors consisted of 5 members.

Komposisi

Pada tahun 2024, masa jabatan Dewan Komisaris Bank berakhir. Sebagai tindak lanjut, Bank mengangkat kembali anggota Dewan Komisaris dalam RUPS Tahunan yang diselenggarakan pada 29 Mei 2024. Adapun komposisi Dewan Komisaris Bank sebagai berikut:

Composition

In 2024, the term of office of the Bank's Board of Commissioners came to an end. As a follow-up, the Bank reappointed members of the Board of Commissioners in the Annual GMS held on May 29, 2024. The composition of the Bank's Board of Commissioners is as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Trisna Chandra	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 232 tanggal tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).



Kriteria

Seluruh anggota Dewan Komisaris Perseroan telah memenuhi persyaratan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, serta dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) oleh Otoritas Jasa Keuangan. Sementara itu kriteria khusus yang harus dimiliki calon Dewan Komisaris Bank adalah:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit;
 - b. Tidak pernah menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
 - d. Tidak pernah menjadi anggota Dewan Komisaris yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS Tahunan;
 - Pertanggungjawabannya sebagai anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris kepada RUPS; dan
 - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Bank.

Anggota Dewan Komisaris Bank dapat diangkat kembali karena masa jabatannya telah berakhir dengan memperhatikan ketentuan yang berlaku.

Independensi

Bank menjamin bahwa seluruh anggota Dewan Komisaris melaksanakan tugas dan tanggung jawabnya dengan penuh independensi. Dengan menjunjung tinggi prinsip profesionalisme, Dewan Komisaris berperan aktif dalam memberikan masukan strategis untuk mendorong pertumbuhan dan keberlanjutan Bank.

Criteria

All members of the Board of Commissioners have met the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and are declared passing the fit and proper test by the Financial Services Authority. Meanwhile, the specific criteria of candidates for the Bank's Board of Commissioners shall be:

1. Having good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within 5 years before the appointment and during the term of office:
 - a. Never been declared bankrupt;
 - b. Never become a member of Board of Commissioners who is found guilty of causing a company to be declared bankrupt;
 - c. Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
 - d. Never been a member of Board of Commissioners who during the term of office:
 - Has ever failed to convene an Annual GMS;
 - Has ever had his/her accountability as the member of Board of Commissioners rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Commissioners to the GMS; and
 - Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its annual report and/or financial statements to the Financial Services Authority.
4. Having a commitment to comply with the laws and regulations; and
5. Having knowledge and/or expertise in the field required by the Bank.

Members of the Bank's Board of Commissioners may be reappointed as their term of office ends by considering the applicable regulations.

Independency

The Bank guarantees that all members of the Board of Commissioners perform their duties and responsibilities with full independency. By upholding the principle of professionalism, the Board of Commissioners plays an active role in providing strategic input to encourage the growth and sustainability of the Bank.



Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Setiap calon anggota Dewan Komisaris harus terlebih dahulu dinyatakan lolos dalam uji kelayakan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Rincian mengenai pernyataan uji kelayakan dan kepatutan tersebut sebagai berikut:

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

Board of Commissioners' Fit and Proper Test

Every candidate for the Board of Commissioners shall first be declared passing the fit and proper test conducted by the Financial Services Authority in accordance with the provisions of Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Details on the fit and proper test statement are as follows:

Sertifikasi Manajemen Risiko Dewan Komisaris

Dewan Komisaris Perseroan telah memenuhi persyaratan sertifikasi manajemen risiko sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009. Sertifikasi manajemen risiko memastikan standar kompetensi dan keahlian yang diperlukan dalam mendukung pengelolaan risiko secara optimal. Berikut informasi sertifikasi manajemen risiko yang dimiliki oleh Dewan Komisaris Perseroan:

Nama Name	Jabatan Position	Jenjang Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Jenjang 6 Level 6	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Sudarto	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	2 April 2027 April 2, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
Trisna Chandra*	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute

Board of Commissioners' Risk Management Certification

The Company's Board of Commissioners has met the requirements for risk management certification in accordance with Bank Indonesia Regulation No. 11/19/PBI/2009. Risk management certification ensures the competency and expertise standards required to support an optimal risk management. The following is information on risk management certification held by the Company's Board of Commissioners:



Tugas dan Tanggung Jawab Dewan Komisaris

Berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris, tugas dan tanggung jawab Dewan Komisaris sebagai berikut:

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, memberi nasihat kepada Direksi, dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
2. Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;
3. Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
4. Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya;
5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern, auditor eksternal, pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas pemerintah lainnya;
6. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya:
 - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
 - b. Keadaan yang membahayakan kelangsungan usaha Bank;
7. Membentuk komite-komite paling kurang:
 - a. Komite Audit;
 - b. Komite Pemantau Risiko; dan
 - c. Komite Remunerasi dan Nominasi.
Pengangkatan pihak independen anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
8. Memastikan bahwa Komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank;
9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
10. Memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank;
11. Menyetujui kebijakan umum bidang perkreditan, manajemen risiko, kepatuhan, operasional, sistem informasi manajemen, manajemen sumber daya manusia, *treasury*, pengadaan barang dan jasa, anti-pencucian uang dan pencegahan pendanaan terorisme (APU/PPT), serta kebijakan-kebijakan umum lainnya. Evaluasi kebijakan tersebut dilakukan sekurang-kurangnya 1 kali dalam 3 tahun atau frekuensi yang lebih tinggi dalam hal

Duties and Responsibilities of the Board of Commissioners

Based on the Board of Commissioners' Charter, the duties and responsibilities of the Board of Commissioners are as follows:

1. Supervising and being responsible for supervising management policies, management course in general, providing advice to the Board of Directors, and ensuring the implementation of GCG principles in every business activity of the Bank;
2. Carrying out supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS Resolutions, and other applicable legal provisions based on the principle of prudence;
3. Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
4. Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in the provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations;
5. Ensuring that the Board of Directors has followed up on the findings of Internal Audit Division, external auditors, the supervision results by Financial Services Authority and/or the supervision results by other government authorities;
6. Notifying the Financial Services Authority, no later than 7 working days after discovering:
 - a. Violation of laws and regulations in the field of financial and banking; and
 - b. Conditions that endanger the Bank's business continuity;
7. Establishing committees of at least:
 - a. Audit Committee;
 - b. Risk Monitoring Committee; and
 - c. Remuneration and Nomination Committee.
Independent members of the Committee are appointed by the Board of Directors based on the Board of Commissioners' meeting decisions;
8. Ensuring that the Committees formed can carry out their duties effectively, in accordance with the Bank's internal regulations and policies;
9. Having work guidelines and conduct that are binding for each member of the Board of Commissioners;
10. Understanding the types of Bank risks and ensuring that the Board of Directors has taken the necessary steps to control the Bank's risks;
11. Approving general policies on credit, risk management, compliance, operations, management information system, human resource management, treasury, procurement of goods and services, anti-money laundering and counter-terrorist financing (AML/CT), as well as other general policies. Evaluation of the policy is carried out at least once in 3 years or a higher frequency in the event that there are changes in



terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank secara signifikan;

12. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan sistem pengendalian intern dan strategi bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian intern;
13. Dewan Komisaris yang diwakili oleh Presiden Komisaris wajib menandatangani laporan pengangkatan dan penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari setelah tanggal pengangkatan dan penghentian;
14. Memastikan bahwa Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern termasuk informasi hasil audit yang bersifat rahasia yang disampaikan kepada Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;
15. Menyetujui Rencana Strategis (*Corporate Plan*) dan Rencana Bisnis Bank (RBB) yang telah disusun Direksi;
16. Melaksanakan pengawasan terhadap pelaksanaan RBB dan menyampaikan Laporan Pengawasan RBB setiap semester kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;
17. Melaksanakan pengawasan terhadap pelaksanaan Penyedia Jasa Pembayaran dan menyampaikan Laporan Pengawasan Penyedia Jasa Pembayaran setiap tahun ke Bank Indonesia paling lambat 4 bulan setelah tahun buku berakhir; dan
18. Menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut, maka alasannya harus diberikan secara tertulis.

factors that significantly influence the Bank's business activities;

12. Approving and periodically reviewing internal control system policies and overall strategy of the Bank. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of internal control system implementation;
13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of the Internal Audit Division to the Financial Services Authority no later than 10 days after the appointment and termination date;
14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit result which are submitted to the Financial Services Authority every semester no later than 1 month after the end of the report;
15. Approving the Strategic Plan (*Corporate Plan*) and Bank Business Plan (RBB) that have been prepared by the Board of Directors;
16. Supervising RBB implementation and submitting a Supervision Report of RBB every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;
17. Supervising the implementation of Payment Service Providers and submitting an annual Payment Service Provider Supervision Report to Bank Indonesia no later than 4 months after the end of the financial year; and
18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted to the Annual GMS. If a member does not sign the report, the reasons must be given in writing.

Etika Kerja Dewan Komisaris

Etika kerja Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya sebagai berikut:

1. Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Dewan Komisaris wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
 - a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;

Board of Commissioners Work Ethics

The work ethics of the Board of Commissioners in performing its duties and responsibilities are as follows:

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



- b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan; dan
- c. Remunerasi dan fasilitas lain yang diterima.

- b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
- c. Remuneration and other facilities received.

Komisaris Independen

Bank memiliki 2 Komisaris Independen atau 50% dari total 4 anggota Dewan Komisaris. Dengan demikian, Bank telah memenuhi ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mewajibkan Bank untuk memiliki Komisaris Independen minimal 50% dari total anggota Dewan Komisaris.

Kriteria Komisaris Independen

Pengangkatan Komisaris Independen harus memenuhi persyaratan yang setara dengan pengangkatan Komisaris Non-Independen, ditambah dengan ketentuan khusus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014. Rincian persyaratan tambahan tersebut sebagai berikut:

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

Pernyataan Independensi Komisaris Independen

Setiap Komisaris Independen Bank telah menyampaikan Surat Pernyataan Independensi yang memenuhi ketentuan aspek independensi sebagaimana diatur dalam Pasal 25 ayat 1 Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Independent Commissioner

The Bank has 2 Independent Commissioners or 50% of the total 4 members of the Board of Commissioners. Thus, the Bank has complied with the provisions of Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which requires the Bank to have Independent Commissioners of at least 50% of the total members of the Board of Commissioners.

Independent Commissioner Criteria

The appointment of Independent Commissioners shall meet the requirements equivalent to those of the appointment of Non-Independent Commissioners, with the additional specific provisions as stipulated in Financial Services Authority Regulation No. 33/POJK.04/2014. Details of the additional requirements are as follows:

Statement of Independency of Independent Commissioner

Every Independent Commissioner of the Bank has submitted a Statement of Independency that meets the provisions of independency aspect as stipulated in Article 25 paragraph 1 of Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.



Rapat Dewan Komisaris

Kebijakan rapat Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris. Berdasarkan hal tersebut, Dewan Komisaris wajib melaksanakan rapat internal minimal 1 kali dalam 2 bulan dan rapat bersama Direksi minimal 1 kali dalam 4 bulan. Pengambilan keputusan rapat Dewan Komisaris dilakukan berdasarkan musyawarah mufakat dan dalam hal tidak terdapat kesepakatan, keputusan diambil berdasarkan suara terbanyak.

Pada tahun 2024, kehadiran Dewan Komisaris dalam rapat diungkapkan sebagai berikut:

Nama dan Jabatan Name and Position	Rapat Dewan Komisaris Board of Commissioners' Meeting			Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	(%)
Marcello Theodore Taufik Presiden Komisaris President Commissioner	11	10	90,91	5	5	100,00	2	2	100,00
Lisawati Wakil Presiden Komisaris Vice President Commissioner	11	11	100,00	5	5	100,00	2	2	100,00
Sudarto Komisaris Independen Independent Commissioner	11	11	100,00	5	5	100,00	2	1	50,00
Trisna Chandra Komisaris Independen Independent Commissioner	11	11	100,00	5	5	100,00	2	2	100,00
Rata-rata Kehadiran (%) Average Attendance (%)			97,73			100,00			87,50

Pelaksanaan Tugas Dewan Komisaris

Pelaksanaan tugas Dewan Komisaris selama tahun 2024 diuraikan sebagai berikut:

1. Melakukan pengawasan terhadap realisasi RBB;
2. Mengevaluasi tindak lanjut atas temuan audit internal;
3. Mengevaluasi tindak lanjut hasil pemeriksaan dari Otoritas Jasa Keuangan;
4. Mengevaluasi laporan profil risiko;
5. Mengevaluasi laporan tingkat kesehatan Bank;
6. Mengevaluasi penerapan manajemen Risiko;
7. Mengevaluasi sistem pengendalian internal;
8. Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank; dan
9. Memberikan persetujuan atas hal-hal yang ditetapkan dalam Anggaran Dasar Bank.

Board of Commissioners' Meeting

The Board of Commissioners' meeting policy is regulated in the Board of Commissioners' Charter. Based on this charter, the Board of Commissioners shall hold internal meetings at least once every 2 months and joint meetings with the Board of Directors at least once every 4 months. The decision of the Board of Commissioners' meeting is made by deliberation for consensus, and in the event that no agreement is reached, decision is made based on the majority vote.

In 2024, the Board of Commissioners' attendance at meetings was disclosed as follows:

Implementation of Board of Commissioners' Duties

The implementation of Board of Commissioners' duties throughout 2024 was described as follows:

1. Supervising the realization of RBB;
2. Evaluating the follow-up actions on internal audit findings;
3. Evaluating the follow-up of audit results from the Financial Services Authority;
4. Evaluating the risk profile report;
5. Evaluating the Bank's soundness level report;
6. Evaluating the implementation of Risk management;
7. Evaluating the internal control system;
8. Evaluating the implementation of the Bank's Compliance Function; and
9. Approving matters stipulated in the Bank's Articles of Association.



Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Selama tahun 2024, Dewan Komisaris aktif memberikan rekomendasi, melakukan evaluasi, dan menyetujui berbagai langkah strategis untuk mendukung peningkatan kinerja Perseroan, di antaranya:

1. Persetujuan perubahan struktur organisasi;
2. Evaluasi kinerja Satuan Kerja Audit Intern;
3. Evaluasi penerapan manajemen risiko;
4. Evaluasi atas kegiatan alih daya;
5. Evaluasi terhadap pelaksanaan fungsi kepatuhan Bank;
6. Evaluasi penggunaan jasa akuntan publik dan kantor akuntan publik yang melaksanakan *general audit* untuk tahun 2023;
7. Persetujuan perubahan keanggotaan komite-komite di bawah Dewan komisaris; dan
8. Persetujuan penunjukan akuntan publik dan kantor akuntan publik untuk pelaksanaan *general audit* tahun 2024.

Recommendation, Evaluation, and Approval of the Board of Commissioners

Throughout 2024, the Board of Commissioners actively provided recommendations, conducted evaluations, and approved various strategic steps to support the improvement of the Company's performance, including:

1. Approving changes to the organizational structure;
2. Evaluating the performance of Internal Audit Division;
3. Evaluating the implementation of risk management;
4. Evaluating outsourcing activities;
5. Evaluating the implementation of the Bank's compliance function;
6. Evaluating the use of services of public accountants and public accounting firms that conducted general audit for 2023;
7. Approving changes to the composition of committees under the Board of Commissioners; and
8. Approving the appointment of public accountants and public accounting firms to conduct general audit in 2024.

DIREKSI

Board of Directors

Direksi adalah bagian dari organ tata kelola yang memiliki wewenang dan tanggung jawab penuh dalam mengelola kegiatan usaha Bank sesuai dengan tujuan yang telah ditetapkan. Sebagai pihak yang mewakili Bank, baik di dalam maupun di luar pengadilan, Direksi melaksanakan tugasnya berdasarkan ketentuan yang tercantum dalam Anggaran Dasar Bank serta peraturan perundang-undangan yang berlaku.

The Board of Directors is part of the governance organ that has full authority and responsibility in managing the Bank's business activities in accordance with the objectives stated. As a party representing the Bank, both inside and outside the court, the Board of Directors performs its duties based on the provisions set out in the Bank's Articles of Association and applicable laws and regulations.

Pedoman dan Tata Tertib Kerja Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi mengacu pada pedoman dan tata tertib kerja Direksi yang disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Board of Directors Charter

In performing its duties and responsibilities, the Board of Directors refers to the Board of Directors Charter, which is prepared based on Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Jumlah, Komposisi, Kriteria, dan Independensi Direksi

Jumlah

Direksi Bank sekurang-kurangnya terdiri dari 3 orang dengan salah seorang anggota Direksi adalah Direktur Kepatuhan. Per 31 Desember 2024, Direksi Perseroan terdiri dari 5 orang anggota.

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

Number

The Bank's Board of Directors shall consist of at least 3 members with one of them is the Compliance Director. As of December 31, 2024, the Company's Board of Directors consisted of 5 members.



Komposisi

Di tahun 2024, terjadi perubahan komposisi Direksi Perseroan, yang dirincikan sebagai berikut:

1. Periode 14 Maret 2023-8 Maret 2024

Berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023, Mahesh Ajit Ranade diangkat sebagai Wakil Presiden Direktur, efektif setelah lulus *fit and proper test* serta memperoleh IMTA/KITAS pada 11 September 2023. Dengan demikian, komposisi Direksi periode 11 September 2023-8 Maret 2024 berjumlah 6 orang, sebagaimana tercantum dalam tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Mahesh Ajit Ranade	Wakil Presiden Direktur Vice President Director	Akta Pernyataan keputusan Rapat No. 165 tanggal 26 Juli 2023 (2023-2024). Deed of Meeting Resolutions No. 165 dated July 26, 2023 (2023-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

2. Periode 8 Maret 2024 – 29 Mei 2024

Keputusan RUPS Luar Biasa tanggal 8 Maret 2024 menyetujui pengunduran diri Mahesh Ajit Ranade sebagai Wakil Presiden Direktur, sehingga komposisi Direksi sejak 8 Maret 2024-29 Mei 2024 berjumlah 5 orang. Detail komposisi dan dasar hukum penunjukkan tercantum dalam tabel berikut:

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

Composition

In 2024, there were several changes to the composition of the Company's Board of Directors, detailed as follows:

1. Period of March 14, 2023-March 8, 2024

Based on the Extraordinary GMS resolutions dated March 14, 2023, Mahesh Ajit Ranade was appointed as Vice President Director, effective after passing the fit and proper test and obtaining IMTA/KITAS on September 11, 2023. Therefore, the Board of Directors for the period of September 11, 2023-March 8, 2024, consisted of 6 members, as set out in the following table:

2. Period of March 8, 2024 – May 29, 2024

The Extraordinary GMS resolutions dated March 8, 2024, approved the resignation of Mahesh Ajit Ranade as Vice President Director, and thus, the Board of Directors from March 8, 2024-May 29, 2024, consisted of 5 members. Details of the composition and legal basis for the appointment are listed in the following table:



3. Periode 29 Mei 2024 – sekarang

Berdasarkan keputusan RUPS Tahunan tanggal 29 Mei 2024, Setiawan Kumala diangkat sebagai Wakil Presiden Direktur, efektif setelah lulus *fit and proper test* dan efektif menjabat pada tanggal 28 Juni 2024. RUPS juga mengangkat Ibrahim sebagai Direktur, efektif setelah lulus *fit and proper test* dan efektif menjabat pada tanggal 1 Oktober 2024. Selain itu, RUPS memutuskan untuk tidak memperpanjang masa jabatan Agoes Roediyanto sebagai Direktur. Dengan demikian, komposisi Direksi periode 29 Mei 2024–sekarang berjumlah 5 orang, sebagaimana tercantum dalam tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Setiawan Kumala	Wakil Presiden Direktur Vice President Director	Akta Pernyataan Keputusan Rapat No. 248 tanggal 28 Juni 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated June 28, 2024 (2024-2027).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 232 tanggal 29 Mei 2024 (2024-2027). Deed of Meeting Resolutions No. 232 dated May 29, 2024 (2024-2027).
Ibrahim	Direktur Director	Akta Pernyataan Keputusan Rapat No. 003 tanggal 1 Oktober 2024 (2024-2027). Deed of Meeting Resolutions No. 003 dated Oktober 1, 2024 (2024-2027).

Kriteria

Seluruh anggota Direksi Perseroan telah memenuhi persyaratan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, serta dinyatakan lulus *fit and proper test* oleh Otoritas Jasa Keuangan. Sementara itu kriteria khusus yang harus dimiliki calon Direksi Bank adalah:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit;
 - b. Tidak pernah menjadi anggota Direksi yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
 - d. Tidak pernah menjadi anggota Direksi yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS Tahunan;
 - Pertanggungjawabannya sebagai anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi kepada RUPS; dan

3. Period of May 29, 2024 - present

Based on the Annual GMS resolutions dated May 29, 2024, Setiawan Kumala was appointed as Vice President Director, effective after passing the *fit and proper test* and effectively serving as of June 28, 2024. The GMS also appointed Ibrahim as Director, effective after passing the *fit and proper test* and effectively serving as of October 1, 2024. In addition, the GMS resolved not to extend Agoes Roediyanto's term of office as Director. Therefore, the Board of Directors for the period of May 29, 2024–present, consists of 5 members, as set out in the following table:

Criteria

All members of the Board of Commissioners have met the requirements stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and are declared passing the *fit and proper test* by the Financial Services Authority. Meanwhile, the specific criteria of candidates for the Bank's Board of Directors shall be:

1. Having good character, morals, and integrity;
2. Capable of performing legal acts;
3. Within 5 years before the appointment and during the term of office:
 - a. Never been declared bankrupt;
 - b. Never become a member of Board of Directors who is found guilty of causing a company to be declared bankrupt;
 - c. Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
 - d. Never been a member of Board of Directors who during the term of office:
 - Has ever failed to convene an Annual GMS;
 - Has ever had his/her accountability as the member of Board of Directors rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Directors to the GMS; and



- Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan;

4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Bank.

Anggota Direksi Bank dapat diangkat kembali karena masa jabatannya telah berakhir dengan memperhatikan ketentuan yang berlaku.

Independensi

Anggota Direksi Perseroan selalu memegang teguh prinsip independensi dalam menjalankan tugas dan tanggung jawabnya, dengan mengutamakan kepentingan Bank di atas kepentingan pribadi. Selain itu, Direksi memastikan bahwa pelaksanaan tugasnya tetap bebas dari pengaruh pihak manapun.

- Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its annual report and/or financial statements to the Financial Services Authority;

4. Having a commitment to comply with the laws and regulations; and
5. Having knowledge and/or expertise in the field required by the Bank.

Members of the Bank's Board of Directors may be reappointed as their term of office ends by considering the applicable regulations.

Independency

Members of the Company's Board of Directors always uphold the principle of independency in performing their duties and responsibilities, by prioritizing the Bank's interests above their personal interests. In addition, the Board of Directors ensures that their duty implementation remains free from the influence of any party.

Penilaian Kemampuan dan Kepatutan Direksi

Setiap calon anggota Direksi harus terlebih dahulu dinyatakan lolos dalam uji kelayakan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Rincian mengenai pernyataan uji kelayakan dan kepatutan tersebut sebagai berikut:

Board of Directors' Fit and Proper Test

Every candidate for the Board of Directors shall first be declared passing the fit and proper test conducted by the Financial Services Authority in accordance with the provisions of Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Details on the fit and proper test statement are as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Juni 2024 June 20, 2022
	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	10 Februari 2016 February 10, 2016
Maresh Ajit Ranade**	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	12 Juli 2023 July 12, 2023
Suroso	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Agoes Roediyanto***	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Oktober 2022 October 20, 2022
Arif Wicaksono	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Ibrahim****	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	26 September 2024 September 26, 2024

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

** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.

*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.

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



Sertifikasi Manajemen Risiko Direksi

Sebagai bentuk kepatuhan terhadap Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, Perseroan mensyaratkan kepemilikan sertifikasi manajemen risiko sebagai standar kompetensi dan keahlian bagi Direksi. Informasi kepemilikan sertifikasi manajemen risiko oleh Direksi Perseroan sebagai berikut:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Lenny Sugihat	Presiden Direktur President Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Maresh Ajit Ranade**	Wakil Presiden Direktur Vice President Director	Jenjang 6 Level 6	31 Maret 2025 March 31, 2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Agoes Roediyanto***	Direktur Director	Jenjang 7 Level 7	2 September 2022-2 September 2024 September 2, 2022-September 2, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Director	Jenjang 7 Level 7	19 Maret 2027 March 19, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Ibrahim****	Direktur Director	Jenjang 7 Level 7	15 Juli 2027 July 15, 2027	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.
 ** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.
 *** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.
 **** Efektif menjabat pada tanggal 1 Oktober 2024. / Effectively serving as of October 1, 2024.

Board of Directors' Risk Management Certification

As a form of compliance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, the Company requires ownership of risk management certification as a standard of competency and expertise for the Board of Directors. Information on ownership of risk management certification by the Company's Board of Directors is as follows:

Tugas dan Tanggung Jawab Direksi

Untuk meningkatkan efektivitas dan memastikan pengambilan keputusan yang akurat, Perseroan membagi tugas Direksi berdasarkan keahlian dan pengalaman masing-masing. Rincian pembagian tugas diatur dalam Surat Keputusan Direksi tanggal 24 Juni 2024, dengan detail sebagai berikut:

Duties and Responsibilities of the Board of Directors

To increase effectiveness and ensure accurate decision-making, the Company divides the Board of Directors' duties based on their respective expertise and experience. Details of the division of duties are stated in the Board of Directors' Decision Letter dated June 24, 2024, with the following details:

Lenny Sugihat	
Presiden Direktur President Director	
- Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham, termasuk didalamnya penetapan strategi Bank; - Mengoordinasikan dan memonitor pencapaian RBB 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 intern telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;	- Performing all duties and responsibilities assigned by Shareholders, including the implementation of the Bank's strategy; - Coordinating and monitoring RBB achievements that have been approved by the Board of Commissioners; - Coordinating and monitoring the implementation of the duties and responsibilities of Board of Directors' members 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 and branch offices;



Lenny Sugihat

Presiden Direktur President Director

5. Memonitor bahwa kegiatan operasional maupun non-operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku;
6. Memonitor dan meyakinkan seluruh kegiatan operasional Bank telah sesuai dengan peraturan atau ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat atau kantor cabang;
7. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern dan tindak lanjut temuan Satuan Kerja Audit Intern, antara lain:
 - a. Audit atas pelaksanaan ketentuan intern dan ekstern pada kegiatan operasional Bank;
 - b. Audit atas kegiatan perkreditan dan operasional Bank;
 - c. Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; dan
 - d. Pelaksanaan fungsi strategi *anti-fraud* dalam Bank, termasuk sistem pengendalian *fraud* yang meliputi: pencegahan; deteksi; investigasi, pelaporan dan sanksi; pemantauan, evaluasi dan tindak lanjut;
8. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Bagian Analisa Risiko Kredit dan Bagian *Legal & Remedial*, antara lain:
 - a. Pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit;
 - b. Memonitoring tingkat kolektibilitas kredit dan usaha penyehatan atau penyelesaian kredit bermasalah pada kantor pusat atau kantor cabang;
 - c. Penyusunan strategi penyehatan atau penyelesaian kredit bermasalah;
9. Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *Management Information System* dan pelaporan terkait kredit baik internal maupun kepada pihak regulator;
10. Mengoordinasikan pelaksanaan tugas dan tanggung jawab penyelenggaraan fungsi Sekretaris Perusahaan, termasuk namun tidak terbatas pada semua kegiatan korespondensi (surat menyurat), hubungan masyarakat, kegiatan tanggung jawab sosial, persiapan atau pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, aksi korporasi, dan lainnya;
11. Menandatangani surat-surat berharga, data/dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada otoritas/regulator, penunjukan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku;
12. Membina hubungan yang baik dengan otoritas/regulator, nasabah, calon nasabah, mitra bisnis dan instansi terkait untuk terciptanya hubungan yang harmonis; dan
13. Melaksanakan tugas-tugas lain yang diatur oleh Anggaran Dasar dan peraturan/ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur.

Setiawan Kumala* Mahesh Ajit Ranade**

Wakil Presiden Direktur Vice President Director

1. Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan *fee based income*;
2. Mengoordinasikan dan memonitor pelaksanaan tugas, wewenang, fungsi, dan tanggung jawab Direktur Konsumer, Bisnis Digital, dan Teknologi Informasi;
3. Merumuskan strategi kredit, pendanaan, dan *fee based income* yang efisien dan efektif, menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi tersebut;
4. Menyusun garis-garis kebijakan perkreditan, pendanaan, dan *fee based income* yang jelas, antara lain berupa:
 - a. *Target Market*;
 - b. *Account Management*;
 - c. *Solicitation/Account Plan*;
 - d. *Risk Asset Monitoring*;
 - e. *Market Environment Analysis*; dan
 - f. *Competitor Analysis*;
1. Designing and establishing policies related to the areas of credit, funding, and fee-based income;
2. Coordinating and monitoring the implementation of duties, authorities, functions, and responsibilities of the Consumer, Digital Business, and Information Technology Director;
3. Formulating efficient and effective credit, funding and fee-based income strategies, disseminating them to relevant officials/departments, as well as carrying out regular evaluations of the implementation of these strategies;
4. Developing clear credit, funding, and fee-based income policy lines, including:
 - a. *Target Market*;
 - b. *Account Management*;
 - c. *Solicitation/Account Plan*;
 - d. *Risk Asset Monitoring*;
 - e. *Market Environment Analysis*; and
 - f. *Competitor Analysis*;



Setiawan Kumala*
Mahesh Ajit Ranade**

Wakil Presiden Direktur
Vice President Director

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| <ol style="list-style-type: none"> 5. Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan, dan <i>fee based income</i>, termasuk namun tidak terbatas pada monitoring kredit, pencapaian target pendanaan, dan <i>fee based income</i>; 6. Mengoordinasikan seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan <i>fee based income</i>, baik pada kantor pusat maupun kantor cabang; 7. Mengkoordinasikan penyelenggaraan kegiatan <i>wealth management</i>, termasuk <i>cross selling</i> kepada nasabah; 8. Menyusun Rencana Kerja dan Anggaran Tahunan (RKAT) kantor cabang agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta mengarahkan upaya-upaya perbaikan yang diperlukan; 9. Mengoordinasikan pelaksanaan proses rekrutmen pimpinan cabang/ cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen, dengan berkoordinasi bersama Direktur Operasional, Keuangan, dan <i>Treasury</i>; 10. Mengoordinasikan pelaksanaan tugas dan tanggung jawab Divisi HRM, <i>Premises & Services</i>: <ol style="list-style-type: none"> a. Perumusan arah dan kebijakan serta pola pembinaan dan pengembangan sumber daya manusia guna menciptakan sumber daya manusia yang produktif secara kuantitas dan kualitas; b. Perumusan pola dan kebijakan penilaian karyawan (<i>performance appraisal</i>) yang menjamin keadilan (<i>fairness</i>) dalam sistem <i>reward & punishment</i>; c. Merancang dan mengevaluasi sistem perencanaan karyawan dan <i>carrier path</i>, termasuk pola rekrutmen, mutasi, promosi, demosi, serta kerja sama dengan mitra penyedia jasa sumber daya manusia untuk pemenuhan kebutuhan; d. Perumusan pola dan kebijakan remunerasi, pengelolaan administrasi sumber daya manusia, serta koordinasi dengan kantor aktuarial independen terkait perhitungan imbalan pascakerja tahunan; dan e. Mengoordinasikan dan memonitor kegiatan yang terkait dengan Bagian Manajemen Aktiva Tetap dan Logistik, antara lain: <ul style="list-style-type: none"> • Memastikan tersedianya sarana dan prasarana jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai kebijakan investasi dan bisnis Bank; • Mengelola barang cetakan dan alat tulis kantor untuk mendukung operasional, administrasi, dan pelayanan; • Melakukan kegiatan pengadaan, pemeliharaan, asuransi atas aktiva tetap/inventaris kantor, penyediaan sarana komunikasi, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran, serta mutasi inventaris milik Bank; dan • Melaksanakan penunjukan rekanan/vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank. 11. Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; dan 12. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar, sepanjang masih dalam ruang lingkup tugas dan fungsi Wakil Presiden Direktur. | <ol style="list-style-type: none"> 5. Designing and establishing credit, funding, and fee-based income system and procedures, including but not limited to credit monitoring, achieving funding targets, and fee-based income; 6. Coordinating all Bank activities related to credit, funding, and fee-based income, both at head office and branch offices; 7. Coordinating the implementation of wealth management activities, including cross selling to customers; 8. Preparing Annual Work Plans and Budgets (RKAT) for branch offices to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as directing necessary improvement efforts; 9. Coordinating the implementation of recruitment process for branch/ sub-branch leaders, including but not limited to determining recruitment criteria/requirements, in coordination with the Operations, Finance, and Treasury Director; 10. Coordinating the implementation of duties and responsibilities of HRM, Premises & Services Division: <ol style="list-style-type: none"> a. Formulation of direction and policies as well as patterns of guidance and development of human resource to create productive human resources in terms of quantity and quality; b. Formulation of employee assessment patterns and policies (performance appraisal) that ensures fairness in the reward & punishment system; c. Designing and evaluating employee and carrier path planning systems, including the patterns of recruitment, transfer, promotion, demotion, as well as cooperation with human resource service provider partners to fulfill the needs; d. Formulating remuneration patterns and policies, managing human resource administration, and coordinating with independent actuarial offices regarding the calculation of annual post-employment benefits; and e. Coordinating and monitoring activities related to Fixed Asset Management and Logistics, including: <ul style="list-style-type: none"> • Ensuring the availability of office network facilities and infrastructure as part of the Bank's business development strategy, in accordance with the Bank's investment and business policies; • Managing printed materials and office stationery to support operations, administration, and services; • Carrying out procurement, maintenance, insurance activities for fixed assets/office inventory, provision of communication facilities, payment for purchases of fixed assets and inventory, capitalization limits, depreciation, deletion, numbering, and transfer of inventory belonging to the Bank; and • Implementing the appointment of partner/vendor appointment and evaluation process to support the Bank's operational activities. 11. Establishing good relationships with customers, prospective customers, business partners, and related agencies or officials; and 12. Carrying out other duties assigned by superiors and stipulated by the Articles of Association, as long as they are still within the scope of the Vice President Director's duties and function. |
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Setiawan Kumala*

Direktur Komersial
Commercial Director

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| <ol style="list-style-type: none"> 1. Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan <i>fee-based income</i>; 2. Merumuskan strategi kredit, pendanaan, dan <i>fee-based income</i> yang efisien dan efektif, dan menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi dimaksud; 3. Menyusun garis-garis kebijakan perkreditan, pendanaan, dan <i>fee-based income</i> yang jelas antara lain berupa: <ol style="list-style-type: none"> a. <i>Target Market</i>; b. <i>Account Management</i>; c. <i>Solicitation/Account Plan</i>; d. <i>Risk Asset Monitoring</i>; e. <i>Market Environment Analysis</i>; dan f. <i>Competitor Analysis</i>; | <ol style="list-style-type: none"> 1. Designing and establishing policies related to the areas of credit, funding, and fee-based income; 2. Formulating efficient and effective credit, funding and fee-based income strategies, and disseminating them to relevant officials/ departments, as well as carrying out regular evaluations of the implementation of these strategies; 3. Developing clear credit, funding, and fee-based income policy lines, including: <ol style="list-style-type: none"> a. Target Market; b. Account Management; c. Solicitation/Account Plan; d. Risk Asset Monitoring; e. Market Environment Analysis; and f. Competitor Analysis; |
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Setiawan Kumala*

Direktur Komersial Commercial Director

- Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan dan *fee-based income*, termasuk namun tidak terbatas pada monitoring kredit, pencapaian target pendanaan dan *fee-based income*;
- Melakukan koordinasi seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan *fee-based income*, baik pada kantor pusat maupun kantor cabang;
- Memimpin dan mengarahkan kebijakan dan strategi bisnis digital sejalan dengan strategi bisnis Bank;
- Memonitor kebijakan dan strategi serta pengelolaan bisnis digital agar sejalan dengan strategi bisnis Bank, serta memenuhi kaidah-kaidah manajemen risiko yang *prudent* dan dengan prinsip kehati-hatian;
- Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai dengan sasaran bisnis masing-masing serta memastikan mitigasi terhadap kinerja bisnis yang tidak sesuai dengan sasaran;
- Merencanakan pengembangan produk Bank berdasarkan *feasibility study* yang mencakup *cost* dan *benefit analysis*;
- Memastikan perencanaan strategis, mengembangkan dan mengelola mitra bisnis (*ecosystem partnership*) untuk fokus memberikan manfaat maksimal bagi kedua belah pihak;
- Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan perusahaan;
- Mengkoordinasikan penyelenggaraan kegiatan *wealth management*, termasuk *cross selling* kepada nasabah;
- Mengevaluasi tingkat daya saing produk dan layanan Bank terhadap produk dan jasa pesaing serta mencari peluang-peluang untuk pengembangannya;
- Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; dan
- Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Komersial.

Suroso

Direktur Kepatuhan & Risiko Risk & Compliance Director

- 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 memastikan pelaksanaan seluruh perjanjian dan komitmen yang dibuat oleh Bank dengan otoritas/instansi terkait;
- Meyakini Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang bertentangan dengan peraturan otoritas dan peraturan lain yang berlaku;
- Memiliki tanggung jawab atas penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur, dan produk/aktivitas baru yang diterapkan di Bank;
- Memiliki tanggung jawab terhadap penerapan Prinsip Mengenal Nasabah (*Know Your Customer*), termasuk di antaranya penerapan penerapan anti pencucian uang dan pencegahan pendanaan terorisme (APU PPT) berdasarkan konsep *risk based approach* (RBA), pelaporan laporan transaksi keuangan mencurigakan (LTKM), laporan transaksi keuangan tunai (LTKT), transaksi keuangan transfer dana dari dan ke luar negeri (TKL) ke pusat pelaporan dan analisis transaksi keuangan (PPATK);
- Meyakini penerapan GCG telah dijalankan dengan baik dan benar di Bank;
- Memiliki tanggung jawab terhadap pelaksanaan/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 *contingency plan*;
- Mengkoordinasikan penerapan *risk management* sesuai dengan BASEL Accord II dan BASEL III di Bank, termasuk penyediaan sumber daya manusia, sarana, dan prasarana penunjang;
- Memiliki tanggung jawab terhadap penyusunan *risk profile* dan laporan kepatuhan Bank secara berkala dan melaporkan serta mempresentasikan ke otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyampaian tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
- 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 ensuring the implementation of all agreements and commitments made by the Bank to the relevant authorities/ agencies;
- Ensuring that the Bank's Board of Directors does not adopt policies and/ or make decisions that conflict with regulatory authorities and other applicable regulations;
- Having responsibility for the preparation and testing of all forms of policies, systems, procedures, and new products/activities implemented at the Bank;
- Having responsibility for the implementation of Know Your Customer Principle, including the implementation of AML & CFT based on the risk-based approach (RBA) concept, reporting of suspicious financial transaction reports (LTKM), reports of cash financial transactions (LTKT), financial transactions of transfer of funds from and to outside state (TKL) to the center for financial transaction reports and analysis (PPATK);
- Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank;
- Having responsibility for the Implementation/application of risk management at the Bank from the process of identifying, measuring, monitoring, and controlling risks;
- Evaluating risk management policies and their changes including risk management strategies and contingency plans;
- 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;
- Having responsibility for preparing the Bank's risk profile and compliance reports on a regular basis and reporting and presenting them to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings;



Suroso

Direktur Kepatuhan & Risiko Risk & Compliance Director

- Memiliki tanggung jawab terhadap pelaksanaan fungsi keamanan siber (*cyber security*), termasuk namun tidak terbatas pada proses penilaian mandiri (*self-assessment*) tingkat kematangan (*maturity*) risiko siber (*cyber risk*);
- Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman internal *capital adequacy assessment process* (ICAAP) dan perhitungan kewajiban penyediaan modal minimum (KPMM) sesuai profil risiko (ICAAP) secara berkala (per semester);
- Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang bertentangan dengan prosedur yang telah ditetapkan berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha, perkreditan, operasional yang berpotensi meningkatkan eksposur risiko yang ditetapkan (*risk appetite & risk tolerance*); dan
- 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.
- Having responsibility for the implementation of cyber security function, including but not limited to self-assessment process for the maturity level of cyber risk;
- Coordinating the calculation of capital requirements according to the risk profile, including but not limited to preparing the internal capital adequacy assessment process (ICAAP) guidelines and calculating the minimum capital adequacy ratio (CAR) according to the risk profile (ICAAP) periodically (per semester);
- Providing recommendations on matters related to business decisions that conflict with established procedures based on risk profile analysis, including decisions to exceed business expansions, credits, operations that have the potential to increase the specified risk exposure (risk appetite & risk tolerance), and effective and inexpensive funding; and
- Performing other duties assigned by the President Director and stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director in Charge of Compliance Function.

Agoes Roediyanto***

Direktur Operasional & Jaringan Network & Operation Director

- Mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang;
- Merumuskan garis-garis kebijakan dan strategi kegiatan operasional;
- Menetapkan kerangka kerja manajemen operasi dan layanan, termasuk namun tidak terbatas pada kegiatan mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan/transaksi operasional dari seluruh kantor cabang yang meliputi pembukaan rekening, transfer, pengelolaan *password*, dan *safe deposit box*;
- Memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan dan bertanggung jawab atas lancarnya pelaksanaan dari prosedur tersebut;
- Memastikan ketersediaan infrastruktur dalam rangka menunjang kegiatan operasional yang aman, andal, dan memenuhi persyaratan fungsional dan teknis operasional;
- Memastikan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah, standar kepatuhan dan deteksi dini;
- Penyusunan RKAT agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta upaya-upaya perbaikan yang diperlukan;
- Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan transaksi valuta dari kantor cabang yang meliputi antara lain transfer dan perdagangan valuta asing;
- Merumuskan garis kebijakan mengenai wewenang limit transaksi keuangan di lingkungan kantor cabang;
- Memonitor dan mengevaluasi laporan pengendalian biaya operasional, perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional;
- Mengoordinasikan pelaksanaan proses rekrutmen pimpinan cabang/cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen berkoordinasi dengan Direktur Komersial;
- Memonitor dan mengevaluasi indikator keberhasilan (*key performance indicator*) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala;
- Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *management information system* dan pelaporan terkait kredit baik internal maupun kepada pihak regulator;
- Meningkatkan citra Bank sebagai Bank yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; dan
- Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional & Jaringan.
- Coordinating and monitoring the smooth running of operational activities, both at head office and branch offices;
- Formulating policy lines and strategies for operational activities;
- Establishing operational and service management frameworks, including but not limited to coordinating, directing, developing, and supervising all operational activities/transactions from all branch offices which include account opening, transfers, password management, and safe deposit boxes;
- Ensuring compliance with rules/regulations and procedures for operational transaction activities that have been stipulated and being responsible for the smooth implementation of such procedures;
- Ensuring the availability of infrastructure to support safe and reliable operational activities and meeting functional requirements and technical operations;
- Ensuring that operational services are carried out in accordance with service level standards and fulfilling the rules of data protection, customer protection, compliance standards, and early detection;
- Preparing RKAT to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as necessary improvement efforts;
- Coordinating, directing, fostering, and supervising all foreign exchange transaction activities from branch offices which include transfers and foreign exchange tradings;
- Formulating policy lines regarding authority to limit financial transactions in branch offices;
- Monitoring and evaluating reports on operational cost control, changes, and developments in work unit/branch income related to operational costs;
- Coordinating the implementation of recruitment process for branch/sub-branch leaders, including but not limited to determining recruitment criteria/requirements in coordination with the Commercial Director;
- Monitoring and evaluating the success indicators (*key performance indicators*) of operational units and branch offices that have been determined periodically;
- Coordinating and monitoring credit administration activities to support the smooth running of credit process, in accordance with established policies, systems, and procedures, including but not limited to the implementation of management information systems and reporting related to credit both internally and to regulators;
- Improving the Bank's image as a Bank that provides services according to customer needs quickly, comfortably, and safely; and
- Carrying out other duties assigned by superiors and stipulated by the Articles of Association as long as they are still within the scope of duties and functions of the Director of Operations & Networks.



Arif Wicaksono

Direktur Operasional, Keuangan & Treasury
Direktur Operasional, Keuangan & Treasury

1. Mengawasi pengelolaan likuiditas Bank terutama dalam memantau saldo Giro Wajib Minimum (GWM), baik Rupiah maupun Valuta Asing, termasuk saldo GWM Sekunder agar selalu terjaga kecukupannya;
 2. Memiliki tanggung jawab atas keseimbangan likuiditas, baik Rupiah maupun Valuta Asing sehubungan dengan kegiatan pasar uang atau aktivitas hubungan bank koresponden;
 3. Memiliki tanggung jawab terhadap pengelolaan dana (*Asset Liability Management/ALM*) yang efektif, efisien, dan menguntungkan, termasuk namun tidak terbatas pada pemeliharaan *primary reserve* dan *secondary reserve* serta optimalisasi penyediaan dana;
 4. Menyusun garis-garis kebijakan pendanaan, baik Rupiah atau Valuta Asing dalam rangka:
 - a. Pendanaan yang efektif dan murah;
 - b. Keseimbangan likuiditas;
 - c. Profitabilitas;
 - d. *Pricing* produk dan jasa Bank; dan
 - e. *Gapping*;
 5. Memiliki tanggung jawab dan mengoordinasikan pengelolaan serta pengaturan pemberian dan permohonan *credit line* (*money market*) secara timbal balik (resiprokal) dengan bank koresponden;
 6. Memiliki tanggung jawab atas penyusunan garis-garis kebijakan perusahaan di bidang administrasi keuangan dan *Management Information System*, memonitor dan mengevaluasi perkembangan pendapatan dan biaya operasional unit kerja;
 7. Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan MIS dalam upaya menciptakan pelaksanaan *bank management* yang efektif, *reporting financial system* untuk memenuhi pelaporan pihak eksternal dan internal;
 8. Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan;
 9. Mengoordinasikan dan memonitor penyusunan *financial statement* (neraca dan rugi laba) yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik;
 10. Merancang dan mengoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja dan memastikan MIS dilaksanakan sesuai dengan peraturan yang berlaku, termasuk namun tidak terbatas pada standar akuntansi, Bank Indonesia, Otoritas Jasa Keuangan, perpajakan dan otoritas lainnya seperti Lembaga Penjamin Simpanan (LPS) dan lain-lain;
 11. Mengoordinasikan dan memonitor penyusunan RBB agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku;
 12. Memonitor aktivitas audit keuangan yang dilakukan oleh kantor akuntan publik yang ditunjuk, termasuk memonitor penyediaan data/dokumen/informasi terkait pelaksanaan audit, memastikan pelaksanaan audit dilaksanakan secara tepat waktu dan penyampaian Laporan Keuangan Audit ke otoritas;
 13. Merumuskan garis-garis kebijakan, strategi kegiatan operasional, wewenang limit transaksi keuangan, serta mengoordinasikan serta memonitor kelancaran kegiatan operasional baik kantor pusat maupun kantor cabang;
 14. Meyakinkan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan, serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah/konsumen, standar kepatuhan, dan deteksi dini;
 15. Memonitor dan mengevaluasi laporan pengendalian biaya operasional, serta perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional;
 16. Memonitor dan mengevaluasi indikator keberhasilan (*key performance indicator*) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala;
 17. Meningkatkan citra Bank sebagai lembaga yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; dan
 18. Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional, Keuangan & Treasury.
1. Supervising the Bank's liquidity management, especially in monitoring the Primary Statutory Reserve Requirement (GWM) balance, both in Rupiah and Foreign Currency, including the balance of the Secondary GWM so that its adequacy is always maintained;
 2. Having responsibility for the liquidity balance, both Rupiah and Foreign Currency in connection with money market activities or correspondent Bank relationship activities;
 3. Having responsibility for effective, efficient, and profitable asset liability management (ALM), including but not limited to maintenance of primary reserves and secondary reserves as well as optimizing the provision of funds;
 4. Drawing up policy lines on funding, both in Rupiah and Foreign Currency in the framework of:
 - a. Effective and inexpensive funding;
 - b. Liquidity balance;
 - c. Profitability;
 - d. Pricing of Bank products and services; and
 - e. Gapping;
 5. Having responsibility and coordinating the management and regulation of granting and requesting reciprocal credit lines (*money market*) with correspondent banks;
 6. Having responsibility for the preparation of the Company's policy lines in the field of financial administration and Management Information System, monitoring and evaluating developments in division's income and operational costs;
 7. Designing, establishing, and evaluating accounting and MIS system to create an effective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting;
 8. Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures;
 9. Coordinating and monitoring the preparation of financial statements (balance sheet and profit and loss) to be submitted to regulators as well as those published in print/electronic media;
 10. Designing and coordinating financial management including financial reporting, performance management, and ensuring MIS is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, Financial Services Authority, taxation, and other authorities such as the Deposit Insurance Corporation (LPS) and others;
 11. Coordinating and monitoring the preparation of RBB to comply with applicable regulations, policies, and procedures;
 12. Monitoring financial audit activities carried out by the appointed public accounting firm, including monitoring the provision of data/documents/information related to the audit, ensuring that the audit is carried out in a timely manner and the Audit Financial Statements is submitted to the authorities; and
 13. Formulating policy guidelines, operational activity strategies, financial transaction limit authority, and coordinating and monitoring the smooth running of operational activities at both head office and branch offices;
 14. Ensuring that operational services are carried out in accordance with service level standards and fulfilling the rules of data protection, customer/consumer protection, compliance standards, and early detection;
 15. Monitoring and evaluating reports on operational cost control, as well as changes and developments in division/branch income related to operational costs;
 16. Monitoring and evaluating the success indicators (*key performance indicators*) of operational units and branch offices that have been determined periodically;
 17. Improving the Bank's image as an institution that provides services according to customer needs quickly, comfortably, and safely; and
 18. Carrying out other duties assigned by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance & Treasury.



Ibrahim****

Direktur Konsumer, Digital Bisnis dan TI
Consumer, Digital Business and IT Director

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| <ol style="list-style-type: none"> 1. Mengoordinasikan seluruh kegiatan Bank yang berkaitan dengan kredit konsumer, pendanaan, dan <i>fee based income</i>, baik di kantor pusat maupun kantor cabang; 2. Memimpin dan mengarahkan kebijakan serta strategi bisnis digital yang selaras dengan strategi bisnis Bank; 3. Memonitor pelaksanaan kebijakan dan strategi bisnis digital agar sesuai dengan strategi Bank dan memenuhi prinsip kehati-hatian serta manajemen risiko yang <i>prudent</i>; 4. Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai sasaran, serta melakukan mitigasi atas kinerja yang tidak tercapai; 5. Merencanakan pengembangan produk Bank berdasarkan <i>feasibility study</i> yang mencakup analisis biaya dan manfaat (<i>cost and benefit analysis</i>); 6. Memastikan perencanaan strategis serta pengembangan dan pengelolaan kemitraan bisnis (<i>ecosystem partnership</i>) untuk menciptakan manfaat maksimal bagi semua pihak; 7. Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan Bank; 8. Mengevaluasi daya saing produk dan layanan Bank terhadap kompetitor serta mencari peluang pengembangan lebih lanjut; 9. Memiliki tanggung jawab atas pengelolaan dan pengembangan teknologi informasi Bank agar sejalan dengan strategi bisnis Bank; 10. Mengoordinasikan pelaksanaan kebijakan dan strategi pengembangan teknologi informasi untuk mendukung operasional perbankan, termasuk namun tidak terbatas pada <i>core banking system</i>, <i>hardware</i>, <i>software</i>, dan aplikasi pendukung lainnya; 11. Memonitor dan memastikan ketersediaan: <ol style="list-style-type: none"> a. Arsitektur teknologi Bank untuk mendukung transformasi digital, termasuk aplikasi, infrastruktur, serta keamanan teknologi informasi dan siber sesuai kebutuhan bisnis dan regulasi; dan b. Tata kelola manajemen teknologi informasi sesuai peraturan dan standar keamanan teknologi; 12. Mengawasi dan memastikan tercapainya standar tingkat layanan dalam pengendalian, pemantauan, serta peningkatan lingkungan IT, termasuk pemecahan masalah, analisis akar masalah, usulan solusi, dan manajemen bisnis; 13. Memastikan perencanaan strategis serta pengembangan produk digital Bank dalam rangka memenuhi RBB jangka pendek maupun jangka panjang dengan tetap memperhatikan prinsip manajemen risiko dan regulasi yang berlaku; 14. Memastikan pengelolaan dan operasional <i>database</i> mendukung kelancaran operasional Bank; 15. Memastikan teknologi informasi memenuhi standar keamanan sesuai kebijakan Bank dan ketentuan regulator saat ini maupun yang akan datang, termasuk proses identifikasi dan mitigasi risiko; 16. Menetapkan kerangka kerja dukungan sistem operasi mencakup manajemen perubahan, ketersediaan, kapasitas, aset, dan konfigurasi di seluruh lingkungan Bank; 17. Mengoordinasikan pelaksanaan <i>self-assessment</i> atas: <ul style="list-style-type: none"> • <i>Digital Maturity Assessment for Bank (DMAB)</i>; • <i>IT Maturity Assessment</i>; dan • <i>Cyber Security Assessment</i>; Termasuk penyusunan dan pemantauan <i>roadmap/action plan</i> atas <i>gap</i> penilaian, serta pelaporan hasil penilaian kepada otoritas; dan 18. Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan/atau dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Konsumer, Bisnis Digital, dan Teknologi Informasi. | <ol style="list-style-type: none"> 1. Coordinating all Bank activities related to consumer credit, funding, and fee-based income, both at head office and branch offices; 2. Leading and directing digital business policies as well as strategies in line with the Bank's business strategy; 3. Monitoring the implementation of digital business policies and strategies so that they are in line with the Bank's strategy and complying with the principles of prudent and prudent risk management; 4. Ensuring that performance of product, business development, and marketing teams is on target, and mitigating any performance that is not achieved; 5. Planning Bank product development based on a feasibility study that includes cost and benefit analysis; 6. Ensuring strategic planning as well as development and management of business partnerships (<i>ecosystem partnerships</i>) to provide maximum benefits for all parties; 7. Analyzing, negotiating, and finalizing partnership agreements in accordance with Bank guidelines and policies; 8. Evaluating competitiveness of the Bank's products and services against competitors and looking for opportunities for further development; 9. Having the responsibility for the management and development of the Bank's information technology to be in line with the Bank's business strategy; 10. Coordinating the implementation of policies and development strategies of information technology to support banking operations, including but not limited to core banking systems, hardware, software, and other supporting applications; 11. Monitoring and ensuring the availability of: <ol style="list-style-type: none"> a. The Bank's technology architecture to support digital transformation, including applications, infrastructure, and information technology and cyber security according to business needs and regulations; and b. Information technology management governance according to regulations and technology security standards; 12. Supervising and ensuring the achievement of service level standards in controlling, monitoring, and improving IT environment, including troubleshooting, root cause analysis, solution proposals, and business management; 13. Ensuring strategic planning and development of the Bank's digital products to fulfill the short-term and long-term RBB by still paying attention to risk management principles and applicable regulations; 14. Ensuring the database management and operations support the smooth operation of the Bank; 15. Ensuring information technology meets security standards according to Bank policy as well as current and future regulatory requirements, including risk identification and mitigation process; 16. Establishing an operating system support framework including change management, availability, capacity, assets, and configuration throughout the Bank; 17. Coordinating the implementation of self-assessments for: <ul style="list-style-type: none"> • Digital Maturity Assessment for Bank (DMAB); • IT Maturity Assessment; and • Cyber Security Assessment; Including the preparation and monitoring of <i>roadmap/action plan</i> for assessment gaps, as well as reporting the assessment results to authorities; and 18. Carrying out other duties assigned by superiors and/or in the Articles of Association as long as they are still within the scope of duties and functions of the Consumer, Digital Business, and Information Technology Director. |
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* Efektif menjabat sebagai Wakil Presiden Direktur pada tanggal 28 Juni 2024, sebelumnya menjabat sebagai Direktur Komersial. / Effectively serving as Vice President Director as of June 28, 2024, previously served as Commercial Director.

** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.

*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.

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



Etika Kerja Direksi

Etika kerja Direksi dalam melaksanakan tugas dan tanggung jawabnya sebagai berikut:

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

Rapat Direksi

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi wajib melaksanakan rapat secara berkala. Rapat internal Direksi diselenggarakan paling sedikit 1 kali dalam setiap bulan, sedangkan rapat Direksi bersama Dewan Komisaris diselenggarakan paling sedikit 1 kali dalam 4 bulan. Sepanjang tahun 2024, Direksi telah melaksanakan rapat dengan tingkat kehadiran sebagai berikut:

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Lenny Sugihat Presiden Direktur President Director	26	26	100,00	5	5	100,00	2	2	100,00
Setiawan Kumala* Wakil Presiden Direktur Vice President Director	26	26	100,00	5	5	100,00	2	2	100,00
Mahesh Ajit Ranade** Wakil Presiden Direktur Vice President Director	26	-	0,00	5	-	0,00	-	-	-
Suroso Direktur Director	26	26	100,00	5	5	100,00	2	2	100,00
Agoes Roediyanto*** Direktur Director	26	11	42,31	5	1	20,00	2	1	50,00

Board of Directors Work Ethics

The work ethics of the Board of Directors in performing its duties and responsibilities are as follows:

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

Board of Directors' Meeting

In carrying out its duties and responsibilities, the Board of Directors shall hold regular meetings. Internal meetings of the Board of Directors are held at least once a month, while joint meetings of the Board of Directors and the Board of Commissioners are held at least once every 4 months. Throughout 2024, the Board of Directors held meetings with the following attendance level:



Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Arif Wicaksono Direktur Director	26	26	100,00	5	5	100,00	2	2	100,00
Ibrahim**** Direktur Director	26	9	34,61	5	2	40,00	-	-	-
Rata-rata Kehadiran (%) Average Attendance (%)			68,13			65,71			64,29

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

** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.

*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.

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

Pelaksanaan Tugas Direksi

Selama tahun 2024, Direksi menjalankan perannya dengan mengimplementasikan berbagai langkah strategis untuk mendukung pencapaian target dan keberlanjutan Perseroan, sebagaimana diungkapkan sebagai berikut:

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

Implementation of Board of Directors' Duties

Throughout 2024, the Board of Directors carried out its role by implementing various strategic steps to support the achievement of the Company's targets and sustainability, disclosed as follows:

1. Carrying out Bank management duties by compiling strategic plans and annual work plan which are submitted to the Financial Services Authority. The work plan has been approved by the Board of Commissioners and has been communicated to Shareholders and all organization levels in the Bank;
2. Creating an organizational structure of the Bank, complete with details of duties and responsibilities, as well determining the appointment letter;
3. Preparing risk management policies and strategies and being responsible for their implementation;
4. Following up on audit findings and recommendations from the Internal Audit Division, external auditors, and the supervision results by the Financial Services Authority or other authorities;
5. Developing policies and procedures that apply in running the Bank's business in accordance with the applicable regulations;
6. Being responsible for the implementation of effective internal control structure and good risk management; and
7. Being responsible for the implementation of duties to Shareholders through the GMS.



Rekomendasi, Evaluasi, dan Persetujuan Direksi

Pada tahun 2024, Direksi berupaya meningkatkan efektivitas pengelolaan Bank melalui berbagai inisiatif strategis dengan menyampaikan rekomendasi, melakukan evaluasi, dan memberikan persetujuan terkait hal-hal berikut:

Recommendation, Evaluation, and Approval of the Board of Directors

In 2024, the Board of Directors strove to improve the Bank's management effectiveness through various strategic initiatives by submitting recommendations, conducting evaluations, and providing approvals related to the following matters:

No.	Perihal	Subject
1.	Struktur Organisasi	Organizational Structure
2.	Pembidangan Tugas dan Pedoman Kerja	Division of Duties and Charter
3.	Direktur Pengganti	Substitute Director
4.	Batas Wewenang Memutus	Limits of Decision Authority
5.	Komite Pengadaan Barang dan Jasa	Goods and Services Procurement Committee
6.	Tim Review Kebijakan, Sistem, dan Prosedur	Review Team for Policy, System, and Procedure
7.	Wakil Agen Penjual Efek Reksa Dana	Mutual Funds Selling Agent Representative
8.	Parameter Nasabah Risiko	Risk Customer Parameters
9.	Value Chain	Value Chain
10.	ALCO	ALCO
11.	Pembidangan Tugas dan Pedoman Kerja Direksi	Division of Duties and Charter for Board of Directors
12.	Tim Pelaksana <i>Project Maturitas Digital</i>	Implementation Team of Digital Maturity Project
13.	Tanggung Jawab Sosial Lingkungan (TJSL)	Social and Environmental Responsibility (TJSL)
14.	Penunjukan Petugas ISO 270001	Appointment of ISO 270001 Officers
15.	Struktur dan Keanggotaan Teknologi Informasi	Information Technology Structure and Composition
16.	Pelaporan Kepemilikan Saham Dewan Komisaris – Direksi	Reporting of Share Ownership of Board of Commissioners – Board of Directors
17.	Kebijakan Perkreditan	Credit Policy
18.	Tarif dan Jam Layanan Transaksi	Transaction Service Rates and Hours



PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

Performance Assessment of the Board of Commissioners and Board of Directors

Untuk mengukur pencapaian target kinerja yang telah dilaksanakan oleh Dewan Komisaris dan Direksi, maka dilakukan penilaian terhadap kinerja Dewan Komisaris dan Direks, baik secara kolektif maupun individu. Berikut informasi mengenai prosedur penilaian, pihak yang bertanggung jawab, kriteria yang digunakan, serta hasil dari penilaian tersebut:

To measure the achievement of performance targets carried out by the Board of Commissioners and Board of Directors, the performances of the Board of Commissioners and Board of Directors are assessed, both collectively and individually. Information on the assessment procedures, assessor, criteria used, and assessment results are as follows:

Dewan Komisaris Board of Commissioners	Uraian Description	Direksi Board of Directors
Kinerja Dewan Komisaris dievaluasi oleh Pemegang Saham dalam RUPS berdasarkan Laporan Tugas Pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Dewan Komisaris juga melakukan penilaian sendiri (<i>self-assessment</i>) baik secara kolektif kolegial maupun individu yang dilakukan 2 kali dalam 1 tahun. Penilaian tersebut menjadi dasar pertimbangan dalam pemberian remunerasi Dewan komisaris. The performance of the Board of Commissioners is evaluated by the Shareholders at the GMS based on the Board of Commissioners' Supervisory Report in the Company's Annual Report. The Board of Commissioners also conducts self-assessment both collectively and individually, two times a year. Such assessment is the basic considerations in providing remuneration to the Board of Commissioners.	Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja Procedures and Assessor of Performance Assessments	Penilaian sendiri (<i>self-assessment</i>) Direksi dilakukan 2 kali dalam 1 tahun dan dinilai oleh Dewan Komisaris untuk disampaikan kepada Pemegang Saham berdasarkan hasil kinerja keseluruhan dari tugas dan kewajiban Direksi secara kolegial. Hal ini menjadi salah satu bahan pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi. Self-assessment of the Board of Directors is conducted 2 times in 1 year and is assessed by the Board of Commissioners to be submitted to Shareholders based on overall performance results of the Board of Directors' duties and obligations collegially. This matter is one of Shareholders' considerations to dismiss and/or reappoint members of the Board of Directors.
- Evaluasi kompetensi dan kapabilitas Dewan Komisaris; - Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris; - Efektivitas rapat Dewan Komisaris; dan - Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris. Evaluation of the Board of Commissioners' competence and capabilities; Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities; Effectiveness of the Board of Commissioners' meetings; and Effectiveness of the performance of Committees under the Board of Commissioners.	Kriteria Penilaian Kinerja Performance Assessment Criteria	- Efektivitas peran dan rapat Direksi; - Efektivitas penerapan GCG; - Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan - Efektivitas penerapan manajemen risiko dan pengendalian internal. Effectiveness of the Board of Directors' roles and meetings; Effectiveness of GCG implementation; Effectiveness of the implementation of the Company's strategy and management; and Effectiveness of risk management and internal control implementation.
Pada tahun 2024, Dewan Komisaris telah menjalankan program kerja dengan penuh tanggung jawab, sesuai dengan tugas, wewenang, dan kewajiban yang diamanatkan dalam kerangka peraturan perundang-undangan yang berlaku. Dalam melaksanakan fungsi pengawasan terhadap jalannya kegiatan Perseroan, Dewan Komisaris senantiasa memastikan kepatuhan terhadap prinsip GCG. Sebagai bentuk apresiasi dan pengakuan, RUPS menyampaikan penilaian positif atas kinerja Dewan Komisaris, menegaskan bahwa Dewan Komisaris telah melaksanakan tugas pengawasan dengan optimal demi mendukung keberlanjutan dan pertumbuhan Perseroan. In 2024, the Board of Commissioners carried out its work program with full responsibility, in line with the duties, authorities, and obligations mandated in the framework of applicable laws and regulations. In performing its supervisory function over the Company's activities, the Board of Commissioners constantly ensured its compliance with GCG principles. As a form of appreciation and recognition, the GMS conveyed a positive assessment of the Board of Commissioners' performance, confirming that the Board of Commissioners carried out its supervisory duties optimally in order to support the sustainability and growth of the Company.	Hasil Penilaian Kinerja Performance Assessment Results	Sepanjang tahun 2024, Direksi telah melaksanakan tugas dan tanggung jawabnya dengan integritas dan dedikasi tinggi, mengarahkan pengelolaan bisnis dan operasional Perseroan secara profesional. Dalam setiap pengambilan keputusan, Direksi senantiasa mempertimbangkan kepentingan terbaik Perseroan, sekaligus menjaga keseimbangan kebutuhan seluruh pemangku kepentingan. Throughout 2024, the Board of Directors performed its duties and responsibilities with high integrity and dedication, directing the Company's business management and operations professionally. In every decision-making, the Board of Directors constantly considered the best interests of the Company, while maintaining a balance between the needs of all stakeholders.

Kinerja Dewan Komisaris dan Direksi Bank juga dinilai melalui metode *self-assessment* GCG oleh Satuan Kerja Kepatuhan, sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum.

The performances of the Bank's Board of Commissioners and Board of Directors are also assessed through GCG self-assessment method by the Compliance Division, in accordance with the Financial Services Authority Regulation on the Implementation of Governance for Commercial Banks.



PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS, KOMITE DI BAWAH DIREKSI, DAN ORGAN PENDUKUNG DIREKSI

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

Berikut informasi mengenai prosedur penilaian, pihak yang melaksanakan penilaian, kriteria yang digunakan, serta hasil penilaian terhadap Komite di Bawah Dewan Komisaris, Komite di Bawah Direksi, dan Organ Pendukung Direksi:

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

Komite di Bawah Dewan Komisaris Committees Under the Board of Commissioners	Uraian Description	Komite di Bawah Direksi dan Organ Pendukung Direksi Committees Under the Board of Directors and Supporting Organs of the Board of Directors
Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku. Performance assessment procedures for Committees under the Board of Commissioners are carried out by the Board of Commissioners periodically, once a year at the end of each financial year.	Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja Procedures and Assessor of Performance Assessments	Prosedur penilaian kinerja Komite di bawah Direksi dan Organ Pendukung Direksi dilakukan oleh Direksi secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku. Performance assessment procedures for Committees under the Board of Directors and Supporting Organs of the Board of Directors are carried out by the Board of Directors periodically, once a year at the end of each financial year.
- Pelaksanaan semua tugas dan tanggung jawab pekerjaan sesuai tata tertib kerja komite; - Pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris; dan - Pelaksanaan rapat komite dan tingkat kehadiran anggota komite. Implementation of all duties and responsibilities according to the committee's work procedures; Achievement of the work program that has been presented to the Board of Commissioners; and Implementation of committee meetings and attendance level of committee members.	Kriteria Penilaian Kinerja Performance Assessment Criteria	- Laporan berkala yang disampaikan kepada Direksi; - Masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi; dan - Pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan RBB. Periodic reports submitted to the Board of Directors; Input and recommendations on matters that fall within the scope of the Board of Directors' duties; and Implementation of each duty and responsibility in line with the strategy and RBB.
Sepanjang tahun 2024, Dewan Komisaris mengapresiasi kinerja komite-komite di bawahnya yang telah melaksanakan tugas sesuai dengan pedoman kerja masing-masing. Komite-komite di bawah Dewan Komisaris berperan aktif dalam memberikan dukungan dan masukan strategis, sehingga memperkuat efektivitas pengawasan yang dilakukan Dewan Komisaris terhadap kegiatan operasional dan tata kelola Bank. Throughout 2024, the Board of Commissioners appreciated the committees under it that performed their duties in accordance with their respective charter. The committees under the Board of Commissioners played their active roles in providing strategic support and input, thereby strengthening the effectiveness of the Board of Commissioners' supervision of the Bank's operational and governance activities.	Hasil Penilaian Kinerja Performance Assessment Results	Pada tahun 2024, Direksi Bank Ganesha memberikan apresiasi atas kinerja Komite di bawah Direksi serta Organ Pendukung Direksi yang telah menunjukkan efektivitas dalam menjalankan perannya. Dukungan yang diberikan oleh komite-komite tersebut secara konsisten membantu Direksi dalam mengelola tugas dan tanggung jawab sepanjang tahun buku, memastikan tercapainya tujuan strategis Bank dengan baik. In 2024, the Board of Directors at Bank Ganesha appreciated the Committees under the Board of Directors and the Supporting Organs of the Board of Directors that demonstrated the effectiveness in performing their roles. The supports provided by these committees consistently assisted the Board of Directors in managing its duties and responsibilities throughout the financial year, ensuring that the Bank's strategic objectives were achieved properly.



PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS DAN DIREKSI

Competency Development of the Board of Commissioners and Board of Directors

Kebijakan Pengembangan Kompetensi Dewan Komisaris dan Direksi

Untuk memastikan bahwa tugas dan tanggung jawab anggota Dewan Komisaris dan Direksi dilaksanakan dengan efektif, efisien, dan selaras dengan perkembangan bisnis terkini, Perseroan memiliki kebijakan mengenai pengembangan kompetensi. Anggota Dewan Komisaris dan Direksi diberikan kesempatan untuk meningkatkan kompetensi melalui berbagai program seperti pendidikan, pelatihan, sertifikasi, *training*, seminar, *workshop*, *e-learning*, dan lain-lain, sesuai dengan anggaran yang tersedia dan kebutuhan Perseroan.

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

To ensure that the duties and responsibilities of members of the Board of Commissioners and Board of Directors are carried out effectively, efficiently, and in line with the current business developments, the Company has the policy on competency development. Members of the Board of Commissioners and Board of Directors are given opportunities to improve their competency through various programs such as education, coaching, certification, training, seminars, workshops, e-learning, and others, in accordance with the available budget and the Company's needs.

Pelaksanaan Program Pengembangan Kompetensi

Selama tahun 2024, anggota Dewan Komisaris dan Direksi Perseroan secara aktif berpartisipasi dalam berbagai program pengembangan kompetensi berikut:

Implementation of the Competency Development Program

Throughout 2024, members of the Company's Board of Commissioners and Board of Directors actively participated in competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Dewan Komisaris Board of Commissioners			
Marcello Theodore Taufik Presiden Komisaris President Commissioner	<i>Training</i> Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification - Level 6	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification Alignment - Level 6	September	Bankers Association for Risk Management
Lisawati Wakil Presiden Komisaris Vice President Commissioner	<i>Training</i> Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	<i>Workshop Firm Wide Stress Testing Using Web and Mobile Apps</i> Workshop of Firm Wide Stress Testing Using Web and Mobile Apps	April	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lisawati Wakil Presiden Komisaris Vice President Commissioner	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Mei May	Bankers Association for Risk Management
	<i>Refreshment Financial Integrity Rating</i> Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
Sudarto Komisaris Independen Independent Commissioner	<i>Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal</i> Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification - Level 6	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Mei May	Bankers Association for Risk Management
Trisna Chandra Komisaris Independen Independent Commissioner	<i>Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal</i> Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 6 Recertification of Risk Management - Level 6	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 6 Risk Management Certification Alignment - Level 6	Mei May	Bankers Association for Risk Management
	<i>Refreshment Financial Integrity Rating</i> Refreshment of Financial Integrity Rating	Juli July	Andara Sarana

Direksi
Board of Directors

Lenny Sugihat Presiden Direktur President Director	Webinar: Implementasi dan Dialog Peraturan Menteri Keuangan No. 168/2023 tentang Petunjuk Pelaksanaan Pemotongan Pajak atas Penghasilan sehubungan dengan Pekerjaan, Jasa, atau Kegiatan Pribadi Webinar: Implementation and Dialogue of the Regulation of the Minister of Finance No. 168/2023 on Guidelines for the Implementation of Tax Deductions on Income in Connection with Work, Services, or Personal Activities	Januari January	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association
	<i>Workshop Business Process Mapping</i> Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	<i>Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal</i> Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Webinar <i>Outlook</i> Ekonomi dan Keuangan di Tahun 2024 Webinar on Economic and Financial Outlook in 2024	Februari February	OJK Institute
	Seminar: Menangkap Peluang di Tengah Perlambatan Ekonomi Global Seminar: Seizing Opportunities Amidst the Global Economic Slowdown	Februari February	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Webinar Peluang dan Tantangan <i>Open Finance</i> di Indonesia Webinar on Opportunities and Challenges of Open Finance in Indonesia	April	OJK Institute
	Webinar Kolaborasi <i>Carbon-Related Policy</i> dan <i>Impact</i> -nya untuk Emiten Webinar on Collaboration of Carbon-Related Policy and its Impact on Issuers	Mei May	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association
	Sosialisasi <i>Key Performance Indicator</i> Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lenny Sugihat Presiden Direktur President Director	<i>Training</i> Pembekalan <i>Surveillance Visit</i> Sertifikasi Sistem Manajemen Keamanan Informasi Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
	Webinar Peran <i>Innovative Credit Scoring (ICS)</i> Dalam Meningkatkan Akses Pendanaan Webinar on the Role of Innovative Credit Scoring (ICS) in Increasing Access to Funding	Juni June	OJK Institute
	Peran Teknologi Digital Dalam Meningkatkan Praktek Akuntansi The Role of Digital Technology in Improving Accounting Practices	Juli July	OJK Institute
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi <i>Anti-Fraud</i> , Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	<i>Refreshment Financial Integrity Rating</i> Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Webinar Penanganan Kejahatan Siber Termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang Webinar on Handling Cybercrime Including Online Gambling as a Predicate Crime of Money Laundering	Juli July	Otoritas Jasa Keuangan Financial Services Authority
	Webinar <i>Driving Corporate Performance Through Artificial Intelligence</i>	Juli July	OJK Institute
	Webinar Peraturan Otoritas Jasa Keuangan 5/2024: Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Webinar on Financial Services Authority Regulation 5/2024: Strengthening Banking Foundations Amidst Global Volatility	Juli July	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	<i>Webinar Arbitrator Talks</i> : Implementasi dan Tantangan Penyelesaian Sengketa Alternatif melalui Arbitrase di Sektor Pasar Modal Webinar of Arbitrator Talks: Implementation and Challenges of Alternative Dispute Resolution through Arbitration in Capital Market Sector	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	<i>Webinar Financial Crime</i> di Industri Jasa Keuangan: Ancaman dan Strategi Perlindungan Konsumen Webinar on Financial Crime in Financial Services Industry: Threats and Strategies for Consumer Protection	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar: Strategi Negosiasi dan Penyusunan Klausul Arbitrase Terhadap Perjanjian Kredit Sindikasi Webinar: Negotiation Strategies and Arbitration Clause Drafting for Syndicated Credit Agreements	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar <i>Journey to LPS Research Fair II "Evidence Based Policy Menuju Indonesia 2025"</i> Webinar on Journey to LPS Research Fair II "Evidence Based Policy Towards Indonesia 2025"	September	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Webinar: Penyelesaian Sengketa Pembiayaan Berbasis <i>Enviromental, Social, Government</i> melalui Arbitrase Webinar: Settlement of Financing Disputes Based on Environmental, Social, Government through Arbitration	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha
	Webinar Kapita Selekt Hukum Tanah dan Hak Tanggungan di Bidang Perbankan Webinar on Selected Chapters on Land Law and Mortgage Rights in the Banking Sector	Oktober October	MAN & Co Mgt Training



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lenny Sugihat Presiden Direktur President Director	Webinar Aspek Perpajakan pada Bisnis Perbankan Webinar on Tax Aspects of Banking Business	Oktober October	MAN & Co Mgt Training
	Webinar Permasalahan Waris pada Perbankan Webinar on Inheritance Issues in Banking	Oktober October	MAN & Co Mgt Training
Setiawan Kumala* Wakil Presiden Direktur Vice President Director	Workshop Business Process Mapping Workshop of Business Process Mapping	Januari	PT Prima Karya Sarana Sejahtera
	Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Sosialisasi Key Performance Indicator Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi Anti-Fraud, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juni June	Internal Bank Ganesha
	Refreshment Financial Integrity Rating Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Training Product 1 st Great Eastern Life Indonesia Training of 1 st Product of Great Eastern Life Indonesia	Juli July	Great Eastern Life Indonesia
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober	Internal Bank Ganesha
	Training Teamwork dan Komunikasi Inter & Intra Departement Training Teamwork and Inter & Intra Department Communication	Desember December	PT Lintas Dunia Travelindo
	Indonesia Enterprise Risk Management Training	Januari January	Economic Review
Suroso Direktur Director	Workshop Business Process Mapping Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Indonesia GCG Training	Februari February	Economic Review
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Maret March	Bankers Association for Risk Management
	Webinar: Carbon-Related Policy dan Impact-nya untuk Emiten Webinar: Carbon-Related Policy and Its Impact on Issuers	Mei May	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Suroso Direktur Director	Sosialisasi <i>Key Performance Indicator</i> Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	Program Kehadiran Perangkat Asesmen Versi 2023 Presence Program of Assessment Tool Version 2023	Mei May	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Credit Growth Opportunities After the End of Credit Restructuring Policy	Mei May	OJK Institute
	Webinar Peluang dan Tantangan Pelindungan Data Pribadi dalam Transaksi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in Transactions in the Digital Era	Mei May	OJK Institute
	Seminar: <i>Data Protection Legal & Information System</i> Seminar: Data Protection Legal & Information System	Juni June	SW Indonesia dan Bursa Efek Indonesia SW Indonesia and Indonesia Stock Exchange
	Webinar Strategi Pemasaran Digital di Era Digital "Taktik dan Langkah Efektif Mencetak Profit Optimal" Webinar on Digital Marketing Strategy in the Digital Era "Effective Tactics and Steps to Create Optimal Profit"	Juni June	OJK Institute
	<i>Webinar Navigating The Half-Year: Roadmap to Success</i> Webinar of Navigating The Half-Year: Roadmap to Success	Juni June	OJK Institute
	<i>Training</i> Pembekalan <i>Surveillance Visit</i> Sertifikasi Sistem Manajemen Keamanan Informasi Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
	Webinar Peran <i>Innovative Credit Scoring</i> dalam Meningkatkan Akses Pendanaan Webinar on the Role of Innovative Credit Scoring in Increasing Access to Financing	Juni June	OJK Institute
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi <i>Anti-Fraud</i> , Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	<i>Webinar How to Mitigate Transition and Physical Risk in the Financial Sector</i> Webinar of How to Mitigate Transition and Physical Risk in the Financial Sector	Juli July	OJK Institute
	Seminar: <i>Financial Strategy for Youth and Gen Z in Embracing Indonesia Emas 2045</i> Seminar: Financial Strategy for Youth and Gen Z in Embracing Indonesia Emas 2045	Juli July	Indonesia Banking School
	Webinar Peran Teknologi Digital dalam Meningkatkan Praktik Akuntansi Webinar on The Role of Digital Technology in Improving Accounting Practices	Juli July	OJK Institute
	<i>Refreshment Financial Integrity Rating</i> Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Webinar: Penanganan Kejahatan Siber termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang Webinar: Handling Cybercrime including Online Gambling as a Predicate Crime of Money Laundering	Juli July	Otoritas Jasa Keuangan Financial Services Authority
	Webinar: Pengembangan dan Penguatan Ekosistem Keuangan Digital di Indonesia Webinar on Development and Strengthening of Digital Financial Ecosystem in Indonesia	Juli July	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Suroso Direktur Director	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	Webinar Driving Corporate Performance through Artificial Intelligence Webinar on Driving Corporate Performance through Artificial Intelligence	Juli July	OJK Institute
	Seminar Peraturan Otoritas Jasa Keuangan 5/2024: Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Seminar on Financial Services Authority Regulation 5/2024: Strengthening the Foundation of Banking Amidst Global Volatility	Juli July	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Webinar Arbitrator Talks: Implementasi dan Tantangan Penyelesaian Sengketa Alternatif melalui Arbitrase di Sektor Pasar Modal Webinar of Arbitrator Talks: Implementation and Challenges of Alternative Dispute Resolution through Arbitration in Capital Market Sector	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar Strategi Implementasi Market Conduct: Membangun Kepercayaan dan Meningkatkan Kinerja Industri Jasa Keuangan Webinar on Market Conduct Implementation Strategy: Building Trust and Improving the Performance of Financial Services Industry	Agustus August	OJK Institute
	Webinar Urgensi Produk Halal untuk Ekonomi Indonesia Berkelanjutan: Regulasi, Edukasi, dan Kolaborasi Webinar on The Urgency of Halal Products for a Sustainable Indonesian Economy: Regulation, Education, and Collaboration	Agustus August	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	Webinar: Financial Crime di Industri Jasa Keuangan: Ancaman dan Strategi Perlindungan Konsumen Webinar: Financial Crime in Financial Services Industry: Threats and Strategies for Consumer Protection	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar How to Prevent Money Laundering and Terrorism Financing Webinar of How to Prevent Money Laundering and Terrorism Financing	September	OJK Institute
	Webinar: Strategi Negosiasi dan Penyusunan Klausul Arbitrase Terhadap Perjanjian Kredit Sindikasi Webinar: Negotiation Strategies and Arbitration Clause Drafting for Syndicated Credit Agreements	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Webinar The Future of Data Analytics in the Financial Industry: Trends and Innovations Webinar of The Future of Data Analytics in the Financial Industry: Trends and Innovations	September	OJK Institute
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	Webinar: Penyelesaian Sengketa Pembiayaan Berbasis Environmental, Social, Government melalui Arbitrase Webinar: Settlement of Financing Disputes Based on Environmental, Social, Government through Arbitration	September	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	Seminar Journey to LPS Research Fair Seminar of Journey to LPS Research Fair	September	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation
	Webinar Understanding the Climate Landscape for Financial Institutions Webinar on Understanding the Climate Landscape for Financial Institutions	September	OJK Institute
	Webinar Empowering Leadership: How Women Leaders Drive Company and Institutions Performance Webinar on Empowering Leadership: How Women Leaders Drive Company and Institutions Performance	Oktober October	OJK Institute
	Webinar Carbon Trading and Its Effect on Indonesia's Economy Webinar on Carbon Trading and Its Effect on Indonesia's Economy	Oktober October	OJK Institute
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Suroso Direktur Director	Webinar EV Insurance, International Best Practices for Innovation of New Energy Products and Services	Oktober October	OJK Institute
	Webinar on EV Insurance, International Best Practices for Innovation of New Energy Products and Services		
	<i>Training Refreshment Trade Based Money Laundering</i> Training Refreshment of Trade Based Money Laundering	November	Andara Sarana
	Seminar: Rejuvenansi Kualitas Sumber Daya Manusia Sebagai Fondasi di Tengah Tantangan Bonus Demografi Seminar: Rejuvenation of Human Resource Quality as a Foundation in the Midst of Demographic Bonus Challenges	November	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	<i>Webinar Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud</i> Webinar on Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud	November	OJK Institute
	Seminar <i>Risk & Governance Summit 2024</i> Seminar of Risk & Governance Summit 2024	November	Otoritas Jasa Keuangan Financial Services Authority
	<i>Training Teamwork dan Komunikasi Inter & Intra Departement</i> Training Teamwork and Inter & Intra Department Communication	November - Desember November - December	Internal Bank Ganesha
	<i>Webinar The Greenwashing Trap: How to Build Public Awareness</i> Webinar on The Greenwashing Trap: How to Build Public Awareness	Desember December	OJK Institute
	Seminar Dampak Penerapan Undang-Undang Perlindungan Data Pribadi pada Industri Keuangan dalam Mengelola Data Konsumen dan Praktik GCG Seminar on the Impact of the Implementation of Personal Data Protection Law on the Financial Industry in Managing Consumer Data and GCG Practices	Desember December	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Webinar <i>Outlook Ekonomi Indonesia 2025: Membangun Optimisme Ekonomi di Tengah Ketidakpastian Global dan Domestik Menuju Pertumbuhan Ekonomi 8%</i> Webinar of Indonesian Economic Outlook 2025: Building Economic Optimism Amid Global and Domestic Uncertainty Towards 8% Economic Growth	Desember December	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Arif Wicaksono Direktur Director	<i>Workshop Business Process Mapping</i> Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	<i>Refreshment Sertifikasi Treasury - Level Advance</i> Refreshment of Treasury Certification - Level Advance	Februari February	Association Cambiste Internationale Financial Markets Association Indonesia
	<i>Training Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal</i> Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
	Resertifikasi Manajemen Risiko - Jenjang 7 Recertification of Risk Management - Level 7	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	Mei May	Bankers Association for Risk Management
	Sosialisasi <i>Key Performance Indicator Cabang</i> Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	<i>Training Pembekalan Surveillance Visit Sertifikasi Sistem Manajemen Keamanan Informasi</i> Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
	Seminar: <i>Mitigating Cyber Risk and Building a Trust</i> Seminar: Mitigating Cyber Risk and Building a Trust	Juni June	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Arif Wicaksono Direktur Director	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi <i>Anti-Fraud</i> , Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	<i>Refreshment Financial Integrity Rating</i> Refreshment of Financial Integrity Rating	Juli July	Andara Sarana
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	<i>Webinar Arbitrator Talks: Implementasi dan Tantangan Penyelesaian Sengketa Alternatif melalui Arbitrase di Sektor Pasar Modal</i> Webinar of Arbitrator Talks: Implementation and Challenges of Alternative Dispute Resolution through Arbitration in Capital Market Sector	Agustus August	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution
	<i>Conference "Indonesia Finance Award" 2024</i> Conference of "Indonesia Finance Award" 2024	Agustus August	Economic Review
	Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
	<i>Training Teamwork dan Komunikasi Inter & Intra Departement</i> Training Teamwork and Inter & Intra Department Communication	Oktober October	Ombojourney
	<i>Konferensi Embracing The Future: Transformation, Governance, Risk Management and Sustainability</i> Conference of Embracing The Future: Transformation, Governance, Risk Management and Sustainability	November	Ikatan Akuntan Indonesia Institute of Indonesia Chartered Accountants
Ibrahim**** Direktur Director	<i>Refreshment Sertifikasi Manajemen Risiko - Jenjang 5</i> Refreshment of Risk Management Certification - Level 5	Januari January	Maisa Edukasi Maisa Education
	<i>Workshop Business Process Mapping</i> Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
	Resertifikasi Manajemen Risiko - Jenjang 5 Recertification of Risk Management - Level 5	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Sosialisasi <i>Key Performance Indicator</i> Cabang Dissemination of Key Performance Indicators at Branch	Mei May	Internal Bank Ganesha
	<i>Foundation Workshop (Learning Leadership Development Program)</i>	Juni June	Yayasan Upaya Indonesia Damai Upaya Indonesia Damai Foundation
	Seminar: <i>Mitigating Cyber Risk and Building a Trust</i>	Juni June	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi <i>Anti-Fraud</i> , Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
	<i>Training Deep Dive Workshop (Learning Leadership Development Program)</i> Training of Deep Dive Workshop (Learning Leadership Development Program)	Juli July	Yayasan Upaya Indonesia Damai Upaya Indonesia Damai Foundation



Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Ibrahim**** Direktur Director	Uji Sertifikasi Manajemen Risiko - Jenjang 7 Test of Risk Management Certification - Level 7	Juli July	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan Professional Certification Institute of Banking Professional Certification Institute
	Sosialisasi Sistem Keamanan Sistem Informasi dan Ketahanan Siber Dissemination of Information System Security System and Cyber Resilience	Juli July	Internal Bank Ganesha
	<i>Final Workshop & Graduation (Learning Leadership Development Program)</i>	September	Yayasan Upaya Indonesia Damai Upaya Indonesia Damai Foundation
	Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha
	Penyelarasan Sertifikasi Manajemen Risiko - Jenjang 7 Risk Management Certification Alignment - Level 7	November	Bankers Association for Risk Management
	<i>Training Teamwork dan Komunikasi Inter & Intra Departement</i> Training Teamwork and Inter & Intra Department Communication	November-Desember November-December	PT Lintas Dunia Travelindo

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

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

Program Orientasi bagi Dewan Komisaris dan Direksi Baru

Anggota baru Dewan Komisaris dan Direksi diwajibkan mengikuti program orientasi yang diselenggarakan oleh Sekretaris Perusahaan untuk memahami tugas, tanggung jawab, proses bisnis, dan sinergi dengan organ Perseroan lainnya. Materi yang disampaikan dalam program orientasi mencakup:

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

Pada tahun 2024, program orientasi kepada Ibrahim selaku Direktur baru Bank dilaksanakan pada 1 Oktober 2024.

Orientation Program for New Board of Commissioners and Board of Directors

New members of the Board of Commissioners and Board of Directors are required to attend an orientation program held by Corporate Secretary in order to understand their duties, responsibilities, business processes, and synergies with other Company organs. The materials presented in the orientation program include:

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

In 2024, the orientation program for Ibrahim as the new Director of the Bank was held on October 1, 2024.



KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

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

Penggantian dan/atau pengangkatan anggota Dewan Komisaris dan Direksi Bank mengedepankan komposisi secara profesional, independensi, kesesuaian kompetensi, dan memperhatikan keberagaman, yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi. Adapun informasi mengenai jumlah anggota Dewan Komisaris dan Direksi, termasuk komposisi gender dan pihak independen yang menjabat per 31 Desember 2024, dapat dilihat pada tabel berikut:

The replacement and/or appointment of members of the Bank's Board of Commissioners and Board of Directors prioritizes professional composition, independency, competency suitability, and attention to diversity, which are appropriately required in carrying out the duties and responsibilities of the Board of Commissioners and Board of Directors. Information on the total members of the Board of Commissioners and Board of Directors, including gender composition and independent parties serving as of December 31, 2024, can be seen in the following table:

Jabatan Position	Pria Male	Wanita Female	Jumlah Pihak Independen Total Independent Parties
Dewan Komisaris Board of Commissioners	3	1	2
Direksi Board of Directors	4	1	5

KEBIJAKAN PEMISAHAN CHAIRMAN OF THE BOARD DAN CHIEF EXECUTIVE OFFICER

Chairman of the Board and Chief Executive Officer Separation Policy

Untuk memastikan penerapan GCG dan mendukung keberlanjutan bisnis, Bank menerapkan kebijakan pemisahan peran antara *Chairman of the Board* (Komisaris Utama) dan *Chief Executive Officer* (CEO) (Direktur Utama). Melalui kebijakan pemisahan peran antara *Chairman of the Board* (Komisaris Utama) dan *Chief Executive Officer* (CEO) (Direktur Utama), Bank menegaskan perbedaan peran antara pengawasan dan pengelolaan operasional.

To ensure GCG implementation and support business sustainability, the Bank implements the policy on separating the roles of Chairman of the Board (President Commissioner) and Chief Executive Officer (CEO) (President Director). Through the policy of separating the roles of Chairman of the Board (President Commissioner) and Chief Executive Officer (CEO) (President Director), the Bank emphasizes the difference in roles between supervision and operational management.

Pemisahan peran Komisaris Utama dan Direktur Utama dirancang untuk memperjelas dan menegaskan batasan tanggung jawab antara fungsi pengawasan yang dijalankan oleh Komisaris Utama dan fungsi pengelolaan operasional yang menjadi tanggung jawab Direktur Utama. Dengan pendekatan tersebut, Bank memastikan adanya keseimbangan kekuasaan, transparansi, dan akuntabilitas dalam struktur organisasi, yang pada akhirnya mendukung terciptanya pengambilan keputusan yang lebih objektif dan berorientasi pada keberlanjutan jangka panjang.

The separation of roles of President Commissioner and President Director is designed to clarify and emphasize the boundaries of responsibility between the supervisory function carried out by President Commissioner and the operational management function which is the responsibility of President Director. With this approach, the Bank ensures a balance of power, transparency, and accountability in the organizational structure, which ultimately support the creation of a more objective decision-making oriented towards long-term sustainability.



NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

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

Nominasi Dewan Komisaris dan Direksi

Kebijakan nominasi bagi Dewan Komisaris dan Direksi dirancang untuk memastikan keberlanjutan kepemimpinan di Perseroan, mendukung proses regenerasi yang terencana, serta menjaga kesinambungan bisnis dan pencapaian visi jangka panjang. Prosedur nominasi ini disusun secara sistematis untuk menjamin transparansi dan akuntabilitas dalam pemilihan calon anggota Dewan Komisaris dan Direksi. Berikut tahapan prosedur nominasi yang diterapkan Bank:

Nomination of the Board of Commissioners and Board of Directors

The nomination policy for the Board of Commissioners and Board of Directors is designed to ensure the continuity of leadership in the Company, support the planned regeneration process, and maintain business continuity as well as long-term vision achievement. This nomination procedure is systematically designed to ensure transparency and accountability in the selection of candidates for the Board of Commissioners and Board of Directors. The following are phases of nomination procedure implemented by the Bank:



Remunerasi Dewan Komisaris dan Direksi

Kebijakan dan Prosedur Remunerasi

Bank telah menetapkan kebijakan remunerasi bagi Dewan Komisaris dan Direksi sesuai dengan Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Tata Kelola Pemberian Remunerasi Bank Umum. Komite Remunerasi dan Nominasi bertugas menyusun rekomendasi remunerasi yang diajukan kepada Dewan Komisaris dan selanjutnya disampaikan ke RUPS untuk memperoleh persetujuan akhir.

Remuneration for the Board of Commissioners and Board of Directors

Remuneration Policy and Procedure

The Bank established remuneration policy for the Board of Commissioners and Board of Directors in accordance with Financial Services Authority Regulation No. 45/POJK.02/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Governance in Providing Remuneration for Commercial Banks. The Remuneration and Nomination Committee is in charge of preparing remuneration recommendations submitted to the Board of Commissioners, which then submitted to the GMS to obtain final approval.



Jenis dan Indikator Penetapan Remunerasi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi Bank sebagai berikut:

1. Skala usaha;
2. Kompleksitas usaha;
3. *Peer group*;
4. Tingkat inflasi;
5. Kondisi dan kemampuan keuangan Bank; dan
6. Tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Sementara itu, Jenis-jenis remunerasi yang diterima oleh Dewan Komisaris dan Direksi Bank diuraikan sebagai berikut:

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

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi Bank dirancang untuk mencakup seluruh karyawan, baik yang bertugas di kantor pusat maupun di kantor cabang. Bank berkomitmen memastikan bahwa kebijakan remunerasi diterapkan secara transparan, adil, dan proporsional agar setiap karyawan menerima imbal jasa yang layak dan kompetitif.

Pelaksanaan Kaji Ulang dan Independensi Penerapan Kebijakan Remunerasi

Untuk menjamin objektivitas dalam pemberian remunerasi kepada seluruh karyawan, termasuk karyawan di unit kontrol, Bank Ganesha secara berkala mengevaluasi kebijakan remunerasi. Evaluasi ini didasarkan pada kinerja, risiko, kewajaran dibandingkan *peer group*, sasaran dan strategi jangka panjang Bank, pemenuhan cadangan sesuai peraturan, serta proyeksi pendapatan Bank di masa depan.

Remunerasi Dikaitkan dengan Risiko

Kebijakan remunerasi Bank dirancang dengan berlandaskan prinsip kehati-hatian untuk mendorong *prudent risk taking* guna menjaga keberlanjutan usaha Bank. Dalam mengelola risiko yang terkait dengan remunerasi variabel, Bank memprioritaskan risiko utama yang paling berdampak pada kegiatan usaha, mengacu pada ketentuan regulator terkait penerapan manajemen risiko untuk bank umum.

Types of Remuneration and Indicators for Determining Remuneration

The indicators for determining remuneration of the Bank's Board of Commissioners and Board of Directors are as follows:

1. Business scale;
2. Business complexity;
3. *Peer group*;
4. Inflation rate;
5. The condition and financial capability of the Bank; and
6. Not in contrary to the applicable laws and regulations.

Meanwhile, the types of remuneration received by the Bank's Board of Commissioners and Board of Directors are outlined as follows:

Scope of Remuneration Policy and Its Implementation

The Bank's remuneration policy is designed to cover all employees, both those working at the head office and at branch offices. The Bank is committed to ensuring that the remuneration policy is implemented transparently, fairly, and proportionally so that each employee receives a decent and competitive compensation.

Implementation of Review and Independence in Applying Remuneration Policy

To ensure objectivity in providing remuneration to all employees, including employees in the control unit, Bank Ganesha periodically evaluates the remuneration policy. This evaluation is based on performance, risk, fairness compared to peer groups, the Bank's long-term objectives and strategies, fulfillment of reserves according to regulations, and projections of the Bank's future income.

Remuneration Linked to Risk

The Bank's remuneration policy is designed based on prudential principles to encourage prudent risk taking to maintain the Bank's business sustainability. In managing risks related to variable remuneration, the Bank prioritizes the main risks with the greatest impact on business activities, referring to regulatory provisions on risk management implementation for commercial banks.



Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Evaluasi kinerja yang menggunakan pendekatan *key performance indicator* (KPI) menjadi dasar pertimbangan Bank dalam menetapkan remunerasi Dewan Komisaris dan Direksi. Berdasarkan hasil KPI tersebut, Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang sesuai. Rekomendasi kemudian diteruskan oleh Dewan Komisaris kepada RUPS untuk persetujuan akhir. Di samping itu, Bank juga telah mengadopsi remunerasi berbasis risiko melalui identifikasi *material risk takers* (MRT).

Konsultan Eksternal terkait Kebijakan Remunerasi

Bank Ganesha tidak melibatkan konsultan eksternal dalam menyusun kebijakan remunerasi untuk Dewan Komisaris, Direksi, maupun karyawan.

Penetapan Material Risk Takers (MRT)

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

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

Penangguhan atau Penarikan Kembali Remunerasi

Bank memiliki hak untuk menunda pembayaran remunerasi variabel yang ditangguhkan (*malus*) atau menarik kembali remunerasi variabel yang telah dibayarkan (*clawback*) kepada pihak yang ditetapkan sebagai MRT, dengan syarat-syarat sebagai berikut:

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

Struktur dan Besaran Remunerasi

Struktur remunerasi yang diberikan kepada Dewan Komisaris dan Direksi Bank yang ditetapkan oleh RUPS, mencakup:

1. Remunerasi, yaitu gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura; dan

Remuneration Adjustment Linked to Performance and Risk

Performance evaluation by using key performance indicator (KPI) approach serves as the basis for the Bank's considerations in determining the remuneration of the Board of Commissioners and Board of Directors. Based on the KPI results, the Remuneration and Nomination Committee provides recommendations to the Board of Commissioners regarding the appropriate remuneration amount. The recommendations are then forwarded by the Board of Commissioners to the GMS for final approval. Apart from that, the Bank also adopted risk-based remuneration through the identification of material risk takers (MRT).

External Consultant regarding Remuneration Policy

Bank Ganesha does not involve any external consultants in preparing remuneration policies for the Board of Commissioners, Board of Directors, or employees.

Determination of Material Risk Takers (MRT)

Determination of material risk takers (MRT) at Bank Ganesha is carried out using the following 2 approaches:

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

Deferred or Clawbacked Remuneration

The Bank has the right to postpone the payment of deferred variable remuneration (*malus*) or withdraw variable remuneration that has been paid (*clawback*) to parties designated as MRT, with the following conditions:

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

Remuneration Structure and Amount

The remuneration structure provided to the Bank's Board of Commissioners and Board of Directors as determined by the GMS includes:

1. Remuneration, namely salary, bonus, routine allowance, tantiem, and other non-natura facilities; and



2. Fasilitas lain, yaitu fasilitas yang diterima tidak dalam bentuk keuangan (natura), antara lain fasilitas perumahan, fasilitas kesehatan, dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

Berikut rincian remunerasi yang diterima oleh Dewan Komisaris dan Direksi Bank pada tahun 2024:

2. Other facilities, namely in-kind facilities, including housing facilities, health facilities, and other facilities, which may or may not be owned.

The following are details of the remuneration received by the Bank's Board of Commissioners and Board of Directors in 2024:

REMUNERASI DAN FASILITAS DEWAN KOMISARIS DAN DIREKSI

Remuneration and Facilities for Board of Commissioners and Board of Directors

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)	4	12.210	5	26.763
Fasilitas lain dalam bentuk natura perumahan, fasilitas kesehatan, dan sebagainya yang: Other facilities in the form of in-kind housing, health facilities, and so on, which:	-	-	-	-
a. Dapat dimiliki Can be owned	-	-	-	-
b. Tidak dapat dimiliki Cannot be owned	-	-	-	-
Total	4	12.210	5	26.763

KELOMPOK REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Remuneration Group for Board of Commissioners and Board of Directors

Jumlah Remunerasi Total Remuneration	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors
Di atas Rp2 miliar Above Rp2 billion	4	4
Di atas Rp1 miliar sampai dengan Rp2 miliar Above Rp1 billion up to Rp2 billion	-	-
Di atas Rp500 juta sampai dengan Rp1 miliar Above Rp500 million up to Rp1 billion	-	-
Rp500 juta ke bawah Rp500 million and below	-	1

PERBANDINGAN RASIO GAJI TERTINGGI DAN TERENDAH

Comparison of the Highest and Lowest Salary Ratio

Rasio Gaji Tertinggi dan Terendah	Tahun 2024 Year 2024	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	14,28:1	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	9,89:1	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	1,5:1	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai tertinggi	5,33:1	Ratio of the highest salary of the Board of Directors and the highest salary of employees

**JUMLAH NOMINAL PESANGON YANG DIBAYARKAN PER ORANG DALAM 1 TAHUN**

Nominal Amount of Severance Paid per Person in 1 Year

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar 1	-	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	3	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	17	Below Rp500 million

TOTAL SAHAM DEWAN KOMISARIS DAN DIREKSI

Total Shares of Board of Commissioners and Board of Directors

Jabatan	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Option				Position
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period	
Direksi	8.817.300	-	-	-	-	Board of Directors
Dewan Komisaris	-	-	-	-	-	Board of Commissioners
Total	8.817.300	-	-	-	-	Total

INFORMASI KUANTITATIF

Quantitative Information

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

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

Sepanjang tahun 2024, tidak ada penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat, sebab kebijakan pemberian remunerasi bersifat variabel diterapkan secara seragam tanpa memperhitungkan durasi masa kerja.

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

Throughout 2024, there were no remuneration beneficiaries that were guaranteed unconditionally, as the variable remuneration policy was applied uniformly without considering the duration of working period.



Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada tahun 2024, seluruh remunerasi yang diberikan kepada Dewan Komisaris dan Direksi telah dilaksanakan sesuai ketentuan, tanpa adanya penangguhan atau penarikan kembali.

Informasi Lain terkait Tata Kelola Remunerasi

Sepanjang tahun 2024, tidak ditemukan konflik internal di Perseroan yang melibatkan intervensi pemilik, perselisihan internal, atau isu yang muncul akibat kebijakan remunerasi di Bank.

Deferred or Withdrawn Remuneration

In 2024, all remuneration provided to the Board of Commissioners and Board of Directors was implemented in accordance with the provisions, without any deferral or withdrawal.

Information related to Remuneration Governance

Throughout 2024, there were no internal conflicts in the Company involving owner's intervention, internal disputes, or issues arising from the Bank's remuneration policy.

PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS DAN DIREKSI

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

Bank Ganesha memastikan bahwa anggota Dewan Komisaris dan Direksi wajib menghindari potensi benturan kepentingan sesuai Anggaran Dasar Bank. Bank juga memiliki Pedoman Benturan Kepentingan yang mengacu pada Peraturan Otoritas Jasa Keuangan, yang harus dipatuhi oleh setiap anggota Dewan Komisaris dan Direksi. Adapun hal yang dilakukan anggota Dewan Komisaris dan Direksi dalam menghadapi benturan kepentingan sebagai berikut:

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

Bank Ganesha ensures that members of the Board of Commissioners and Board of Directors must avoid potential conflicts of interest in accordance with the Bank's Articles of Association. The Bank also has Conflict of Interest Guideline with reference to the Financial Services Authority Regulation, which must be adhered to by every member of the Board of Commissioners and Board of Directors. Matters that members of the Board of Commissioners and Board of Directors carry out in dealing with conflicts of interest are as follows:

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



KOMITE DI BAWAH DEWAN KOMISARIS

Committees under the Board of Commissioners

Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dibantu dengan adanya Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Komite-Komite ini akan membantu pelaksanaan tugas Dewan Komisaris, mulai dari perumusan strategi, pemantauan serta pengawasan pelaksanaan strategi yang telah dirancang Bank, hingga evaluasi kinerja Bank.

The implementation of the Board of Commissioners' duties and responsibilities is assisted by the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee. These Committees will assist the implementation of the Board of Commissioners' duties, starting from formulating strategies, monitoring and supervising the implementation of strategies designed by the Bank, to evaluating the Bank's performance.

Komite Audit

Komite Audit dibentuk untuk mendukung Dewan Komisaris dalam pengawasan, memastikan pelaporan keuangan yang baik, mengevaluasi pengelolaan risiko, memastikan efektivitas pengendalian internal, dan menilai efisiensi pemeriksaan auditor internal serta eksternal.

Audit Committee

Audit Committee is established to support the Board of Commissioners in supervising, ensuring good financial reporting, evaluating risk management, ensuring internal control effectiveness, and assessing audit efficiency by internal and external auditor.

Pedoman Kerja Komite Audit

Bank telah menyusun Piagam Komite Audit yang terakhir diperbarui pada 14 Agustus 2024. Piagam Komite Audit dirancang sebagai panduan bagi anggota Komite Audit dalam menjalankan tugas dan tanggung jawabnya dengan cara yang efisien, efektif, transparan, dan independen.

Audit Committee Charter

The Bank prepared an Audit Committee Charter, which was last updated on August 14, 2024. The Audit Committee Charter was designed as a guide for Audit Committee members to carry out the duties and responsibilities in an efficient, effective, transparent, and independent manner.

Komposisi dan Masa Jabatan Komite Audit

Berdasarkan Piagam Komite Audit, struktur keanggotaan Komite Audit Perseroan terdiri dari 1 ketua dan 2 anggota. Komisaris Independen Perseroan menjabat sebagai Ketua Komite Audit, sementara 2 anggota lainnya merupakan pihak independen yang memiliki keahlian di bidang keuangan, akuntansi, hukum, ataupun perbankan. Masa jabatan Komite Audit tidak boleh melebihi masa jabatan Dewan Komisaris dan hanya dapat diperpanjang untuk 1 periode berikutnya. Pada tahun 2024, terjadi perubahan dalam komposisi Komite Audit Perseroan yang dijelaskan sebagai berikut:

Audit Committee's Composition and Term of Office

Based on the Audit Committee Charter, the membership structure of the Company's Audit Committee consists of 1 chairperson and 2 members. The Company's Independent Commissioner serves as Chairperson of Audit Committee, while the other 2 members act as independent parties who have expertise in finance, accounting, law, or banking. The term of office of the Audit Committee shall not exceed the term of office of the Board of Commissioners and can only be extended for 1 subsequent period. In 2024, there were several changes to the composition of the Company's Audit Committee, explained as follows:

1. PERIODE 10 MEI 2023-1 JULI 2024

Period of May 10, 2023-July 1, 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Trisna Chandra	Ketua Chairperson	Surat Keputusan Direksi No. 009/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-1 Juli 2024). Board of Directors' Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-July 1, 2024).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan Legal and banking sectors



2. PERIODE 1 JULI 2024-SEKARANG

Period of July 1, 2024-Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Trisna Chandra	Ketua Chairperson	Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024 (1 Juli 2024-sekarang). Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024 (July 1, 2024-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Arief Dhita Wibawa	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan perbankan Finance, risk management, and banking sectors
Sari Utami	Anggota Member		Pihak Independen Independent Party	Bidang perbankan Banking sector

Profil Komite Audit

Trisna Chandra Ketua

Menjabat sebagai ketua Komite Audit periode 1 Juli 2024-sekarang berdasarkan Surat Keputusan Direksi No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Arief Dhita Wibawa Anggota

Warga Negara Indonesia, lahir pada tahun 1967, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 1 Juli 2024-sekarang berdasarkan Surat Keputusan No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Budi Daya Pertanian dari Universitas Padjajaran, Bandung dan Magister bidang Manajemen Produksi dari Institut Teknologi Bandung. Memiliki pengalaman karier sebagai *Staff Marketing* PT Orix Indonesia Finance (1994-1995), Kepala Seksi Riset Industri dan *Appraisal* PT Bank Dagang Nasional Indonesia (1995-1997), Kepala Bagian Analisa dan Administrasi Kredit Perseroan (1997-2010), Kepala Bagian Manajemen Risiko Perseroan (2010-2018), Kepala Bagian Manajemen Risiko PT Inti Dunia Sukses (2018-2023), dan Direktur Manajemen Risiko PT Indomarco Financial Services (2023-2024). Saat ini menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 1 Juli 2024).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 6 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada 29 Agustus 2024.

Audit Committee Profile

Trisna Chandra Chairperson

Serves as Chairperson of Audit Committee for the period of July 1, 2024-present based on the Board of Directors' Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024. Complete profile can be seen in the Company Profile

Arief Dhita Wibawa Member

Indonesian citizen, born in 1967, domiciled in Jakarta. Serves as member of Audit Committee for the period of July 1, 2024-present based on the Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Agricultural Cultivation from Padjajaran University, Bandung and a Master's degree in Production Management from Bandung Institute of Technology. Has career experience as Marketing Staff of PT Orix Indonesia Finance (1994-1995), Head of Industrial Research and Appraisal Section of PT Bank Dagang Nasional Indonesia (1995-1997), Head of Credit Analysis and Administration Division of the Company (1997-2010), Head of Risk Management Division of the Company (2010-2018), Head of Risk Management Division of PT Inti Dunia Sukses (2018-2023), and Risk Management Director of PT Indomarco Financial Services (2023-2024). Currently serving as member of the Company's Risk Monitoring Committee (since July 1, 2024).

He also has Banking Risk Management Certification Level 6 from Professional Certification Institute of Banking Professional Certification Institute as of August 29, 2024.



Sari Utami Anggota

Warga Negara Indonesia, lahir pada tahun 1964, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 11 Juli 2024-sekarang berdasarkan Surat Keputusan No. 053/SKDIR/VII/2024 tanggal 11 Juli 2024. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana Sastra dari Universitas Indonesia dan Sarjana Statistik dari Universitas Terbuka. Memiliki pengalaman karier sebagai *Head of Sundries* Bank Summa (1990-1993), beberapa jabatan di Bank Ganesha, yakni sebagai *Head of OSD* Cabang Kelapa Gading (1993-1994), *Head of OSD* Cabang Utama (1994-1997), Kepala Kantor Kas Sunter (1997-2000), Manajer Operasional Cabang Kelapa Gading (2000-2007), *Caretaker Branch Manager* Cabang Mangga Dua (2007-2008), *Branch Manager* Cabang Pembantu Kramat Jati (2008-2010), Pejabat Penilai GCG (2010-2022), hingga terakhir sebagai Kepala Bagian *Anti-Money Laundering/AML* (2012-Mei 2024). Saat ini menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2004).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 6 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada 5 Agustus 2024.

Dede Suherman Sukandar* Anggota

Warga Negara Indonesia, lahir pada tahun 1955, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-11 Juli 2024 berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Peternakan dari Universitas Padjadjaran dan *Master of 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),

Sari Utami Member

Indonesian citizen, born in 1964, domiciled in Jakarta. Serves as member of Audit Committee for the period of July 11, 2024-present based on the Decision Letter No. 053/SKDIR/VII/2024 dated July 11, 2024. She has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

She holds a Bachelor of Literature degree from University of Indonesia and a Bachelor of Statistics from Open University. Has career experience as Head of Sundries of Bank Summa (1990-1993), several positions at Bank Ganesha, namely as Head of OSD Kelapa Gading Branch (1993-1994), Head of OSD Main Branch (1994-1997), Head of Sunter Cash Office (1997-2000), Operations Manager of Kelapa Gading Branch (2000-2007), *Caretaker Branch Manager* of Mangga Dua Branch (2007-2008), Branch Manager of Kramat Jati Sub-Branch (2008-2010), GCG Assessment Officer (2010-2022), and most recently as Head of Anti-Money Laundering/AML (2012-May 2024). Currently serving as member of the Company's Risk Monitoring Committee (since 2004).

She also has Banking Risk Management Certification Level 6 from Professional Certification Institute of Banking Professional Certification Institute as of August 5, 2024.

Dede Suherman Sukandar* Anggota

Indonesian citizen, born in 1955, domiciled in Bogor. Serves as member of Audit Committee for the period of May 10, 2023-July 11, 2024, based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Animal Husbandry from Padjadjaran University and Master of 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),



Direktur PT Puncak Lembah Hijau (2010-2012), dan Direktur Utama PT Puncak Lembah Hijau (2012-2020).

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

* Efektif tidak menjabat sejak 1 Juli 2024.

Pramu Hestiono Utama* **Anggota**

Warga Negara Indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-11 Juli 2024 berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

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

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

* Efektif tidak menjabat sejak 1 Juli 2024.

Pernyataan Independensi Komite Audit

Bank memastikan anggota Komite Audit melaksanakan tugas secara profesional dan bebas dari benturan kepentingan. Seluruh anggota memenuhi persyaratan independensi, tanpa hubungan keuangan, kepengurusan, kepemilikan saham, keluarga, atau hubungan lain yang dapat memengaruhi objektivitas Komite Audit dalam menjalankan tugasnya.

Director of PT Puncak Lembah Hijau (2010-2012), and President Director of PT Puncak Lembah Hijau (2012-2020).

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

* Effectively not serving since July 1, 2024.

Pramu Hestiono Utama* **Anggota**

Indonesian citizen, born in 1962, domiciled in Jakarta. Serves as member of Audit Committee for the period of May 10, 2023-July 11, 2024, based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

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

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

* Effectively not serving since July 1, 2024.

Audit Committee's Independency Statement

The Bank ensures that members of Audit Committee carry out their duties professionally and free from any conflicts of interest. All members meet the independency requirements, without financial, management, share ownership, family, or other relationships that may affect the objectivity of the Audit Committee in carrying out its duties.



Tugas dan Tanggung Jawab Komite Audit

Komite Audit telah melakukan tindakan sebagaimana dimaksud dalam Pasal 10 Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit terkait dengan penyusunan dan penerbitan Laporan Keuangan Tahunan per 31 Desember 2024 dan Laporan Tahunan 2024. Dalam pelaksanaan tugas tersebut, Komite Audit telah melaksanakan pengkajian terhadap Laporan Keuangan, melakukan pembahasan dengan manajemen, serta berkomunikasi dengan akuntan publik yang ditunjuk untuk audit Laporan Keuangan Tahunan 2024. Sebagai bagian dari proses tersebut, Komite Audit telah menyelenggarakan rapat internal serta rapat dengan akuntan publik dan pihak terkait lainnya.

Dalam menjalankan fungsinya, Komite Audit bertindak secara independen, dan memiliki tugas dan tanggung jawab sebagai berikut.

1. Informasi dan Laporan Keuangan
 - a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain Laporan Keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntansi yang berlaku.
 - b. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan.
 - c. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya dan/atau terjadinya ketidaksesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku.
2. Fungsi Audit Intern
 - a. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern, dan wajib memastikan bahwa laporan pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris disampaikan oleh Perseroan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah tanggal pemberhentian dan/atau pengangkatan Kepala Satuan Kerja Audit Intern.
 - b. Memberikan rekomendasi kepada Dewan Komisaris mengenai penetapan Piagam Audit Intern. Komite Audit wajib memastikan bahwa Piagam Audit Intern dikaji paling sedikit sekali dalam 3 tahun;

Duties and Responsibilities of the Audit Committee

The Audit Committee has taken actions as referred to in Article 10 of Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guideline for Duty Implementation of Audit Committee related to the preparation and issuance of Annual Financial Statements as of December 31, 2024, and the 2024 Annual Report. In performing these duties, the Audit Committee reviewed the Financial Statements, held discussions with the management, and communicated with the public accountant appointed to audit the 2024 Annual Financial Statements. As part of such process, the Audit Committee held internal meetings and meetings with public accountants and other related parties.

In performing its functions, the Audit Committee acts independently and has the following duties and responsibilities.

1. Financial Information and Statements
 - a. Review the financial information to be published by the Company to the public and/or authorities, including Financial Statements, projections, and other reports related to the Company's financial information, in accordance with applicable accounting standards.
 - b. Review compliance with the laws and regulations related to the Company's activities.
 - c. Provide an independent opinion in the event of a dissenting opinion between the management and the accountant regarding the services rendered and/or the occurrence of discrepancies in the audit implementation by the public accounting firm with the applicable auditing standards.
2. Internal Audit Function
 - a. Provide recommendations to the Board of Commissioners regarding the appointment and/or dismissal of Head of Internal Audit Division, and shall ensure that the appointment and/or dismissal report of Head of Internal Audit Division signed by the President Director and President Commissioner is submitted by the Company to the Financial Services Authority no later than 10 working days after the dismissal and/or appointment date of Head of Internal Audit Division.
 - b. Provide recommendations to the Board of Commissioners regarding the establishment of Internal Audit Charter. The Audit Committee must ensure that the Internal Audit Charter is reviewed at least once every 3 years;



- c. Melakukan evaluasi dan pemantauan pelaksanaan fungsi audit intern:
 - Memastikan dan mengkaji efektivitas pelaksanaan audit intern Perseroan.
 - Mengevaluasi kinerja Satuan Kerja Audit Intern setiap triwulan.
 - Memastikan Satuan Kerja Audit Intern melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan.
 - Memastikan Satuan Kerja Audit Intern bekerja secara independen.
 - Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan dan penetapan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern.
 - Meninjau Laporan Hasil Audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengantisipasi kelemahan pengendalian intern, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Intern.
 - Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Satuan Kerja Audit Intern secara keseluruhan serta penghargaan kinerja.
 - Memastikan Satuan Kerja Audit Intern menjunjung tinggi independensi dalam pelaksanaan tugas.
 - d. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan penilai mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kegiatan Satuan Kerja Audit Intern.
 - e. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan disampaikan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja setelah ditemukan.
 - f. Komite Audit wajib memastikan bahwa laporan pelaksanaan pokok-pokok hasil audit intern yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit disampaikan kepada Otoritas Jasa Keuangan secara semesteran, paling lambat tanggal 31 Juli tahun berjalan untuk laporan semester kesatu dan tanggal 31 Januari tahun berikutnya untuk laporan semester kedua.
3. Fungsi Audit Ekstern
 - a. Komite Audit memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan Perseroan dengan mempertimbangkan:
 - Independensi akuntan publik, kantor akuntan publik, dan orang dalam kantor akuntan publik.

- c. Evaluate and monitor the implementation of internal audit function:
 - Ensure and review the effectiveness of implementation of the Company's internal audit.
 - Evaluate Internal Audit Division's performance every quarter.
 - Ensure that the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority.
 - Ensure that the Internal Audit Division works independently.
 - Provide recommendations to the Board of Commissioners regarding the preparation and determination of audit plan, scope, and budget of the Internal Audit Division.
 - Review Audit Result Report and ensure that the Board of Directors takes the necessary corrective actions quickly to anticipate internal control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by the Internal Audit Division.
 - Provide recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Division as a whole and performance awards.
 - Ensure that the Internal Audit Division upholds independency in carrying out its duties.
 - d. Provide recommendations to the Board of Commissioners regarding the appointment of independent quality assessor from external parties to review the Internal Audit Division's activities.
 - e. The Audit Committee must ensure that a special report regarding any internal audit findings predicted to jeopardize the Company's business continuity is submitted to the Financial Services Authority no later than 7 working days after being found.
 - f. The Audit Committee must ensure that the implementation report on the main results of internal audit, which is signed by the President Director and the Chairperson of Audit Committee, is submitted to the Financial Services Authority semi-annually, no later than July 31 of the current year for the first semester report and January 31 of the following year for the second semester report.
3. External Audit Function
 - a. The Audit Committee provides recommendations to the Board of Commissioners regarding the appointment of public accountant and public accounting firm for the purpose of auditing the Company's annual historical financial information by considering:
 - Independency of public accountant, public accounting firm, and personnel in the public accounting firm.



- Ruang lingkup audit.
 - Imbalan jasa audit.
 - Keahlian dan pengalaman akuntan publik, kantor akuntan publik, dan tim audit kantor akuntan publik.
 - Metodologi, teknik, dan sarana audit yang digunakan.
 - Manfaat sudut pandang baru yang diperoleh melalui penggantian akuntan publik, kantor akuntan publik, dan orang dalam kantor akuntan publik.
 - Potensi risiko atas penggunaan jasa audit oleh kantor akuntan publik yang sama secara berturut-turut untuk kurun waktu cukup panjang.
 - Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan kantor akuntan publik pada periode sebelumnya, jika ada.
- b. Komite Audit wajib memastikan bahwa laporan penunjukan akuntan publik disampaikan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah keputusan penunjukan dan harus disertai dokumen rekomendasi Komite Audit atas pertimbangan yang digunakan dalam memberikan rekomendasi.
- c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, paling sedikit terhadap:
- Kesesuaian pelaksanaan audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik telah sesuai dengan standar audit yang berlaku.
 - Kecukupan waktu pekerjaan lapangan.
 - Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
 - Rekomendasi perbaikan yang diberikan oleh akuntan publik dan/atau kantor akuntan publik.
- d. Komite Audit wajib memastikan bahwa laporan evaluasi Komite Audit terhadap pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, dilaporkan ke Otoritas Keuangan secara berkala setiap tahun, paling lama 6 bulan setelah tahun buku berakhir;
4. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal (Satuan Kerja Audit Intern) dan melakukan pemantauan atas pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, kantor akuntan publik dan hasil pengawasan otoritas/regulator.
5. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan.
- Scope of audit.
 - Audit service fees.
 - Expertise and experience of public accountant, public accounting firm, and audit team of public accounting firm.
 - Audit methodology, techniques, and facilities used.
 - Benefit of a new perspective gained through the replacement of public accountant, public accounting firm, and personnel within public accounting firm.
 - Potential risk of using audit services by the same public accounting firm consecutively for a sufficiently long period.
 - Evaluation results of audit service implementation for annual historical financial information by public accountant and public accounting firm in the previous period, if any.
- b. The Audit Committee must ensure that the report on the appointment of public accountant is submitted to the Financial Services Authority no later than 10 working days after the appointment decision and must be accompanied by the Audit Committee's recommendation documents for the considerations used in providing recommendations.
- c. Evaluate the audit service implementation for annual historical financial information by public accountant and/or public accounting firm, at least on:
- Conformity of audit implementation of annual historical financial information conducted by public accountant and/or public accounting firm with the applicable auditing standards.
 - Adequacy of fieldwork time.
 - Assessment of the scope of services provided and the adequacy of sampling.
 - Recommendations for improvement provided by the public accountant and/or public accounting firm.
- d. The Audit Committee is required to ensure that the Audit Committee's evaluation report on the provision of audit services on annual historical financial information by public accountant and/or public accounting firm is reported to the Financial Authority periodically every year, no later than 6 months after the end of the financial year;
4. Review the planning and implementation of audits by internal auditor (Internal Audit Division) and monitor the follow-up actions taken by the Board of Directors on the findings of internal auditor, public accounting firm, and the supervision results by authorities/regulators.
5. Review complaints related to the Company's accounting and financial reporting processes.



6. Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi dengan Dewan Komisaris atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi dengan Dewan Komisaris. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang diusulkan oleh Komite Audit dan disetujui oleh Dewan Komisaris atas biaya Perseroan.
7. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan.
8. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.

Dalam menjalankan wewenangnya, Komite Audit tidak mengalami kendala atau pembatasan, sehingga dapat menjalankan tugasnya secara optimal. Namun, jika di masa mendatang terdapat kendala atau hambatan yang menghalangi pelaksanaan wewenangnya, Komite Audit akan segera melaporkannya kepada Dewan Komisaris dan berkoordinasi untuk mencari solusi yang tepat. Dengan demikian, Komite memastikan bahwa tugas dan tanggung jawabnya tetap dapat dijalankan secara efektif, sesuai dengan prinsip GCG.

Rapat Komite Audit

Rapat Komite Audit diadakan minimal 1 kali dalam 1 bulan dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite. Keputusan rapat dilakukan berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah mufakat, pengambilan keputusan dilakukan dengan suara terbanyak.

Pada tahun 2024, Komite Audit telah mengadakan rapat dengan rincian mengenai tingkat kehadiran masing-masing anggota Komite Audit dalam rapat sebagai berikut:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Trisna Chandra	Ketua Chairperson	14	14	100,00
Arief Dhita Wibawa*	Anggota Member	7	7	100,00
Sari Utami*	Anggota Member	7	7	100,00
Dede Suherman Sukandar**	Anggota Member	7	7	100,00
Pramu Hestiono Utama**	Anggota Member	7	7	100,00

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.

** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

6. Conduct investigation into allegation of errors in the Board of Directors and Board of Commissioners' meeting decisions or irregularities in implementing the results of the Board of Directors and Board of Commissioners' meeting decisions. The investigation can be carried out by the Audit Committee or an independent party proposed by the Audit Committee and approved by the Board of Commissioners at the expense of the Company.
7. Reviewing and providing suggestions to the Board of Commissioners related to potential conflict of interest in the Company.
8. Maintain the confidentiality of the Company's documents, data, and information.

In exercising its authority, the Audit Committee did not experience any obstacles or restrictions, and therefore, it could perform its duties optimally. However, in the event of any obstacles or barriers in the future that hinder the implementation of its authority, the Audit Committee will immediately report it to the Board of Commissioners and coordinate to find the right solution. Thus, the Committee ensures that its duties and responsibilities can still be carried out effectively, in accordance with GCG principles.

Audit Committee Meeting

Audit Committee meetings are held at least once a month with an attendance quorum of at least 51% of the total committee members. Meeting decisions are made based on deliberation for consensus. In the event that consensus is not reached, decisions are made by majority vote.

In 2024, the Audit Committee held meetings with details regarding the attendance level of each Audit Committee member in the meeting are as follows:



Laporan Pelaksanaan Kerja Komite Audit

Sepanjang tahun 2024, Komite Audit secara aktif melaksanakan tugas dan tanggung jawabnya dalam mendukung implementasi GCG. Berbagai rekomendasi strategis telah disampaikan kepada manajemen, meliputi:

1. Evaluasi dan pemantauan kinerja Satuan Kerja Audit Intern setiap triwulan;
2. Evaluasi penggunaan jasa akuntan publik dan/atau kantor akuntan publik;
3. Rekomendasi penunjukan kantor akuntan publik untuk pelaksanaan *general audit*; dan
4. Evaluasi atas kinerja dan laporan keuangan.

Pengembangan Kompetensi Komite Audit

Selama tahun 2024, Komite Audit mengikuti program pengembangan kompetensi sebagai berikut:

Report on the Implementation of Audit Committee's Work

Throughout 2024, the Audit Committee actively carried out its duties and responsibilities in supporting GCG implementation. Various strategic recommendations were submitted to the management, including:

1. Evaluation and monitoring of the performance of Internal Audit Division every quarter;
2. Evaluation of the use of services of public accountant and/or public accounting firm;
3. Recommendations for the appointment of public accounting firm for general audit; and
4. Evaluation of performance and financial statements.

Competency Development of the Audit Committee

Throughout 2024, the Audit Committee attended competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Trisna Chandra Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Arief Dhita Wibawa* Anggota Member	<i>Certification in Audit Committee Practices</i>	Agustus August	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
Sari Utami* Anggota Member	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
	<i>Certification in Audit Committee Practices</i>	Oktober October	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
Dede Suherman Sukandar** Anggota Member	-	-	-
Pramu Hestiono Utama** Anggota Member	-	-	-

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.

** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi merupakan komite yang mendukung Dewan Komisaris dalam mengkaji dan memberikan rekomendasi terkait dengan fungsi pengawasan terhadap implementasi kebijakan remunerasi dan nominasi bagi Direksi dan Dewan Komisaris.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is a committee that assists the Board of Commissioners in reviewing and providing recommendations on supervisory function of the implementation of remuneration and nomination policies for the Board of Directors and Board of Commissioners.



Pedoman Kerja Komite Remunerasi dan Nominasi

Bank memiliki Pedoman Kerja Komite Nominasi dan Remunerasi yang terakhir diperbarui diperbarui pada 14 Agustus 2024 untuk mengatur uraian tugas dan tanggung jawab, keanggotaan, prosedur kerja, dan rapat mengenai pelaksanaan kegiatan Komite Remunerasi dan Nominasi.

Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Berdasarkan Pedoman Kerja, Komite Remunerasi dan Nominasi terdiri dari minimal 3 anggota, termasuk ketua dari Komisaris Independen, anggota Dewan Komisaris, pihak independen, dan Pejabat Eksekutif dari Divisi Sumber Daya Manusia. Masa jabatan Komite Remunerasi dan Nominasi maksimal mengikuti masa jabatan Dewan Komisaris dan dapat diperpanjang untuk 1 periode. Pada tahun 2024, tidak terjadi perubahan dalam komposisi Komite Remunerasi dan Nominasi Perseroan yang ditunjukkan sebagai berikut:

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

Profil Komite Remunerasi dan Nominasi

Sudarto Ketua

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

Marcello Theodore Taufik Anggota

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

Remuneration and Nomination Committee Charter

The Bank has Nomination and Remuneration Committee Charter, which was last updated on August 14, 2024, to stipulate the descriptions of duties and responsibilities, membership, working procedures, and meetings regarding the implementation of Remuneration and Nomination Committee's activities.

Composition and Term of Office of the Remuneration and Nomination Committee

Based on the Charter, the Remuneration and Nomination Committee shall consist of at least 3 members, including the chairperson of Independent Commissioner, member of Board of Commissioners, independent party, and Executive Officer from Human Resources Division. The term of office of Remuneration and Nomination Committee shall not exceed the term of office of the Board of Commissioners and can be extended for 1 period. In 2024, there were no changes to the composition of the Company's Remuneration and Nomination Committee as shown below:

Remuneration and Nomination Committee Profile

Sudarto Chairperson

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

Marcello Theodore Taufik Member

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



Shirley Anggota

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

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

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Jenjang 5 dari Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan pada tahun 2024-2027.

Pernyataan Independensi Komite Remunerasi dan Nominasi

Bank menjamin seluruh anggota Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawab secara profesional serta berupaya menghindari benturan kepentingan. Hal tersebut dibuktikan anggota Komite Remunerasi dan Nominasi tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bertugas mendukung Dewan Komisaris dalam pengawasan hal-hal berikut:

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

Shirley Member

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

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

He also has Banking Risk Management Certification Level 5 from Professional Certification Institute of Banking Professional Certification Institute in 2024-2027.

Statement of Independency of the Remuneration and Nomination Committee

The Bank guarantees that all members of the Remuneration and Nomination Committee carry out their duties and responsibilities professionally and strive to avoid conflicts of interest. This is proven by the fact that members of the Remuneration and Nomination Committee have no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee is in charge of supporting the Board of Commissioners in supervising the following matters:

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



- Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko;
 - Kebijakan evaluasi kinerja bagi anggota Dewan Komisaris dan/atau anggota Direksi;
- b. Menyusun kebijakan dan kriteria dalam mengidentifikasi calon Dewan Komisaris dan/atau anggota Direksi, mengkaji ulang dan menyetujui nominasi dengan penilaian integritas, kompetensi, dan reputasi keuangan;
 - c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan komisaris dan/atau anggota Direksi;
 - d. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Dewan Komisaris dan/atau anggota Direksi;
2. Terkait dengan Fungsi Remunerasi:
 - a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai:
 - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
 - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi;
 - b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian remunerasi yang diterima masing-masing anggota Dewan Komisaris dan/atau anggota Direksi;
 - c. Melaksanakan prosedur remunerasi bagi anggota Dewan Komisaris dan/atau Direksi yaitu sebagai berikut:
 - Menyusun struktur remunerasi berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
 - Menyusun kebijakan atas struktur remunerasi; dan
 - Menyusun besaran atas struktur remunerasi.

Rapat Komite Remunerasi dan Nominasi

Berdasarkan Pedoman Kerja Komite Remunerasi dan Nominasi, rapat komite dapat dilakukan minimal 3 kali setahun dengan dihadiri oleh mayoritas anggota komite.

Rincian terkait tingkat kehadiran masing-masing anggota Komite Remunerasi dan Nominasi dalam rapat di tahun 2024 sebagai berikut:

- Candidate for independent party who will become member of the Audit Committee and Risk Monitoring Committee;
 - Performance evaluation policy for members of the Board of Commissioners and/or members of the Board of Directors;
- b. Develop policies and criteria for identifying candidates for the Board of Commissioners and/or members of the Board of Directors, review and approve nominations with an assessment of integrity, competence, and financial reputation;
 - c. Assist the Board of Commissioners in evaluating the performance of members of the Board of Commissioners and/or members of the Board of Directors;
 - d. Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Commissioners and/or members of the Board of Directors;
2. Related to the Remuneration Function:
 - a. Provide recommendations and evaluations to the Board of Commissioners regarding:
 - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
 - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors;
 - b. Assist the Board of Commissioners in assessing the conformity of performance and remuneration received by each member of the Board of Commissioners and/or the Board of Directors;
 - c. Carry out remuneration procedures for members of the Board of Commissioners and/or Board of Directors, as follows:
 - Develop a remuneration structure in the form of fixed and/or variable salaries, honorarium, incentives, and/or allowances;
 - Formulate policies on the remuneration structure; and
 - Arrange the amount of the remuneration structure.

Remuneration and Nomination Committee's Meeting

Based on the Remuneration and Nomination Committee Charter, the committee meetings can be held at least 3 times a year with and attended by the majority of committee members.

Details on the attendance level of each Remuneration and Nomination Committee member at meetings in 2024 are as follows:



Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	5	5	100,00
Marcello Theodore Taufik	Anggota Member	5	5	100,00
Shirley	Anggota Member	5	5	100,00

Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi

Sepanjang tahun 2024, Komite Remunerasi dan Nominasi aktif menjalankan perannya dengan memberikan berbagai rekomendasi strategis untuk mendukung kinerja dan tata kelola perusahaan. Rekomendasi tersebut mencakup beberapa aspek penting yang menjadi fokus utama Komite dalam mendukung tugas Dewan Komisaris, yaitu:

1. Memberikan rekomendasi atas pencalonan anggota Direksi;
2. Memberikan rekomendasi terkait keanggotaan Komite di bawah Dewan Komisaris; dan
3. Membuat anggaran untuk penyesuaian gaji tahunan serta bonus bagi Direksi dan Dewan Komisaris tahun 2024.

Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Untuk mendukung tugasnya, Komite Remunerasi dan Nominasi mengikuti berbagai program pengembangan kompetensi berikut:

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

Throughout 2024, the Remuneration and Nomination Committee actively carried out its role by providing various strategic recommendations to support the company's performance and governance. The recommendations covered several important aspects that were the Committee's main focus in supporting the Board of Commissioners' duties, namely:

1. Providing recommendations on the nomination of members of the Board of Directors;
2. Providing recommendations regarding the composition of the Committee under the Board of Commissioners; and
3. Creating budget for adjusting annual salaries and bonuses for the Board of Directors and Board of Commissioners in 2024.

Competency Development of the Remuneration and Nomination Committee

To support its duties, the Remuneration and Nomination Committee attends competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sudarto Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Marcello Theodore Taufik Anggota Member			
Shirley Anggota Member	<i>Training</i> Pencegahan Tindak Pidana Pencucian Uang, Pidana Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara
	Peluang dan Tantangan Pelindungan Data Pribadi dalam Transaksi di Era Digital Opportunities and Challenges of Personal Data Protection in Transactions in the Digital Era	Mei May	OJK Institute
	<i>Training</i> Aspek Perpajakan pada Bisnis Perbankan Training on Tax Aspect in Banking Business	Oktober October	MAN & Co Manajemen & Training
	<i>Training</i> Audit Intern pada Bisnis Bank Internal Audit Training in Banking Business	November	MAN & Co Manajemen & Training



Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite yang berperan sebagai pendukung Dewan Komisaris dalam memastikan pelaksanaan manajemen risiko yang efektif sehingga pengelolaan risiko Bank berjalan sesuai regulasi.

Pedoman Kerja Komite Pemantau Risiko

Bank telah memiliki Pedoman Komite Pemantau Risiko yang diperbarui tanggal 14 Agustus 2024. Pedoman tersebut berperan sebagai acuan dalam melaksanakan tugas, tanggung jawab, dan wewenang bagi Komite Pemantau Risiko.

Komposisi dan Masa Jabatan Komite Pemantau Risiko

Komite Pemantau Risiko terdiri dari minimal 3 anggota, dengan ketua dari Komisaris Independen. Anggota Komite Pemantau Risiko terdiri dari Komisaris Independen dan pihak independen yang harus mencakup setidaknya 51% dari total anggota. Pengangkatan dan pemberhentian anggota dilakukan oleh Direksi berdasarkan keputusan Dewan Komisaris dan dilaporkan dalam RUPS.

Masa jabatan anggota Komite Pemantau Risiko mengikuti masa kerja Dewan Komisaris sesuai keputusan RUPS. Untuk anggota non-Komisaris, masa jabatan tidak melebihi Dewan Komisaris, dengan tetap memungkinkan pemberhentian oleh Dewan Komisaris.

Pada tahun 2024, terdapat perubahan dalam susunan Komite Pemantau Risiko Perseroan yang dijabarkan sebagai berikut:

1. PERIODE 10 MEI 2023-1 JULI 2024

Period of May 10, 2023-July 1, 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 010/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-1 Juli 2024). Board of Directors' Decision Letter No. 010/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-July 1, 2024).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang Perbankan Finance sector
Trisna Chandra	Anggota Member		Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan Finance, risk management, and compliance sectors
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang keuangan dan perbankan Finance and banking sectors

Risk Monitoring Committee

Risk Monitoring Committee is a committee that acts as the back up of the Board of Commissioners in ensuring the effective implementation of risk management so that the Bank's risk management runs according to regulations.

Risk Monitoring Committee Charter

The Bank has Risk Monitoring Committee Charter, updated on August 14, 2024. The charter serves as a reference in performing duties, responsibilities, and authorities for the Risk Monitoring Committee.

Composition and Term of Office of the Risk Monitoring Committee

The Risk Monitoring Committee shall consist of at least 3 members, with the chairman being an Independent Commissioner. Members of the Risk Monitoring Committee consist of Independent Commissioners and independent parties who must cover at least 51% of the total members. The appointment and dismissal of members are carried out by the Board of Directors based on the Board of Commissioners' decision and reported in the GMS.

The term of office of Risk Monitoring Committee members follows the term of office of the Board of Commissioners according to the GMS resolution. For non-Commissioner members, their term of office shall not exceed those of the Board of Commissioners, while still allowing dismissal by the Board of Commissioners.

In 2024, there were several changes to the composition of the Company's Risk Monitoring Committee, outlined as follows:



2. PERIODE 1 JULI 2024-SEKARANG

Period of July 1, 2024-Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 054/ SKDIR/VII/2024 tanggal 1 Juli 2024 (1 Juli 2024-sekarang). Board of Directors' Decision Letter No. 054/ SKDIR/VII/2024 dated July 1, 2024 (July 1, 2024-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang Perbankan Finance sector
Trisna Chandra	Anggota Member		Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors
Arief Dhita Wibawa	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan perbankan Finance, risk management, and banking sectors
Sari Utami	Anggota Member		Pihak Independen Independent Party	Bidang perbankan Finance sector

Profil Komite Pemantau Risiko

Profil lengkap mengenai ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris tercantum pada bab Profil Perusahaan, bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Sementara itu, profil lengkap Arief Dhita Wibawa dan Sari Utami dapat ditemukan pada sub bab Komite Audit dalam pembahasan yang telah disampaikan sebelumnya.

Pernyataan Independensi Komite Pemantau Risiko

Bank menjamin bahwa seluruh anggota Komite Pemantau Risiko telah memenuhi kriteria independensi, yaitu tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga tidak memengaruhi kemampuan untuk bertindak secara independen.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko memiliki tugas dan tanggung jawab yang dijelaskan sebagai berikut:

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

Rapat Komite Pemantau Risiko

Sesuai Pedoman Kerja Komite Pemantau Risiko, rapat Komite Pemantau Risiko diadakan minimal sekali setiap bulan dengan dengan kehadiran kuorum 51% anggota.

Risk Monitoring Committee's Profile

Complete profile of the chairperson and members of the Risk Monitoring Committee who serve as Commissioners is set out in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report. Meanwhile, the complete profiles of Arief Dhita Wibawa and Sari Utami can be seen in the Audit Committee sub-chapter in the discussion previously presented.

Statement of Independency of the Risk Monitoring Committee

The Bank guarantees that all members of the Risk Monitoring Committee have met the independency criteria, namely having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationships with the Bank, so as not to affect the ability to act independently.

Risk Monitoring Committee's Duties and Responsibilities

The Risk Monitoring Committee has duties and responsibilities that are explained as follows:

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

Risk Monitoring Committee's Meeting

in accordance with the Risk Monitoring Committee Charter, the Risk Monitoring Committee meetings are held at least once a month with an attendance quorum of 51% of the members.



Rincian terkait tingkat kehadiran rapat oleh masing-masing anggota Komite Pemantau Risiko dijelaskan sebagai berikut:

Details on the meeting attendance of each Risk Monitoring Committee member are explained as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	12	12	100,00
Marcello Theodore Taufik	Anggota Member	12	10	83,33
Lisawati	Anggota Member	12	12	100,00
Trisna Chandra	Anggota Member	12	12	100,00
Arief Dhita Wibawa*	Anggota Member	6	6	100,00
Sari Utami*	Anggota Member	6	6	100,00
Dede Suherman Sukandar**	Anggota Member	6	6	100,00
Pramu Hestiono Utama**	Anggota Member	6	6	100,00

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.

** Efektif tidak menjabat sejak 1 Juli 2024. / Effectively not serving since July 1, 2024.

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Pada tahun 2024, Komite Pemantau Risiko aktif menjalankan perannya dan memberikan sejumlah rekomendasi, yang diuraikan sebagai berikut:

1. Melakukan evaluasi dan pemantauan secara berkala terhadap profil risiko, tingkat kesehatan, dan kepatuhan Bank;
2. Memberikan masukan kepada Dewan Komisaris terkait pengendalian risiko di bidang pengelolaan aset dan liabilitas, likuiditas, perkreditan, serta operasional;
3. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaannya dalam kegiatan operasional Bank;
4. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko;
5. Menyampaikan rekomendasi atau masukan kepada Dewan Komisaris atas hal-hal yang perlu menjadi perhatian dan dibahas dengan Direksi, agar Direksi menindaklanjuti hasil evaluasi manajemen risiko oleh komite;
6. Melakukan analisis dan evaluasi terhadap hasil stress test atas risiko kredit, risiko pasar, dan risiko likuiditas;
7. Menyusun rencana kerja dan kegiatan Komite Pemantau Risiko tahun 2025; dan
8. Melakukan kajian terhadap pedoman dan tata tertib Komite Pemantau Risiko.

Report on the Implementation of Risk Monitoring Committee's Work

In 2024, the Risk Monitoring Committee actively carried out its role and provided a number of recommendations, outlined as follows:

1. Periodically evaluating and monitoring the Bank's risk profile, soundness level, and compliance;
2. Providing recommendations to the Board of Commissioners regarding risk control in asset and liability management, liquidity, credit, and operations;
3. Evaluating the suitability between risk management policies and their implementation in the Bank's operational activities;
4. Monitoring and evaluating duties implementation of the Risk Management Committee and Risk Management Division;
5. Submitting recommendations or input to the Board of Commissioners on matters requiring attention and discussed with the Board of Directors, so that the Board of Directors follows up on the results of risk management evaluation by the committee;
6. Conducting analysis and evaluation of the results of stress test on credit risk, market risk, and liquidity risk;
7. Preparing the work plan and activities of Risk Monitoring Committee in 2025; and
8. Reviewing the guidelines and charter of the Risk Monitoring Committee.



Pengembangan Kompetensi Komite Pemantau Risiko

Untuk mendukung tugasnya, Komite Pemantau Risiko mengikuti berbagai program pengembangan kompetensi berikut:

Competency Development of the Risk Monitoring Committee

To support its duties, the Risk Monitoring Committee attends competency development programs as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sudarto Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Marcello Theodore Taufik Anggota Member			
Lisawati Anggota Member			
Trisna Chandra Anggota Member			
Arief Dhita Wibawa* Anggota Member	<i>Certification in Audit Committee Practices</i>	Agustus August	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
Sari Utami* Anggota Member	Sertifikasi Manajemen Risiko Perbankan - Kualifikasi 6 Banking Risk Management Certification - Qualification 6	Agustus August	Lembaga Sertifikasi Profesional Perbankan Banking Professional Certification Institute
	<i>Certification in Audit Committee Practices</i>	Oktober October	Ikatan Komite Audit Indonesia Indonesian Audit Committee Association
Dede Suherman Sukandar** Anggota Member	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Komite Audit. Education and/or training can be seen in the Audit Committee's Competency Development section.		
Pramu Hestiono Utama** Anggota Member			

* Efektif menjabat sejak 1 Juli 2024. / Effectively serving since July 1, 2024.

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KOMITE DI BAWAH DIREKSI

Committees Under the Board of Directors

Pelaksanaan tugas dan tanggung jawab Direksi dibantu dengan adanya Komite *Asset and Liabilities Management*, Komite Kebijakan Kredit, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Restrukturisasi, serta Komite Pengadaan Barang dan Jasa. Komite-Komite ini akan membantu pelaksanaan tugas Direksi, mulai dari perumusan strategi, pelaksanaan strategi yang telah dirancang Bank, hingga evaluasi kinerja Bank.

The implementation of Board of Directors' duties and responsibilities is assisted by the Asset and Liabilities Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Risk Management Committee, Restructuring Committee, and the Goods and Services Procurement Committee. These Committees will assist the implementation of the Board of Directors' duties, starting from formulating strategies, implementing strategies designed by the Bank, to evaluating the Bank's performance.

Komite *Asset and Liabilities Management*

Assets and Liabilities Management (ALCO) merupakan komite pendukung Direksi yang bertugas menganalisis, mengevaluasi, dan menetapkan kebijakan serta strategi untuk pengelolaan aset dan kewajiban Bank secara terpadu.

Asset and Liabilities Management Committee

Assets and Liabilities Management (ALCO) is a supporting committee of the Board of Directors that is in charge of analyzing, evaluating, and determining policies and strategies for the integrated management of the Bank's assets and liabilities.

Pedoman Kerja ALCO

ALCO berpedoman pada ketentuan yang ditetapkan oleh Peraturan Otoritas Jasa Keuangan dalam melaksanakan tugas dan tanggung jawabnya.

ALCO Charter

ALCO is guided by the provisions stipulated by the Financial Services Authority Regulation in performing its duties and responsibilities.

Struktur dan Keanggotaan ALCO

Berdasarkan Surat Keputusan Direksi No. 068/SKDIR/VII/2024 tanggal 15 Juli 2024 mengenai Komite ALCO PT Bank Ganesha Tbk, struktur dan keanggotaan ALCO sebagai berikut:

Structure and Composition of ALCO

Based on the Board of Directors' Decision Letter No. 068/SKDIR/VII/2024 dated July 15, 2024, on the ALCO Committee of PT Bank Ganesha Tbk, the structure and composition of ALCO are as follows:

Susunan Structure	Diisi oleh	Held by
Ketua Chairperson	Presiden Direktur (Merangkap Anggota Tetap dengan Hak Suara).	President Director (Concurrently as Permanent Member with Voting Rights).
Ketua Pengganti 1 Substitute Chairperson 1	Wakil Presiden Direktur (Merangkap Anggota Tetap dengan Hak Suara).	Vice President Director (Concurrently as Permanent Member with Voting Rights).
Ketua Pengganti II Substitute Chairperson II	Direktur <i>Operation, Finance & Treasury</i> (Merangkap Anggota Tetap dengan Hak Suara).	Operation, Finance & Treasury Director (Concurrently as Permanent Member with Voting Rights).
Sekretaris Secretary	Kepala Divisi Treasury.	Head of Treasury Division.
Anggota Tetap dengan Hak suara Permanent Member with Voting Rights	- Direktur <i>Consumer, Digital Business & IT</i>; - Kepala Divisi <i>Finance & MIS</i>; - Kepala Divisi <i>Commercial Business</i>; - Kepala Divisi <i>Consumer Business</i>; - Kepala Divisi <i>Digital Business & Funding</i>; - Kepala Bagian <i>Credit Risk Analysis</i>; - Kepala Bagian <i>Wealth Management</i>; - Kepala Bagian <i>Assets Liabilities Management</i>; dan - Kepala Bagian <i>FI & Trade Finance</i>.	- Consumer, Digital Business & IT Director; - Head of Finance & MIS Division; - Head of Commercial Business Division; - Head of Consumer Business Division; - Head of Digital Business & Funding Division; - Head of Credit Risk Analysis; - Head of Wealth Management; - Head of Assets Liabilities Management; and - Head of FI & Trade Finance.



Susunan Structure	Diisi oleh	Held by
Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Rights	• Direktur Compliance & Risk; • Kepala Divisi Risk Management & System Procedure; • Kepala Satuan Kerja Audit Intern; dan • Kepala Bagian Corporate Secretary.	• Compliance & Risk Director; • Head of Risk Management & System Procedure Division; • Head of Internal Audit Division; and • Head of Corporate Secretary.
Anggota Tambahan Additional Members	Perwakilan pimpinan cabang/bagian di kantor pusat diluar anggota tetap dapat sewaktu-waktu diikutsertakan sesuai dengan kebutuhan.	Representatives of branch/department leaders at the head office other than permanent members may be included at any time as needed.

Pernyataan Independensi ALCO

Bank memastikan bahwa seluruh anggota ALCO melaksanakan tugas dan tanggung jawabnya secara independen, profesional, dan berintegritas, dengan mengutamakan kepentingan Bank tanpa dipengaruhi oleh pihak manapun.

Tugas dan Tanggung Jawab ALCO

Tugas dan tanggung jawab ALCO antara lain:

1. Membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat secara menyeluruh yang meliputi analisa dan perumusan kebijakan dan strategi, pengambilan keputusan dan pengawasan dalam pengelolaan risiko likuiditas, risiko suku bunga, risiko pasar, dan permodalan sejalan dengan strategi usaha dan ketentuan otoritas;
2. Memberikan masukan dan rekomendasi strategi pengelolaan *assets and liabilities* yang optimal kepada Direksi untuk dapat putusan dalam rapat ALCO;
3. Mengawasi agar kebijakan *assets and liabilities management* diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan atau kendala dalam penerapan kebijakan yang sudah diputuskan;
4. Memberikan rekomendasi kepada Direksi apabila diperlukan perubahan atau penyesuaian kebijakan *assets and liabilities management*;
5. Memantau dan mengevaluasi:
 - a. Pelaksanaan pengelolaan likuiditas;
 - b. Pengendalian rekening Nostro;
 - c. Gap pada produk *assets dan liabilities* Bank;
 - d. Pengelolaan posisi devisa neto (PDN) dan kajian data neraca serta rekening administratif;
 - e. Pelaksanaan pemberian suku bunga Kredit dan dana pihak ketiga;
 - f. Pelaksanaan pengelolaan komposisi kredit dan dana pihak ketiga;

Statement of Independency of ALCO

The Bank ensures that all members of ALCO perform their duties and responsibilities independently, professionally, and with integrity, by prioritizing the Bank's interests without being influenced by any party.

Duties and Responsibilities of ALCO

The duties and responsibilities of ALCO include:

1. Assist the Board of Directors' duty implementation in maintaining a strong overall balance sheet structure which includes analysis and formulation of policies and strategies, decision making and supervision in managing liquidity risk, interest rate risk, market risk, and capital in line with business strategy and authority regulations;
2. Provide input and recommendations for optimal assets and liabilities management strategies to the Board of Directors to obtain decisions at ALCO meetings;
3. Supervise so that assets and liabilities management policies are implemented consequently and consistently, and formulate solutions in case of any obstacles or hindrances in implementing the predetermined policies;
4. Provide recommendations to the Board of Directors in case any changes or adjustments are needed to assets and liabilities management policies;
5. Monitor and evaluate:
 - a. Implementation of liquidity management;
 - b. Control of Nostro accounts;
 - c. Gap in Bank assets and liabilities products;
 - d. Management of net foreign exchange position (PDN) and review of data on balance sheets and administrative accounts;
 - e. Provision of lending interest rates and third party funds;
 - f. Management of the composition of loans and third party funds;



6. Meninjau atau mengkaji ulang kebijakan *assets and liabilities management* yang telah ditetapkan agar disesuaikan dengan perkembangan bisnis Bank;
7. Meninjau kembali struktur neraca dan mengkaji ulang pengelolaan risiko eksposur (portofolio) *assets and liabilities* Bank;
8. Meninjau dan mengkaji prakiraan keadaan ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valuta asing;
9. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank; *assets and liabilities gap*; *foreign exchange risk*; dan *earning & investment management*;
10. Menetapkan dan mengkaji ulang suku bunga pinjaman dan pendanaan, termasuk suku bunga dasar kredit (SBDK) dan rekening antar kantor (RAK);
11. Meninjau kembali kinerja dan posisi *assets and liabilities* Bank guna mengevaluasi dampak keputusan rapat ALCO;
12. Mengelola dan mengevaluasi risiko suku bunga dan strategi *asset and liabilities management* untuk memastikan bahwa hasil telah konsisten dengan tujuan pengelolaan risiko suku bunga;
13. Mengkaji ulang penetapan harga (*pricing*) *assets and liabilities* untuk menghasilkan pendapatan optimal dalam penanaman dana dengan biaya dana yang efisien, serta memelihara struktur *assets and liabilities*;
14. Melakukan analisa kualitas aktiva produktif Bank termasuk cadangan penyisihan yang telah terbentuk untuk tujuan perlindungan terhadap kerugian yang mungkin terjadi di masa yang akan datang;
15. Mengelola likuiditas Bank, dengan menjaga sumber-sumber likuiditas yang digunakan, termasuk struktur biaya bunga maupun biaya lainnya;
16. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan* Bank;
17. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang memengaruhi strategi dan kebijakan *assets and liabilities management*;
18. Ketua ALCO bertanggung jawab memimpin pengambilan keputusan rapat;
19. Sekretaris ALCO bertanggung jawab mengoordinasikan materi rapat, menyelenggarakan rapat, memandu jalannya rapat, dan menyusun notulen rapat;
20. Kepala Divisi *Treasury & Financial Institution* bertanggung jawab memberikan presentasi kondisi suku bunga dan nilai tukar saat ini dan prediksi kondisi pasar yang akan datang sebagai bahan pertimbangan dalam mengambil keputusan rapat;
21. Kepala Divisi *Conventional Credit* bertanggung jawab memberikan presentasi kondisi pencapaian target termasuk target *pipeline*, kendala yang dihadapi, suku bunga bank-bank pesaing, dan hal-hal lain yang berkaitan;
6. Study or review the established *assets and liabilities management* policies, so that they are adjusted to the Bank's business developments;
7. Review the balance sheet structure and review the management of risk exposure (portfolio) of the Bank's *assets and liabilities*;
8. Review and study forecasts of macroeconomic conditions, market interest rates, foreign exchange rates, funding, loans, and foreign exchange positions;
9. Establish instructions and directions regarding the management and control of: Bank liquidity; *assets and liabilities gap*; *foreign exchange risk*; and *earnings & investment management*;
10. Set and review loan and funding interest rates, including prime lending rate (SBDK) and inter-office accounts (RAK);
11. Review the performance and position of the Bank's *assets and liabilities* to evaluate the impact of ALCO meeting decisions;
12. Manage and evaluate interest rate risk and *asset and liabilities management* strategies to ensure that results are consistent with interest rate risk management objectives;
13. Review pricing *assets and liabilities* to generate optimal income in investing funds with efficient funding costs, as well as maintain *assets and liabilities* structure;
14. Analyze the quality of the Bank's earning *assets*, including the established allowance for protection against losses that may occur in the future;
15. Manage the Bank's liquidity, by maintaining the liquidity sources used, including the structure of interest costs and other costs;
16. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and *Corporate Plan*;
17. Deliver information regarding regulatory provisions and regulations that affect *assets and liabilities management* strategies and policies;
18. The Chairperson of ALCO is accountable for leading meeting decision making;
19. The ALCO Secretary is responsible for coordinating meeting materials, organizing meetings, guiding the proceedings, and compiling meeting minutes;
20. The Head of the *Treasury & Financial Institution* Division is responsible for providing a presentation on the current conditions of interest rates, exchange rates, and predictions of future market conditions as material for consideration in making meeting decisions;
21. The Head of the *Conventional Credit* Division is responsible for providing a presentation on the conditions for achieving targets including *pipeline* targets, obstacles faced, interest rates of competing banks, and other related matters;



22. Kepala *Divisi Finance & MIS* bertanggung jawab memberikan presentasi kondisi finansial Bank termasuk perbandingan antara target RBB dengan posisi periode laporan, dan hal-hal lain yang berkaitan; dan
23. Anggota ALCO bertanggung jawab memberi masukan sesuai bidang masing-masing sebagai tambahan informasi dalam pengambilan keputusan rapat.

Rapat ALCO

Sesuai Surat Keputusan Direksi tentang *Asset and Liability Committee* No. 037/SKDIR/X/2023, rapat ALCO diadakan minimal sekali per bulan dengan kuorum 4 Direktur, Sekretaris ALCO, Kepala *Divisi Finance & MIS*, dan 2 Kepala Divisi dari Struktur Direktur *Commercial*. Selama tahun 2024, ALCO telah mengadakan rapat sebanyak 12 kali dengan tingkat kehadiran rata-rata mencapai 100,00%. Agenda yang dibahas dalam rapat ALCO meliputi pengelolaan aset dan liabilitas, serta seluruh rasio yang harus dipenuhi.

Laporan Pelaksanaan Kerja ALCO

Selama tahun 2024, ALCO berhasil menjalankan tugas dan tanggung jawabnya yang tertuang di dalam Notulen ALCO dan Internal Memo mengenai perubahan suku bunga.

Pengembangan Kompetensi ALCO

Sepanjang tahun 2024, anggota ALCO Bank Ganesha turut berpartisipasi dalam berbagai pelatihan dan pengembangan kompetensi, khususnya di bidang *treasury*, manajemen risiko, dan strategi pengelolaan aset dan liabilitas. Keikutsertaan ini bertujuan untuk memperkuat pemahaman dan kapabilitas anggota ALCO dalam menghadapi dinamika pasar keuangan, serta mendukung pengambilan keputusan yang tepat dalam menjaga stabilitas likuiditas dan permodalan Bank.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan komite yang mendukung Direksi dalam merumuskan dan mengawasi kebijakan, memantau portofolio kredit, serta memberikan rekomendasi perbaikan di bidang perkreditan.

Pedoman Kerja Komite Kebijakan Perkreditan

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

22. The Head of the Finance & MIS Division is responsible for providing a presentation of the Bank's financial condition including a comparison between RBB target and the position for the reporting period, and other related matters; and
23. ALCO members are responsible for providing input according to their respective fields as additional information in meeting decision making.

ALCO Meeting

In accordance with the Board of Directors' Decision Letter on Asset and Liability Committee No. 037/SKDIR/X/2023, ALCO meetings are held at least once a month with an attendance quorum of 4 Board of Directors, ALCO Secretary, Head of Finance & MIS Division, and 2 Division Heads of Commercial Director Structure. Throughout 2024, ALCO held 12 meetings with an average attendance level of 100.00%. The agenda discussed in ALCO meeting included asset and liability management, as well as all ratios that must be met.

Report on the Implementation of ALCO's Work

Throughout 2024, ALCO managed to perform its duties and responsibilities as stated in the ALCO Minutes and Internal Memo regarding changes in interest rates.

Competency Development of ALCO

Throughout 2024, members of ALCO at Bank Ganesha participated in various training and competency development, particularly in treasury, risk management, and asset and liability management strategies. This participation aimed at strengthening the understanding and capabilities of ALCO members in dealing with financial market dynamics, as well as supporting appropriate decision-making in maintaining the stability of the Bank's liquidity and capital.

Credit Policy Committee

Credit Policy Committee is a committee that supports the Board of Directors in formulating and supervising policies, monitoring credit portfolios, and providing recommendations for improvement in credit sector.

Credit Policy Committee Charter

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



Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi No. 111/SKDIR/XII/2024 tanggal 30 Desember 2024, struktur dan keanggotaan Komite Kebijakan Perkreditan sebagai berikut:

Susunan Structure	Diisi oleh	Held by
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently as Member).
Sekretaris Secretary	Kepala Bagian Sistem dan Prosedur.	Head of Systems and Procedures Department.
Anggota Members	- Wakil Presiden Direktur; - Direktur <i>Consumer, Digital Business & IT</i>; - Direktur <i>Operation, Finance & Treasury</i>; - Direktur <i>Compliance & Risk</i>; - Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur; - Kepala Divisi <i>Commercial Business</i>; - Kepala Divisi <i>Consumer Business</i>; - Kepala Satuan Kerja Audit Intern; - Kepala Satuan Kerja <i>Compliance & AML CFT</i>; - Kepala Bagian <i>Credit Risk Analysis</i>; - Kepala Bagian <i>Legal & Remedial</i>; dan - Kepala Bagian Admin Kredit.	- Vice President Director; - Consumer, Digital Business & IT Director; - Operation, Finance & Treasury Director; - Compliance & Risk Director; - Head of Risk Management & System & Procedure Division; - Head of Commercial Business Division; - Head of Consumer Business Division; - Head of Internal Audit Division; - Head of Compliance & AML CFT Division; - Head of Credit Risk Analysis; - Head of Legal & Remedial; and - Head of Credit Admin Department.
Sekretaris Secretary	Kepala Bagian Sistem dan Prosedur.	Head of Systems and Procedures Department.

Pernyataan Independensi Komite Kebijakan Perkreditan

Perseroan memastikan independensi seluruh anggota Komite Kebijakan Perkreditan dalam menjalankan tugasnya. Anggota komite senantiasa bertindak profesional dan berintegritas, mengutamakan kepentingan Perseroan tanpa pengaruh atau intervensi dari pihak manapun.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Tugas dan tanggung jawab Komite Kebijakan Perkreditan diuraikan sebagai berikut:

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

Rapat Komite Kebijakan Perkreditan

Surat Keputusan Direksi No. 111/SKDIR/XII/2024 mengatur kebijakan rapat Komite Kebijakan Perkreditan. Rapat diselenggarakan setidaknya 1 kali dalam setahun dengan kuorum kehadiran minimal 50% dari jumlah anggota, termasuk kehadiran sekurang-kurangnya 3 orang Direktur sebagai anggota Komite Kebijakan Perkreditan Bank Ganesha.

Structure and Composition of the Credit Policy Committee

Based on the Board of Directors' Decision Letter No. 111/SKDIR/XII/2024 dated December 30, 2024, the structure and composition of the Credit Policy Committee are as follows:

Statement of Independency of Credit Policy Committee

The Company ensures the independency of all members of the Credit Policy Committee in performing their duties. Committee members always act professionally and with integrity, by prioritizing the interests of the Company without influence or intervention from any party.

Duties and Responsibilities of the Credit Policy Committee

Duties and responsibilities of the Credit Policy Committee are described as follows:

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

Credit Policy Committee's Meeting

Board of Directors' Decision Letter No. 111/SKDIR/XII/2024 stipulates the policy of the Credit Policy Committee meeting. Meetings are held at least once a year with an attendance quorum of at least 50% of the total members, including the presence of at least 3 Directors as members of Bank Ganesha's Credit Policy Committee.



Pada tahun 2024, Komite Kebijakan Perkreditan telah melaksanakan 2 kali rapat dengan tingkat kehadiran rata-rata 100,00%. Adapun agenda yang dibahas dalam rapat tersebut meliputi:

1. *Review* atas *Draft* Kebijakan Perkreditan Bank Ganesha (KPBG) dan Pedoman Pelaksanaan Perkreditan (PPK), yang diselenggarakan pada Maret 2024; serta
2. Sosialisasi KPBG dan PPK kepada seluruh unit kerja yang terkait dengan proses pelaksanaan kredit di Bank Ganesha, yang dilaksanakan pada bulan Oktober 2024.

Laporan Pelaksanaan Kerja Komite Kebijakan Perkreditan

Sepanjang tahun 2024, Komite Kebijakan Perkreditan telah merealisasikan tugas dan tanggung jawabnya, antara lain:

1. Menyetujui revisi terhadap Kebijakan Perkreditan dan Pedoman Pelaksanaan Perkreditan Bank; dan
2. Menyetujui revisi atas batas wewenang pemutus kredit yang disesuaikan dengan perubahan struktur organisasi Bank, dengan tetap memperhatikan prinsip kehati-hatian.

Pengembangan Kompetensi Komite Kebijakan Perkreditan

Sepanjang tahun 2024, anggota Komite Kebijakan Perkreditan telah mengikuti berbagai kegiatan pelatihan dan pengembangan kompetensi yang diselenggarakan oleh lembaga eksternal. Materi yang diikuti mencakup kebijakan karbon, restrukturisasi kredit, manajemen risiko, penyelesaian sengketa berbasis ESG, hingga topik hukum perbankan seperti arbitrase dan permasalahan waris. Keikutsertaan ini bertujuan untuk memperkuat kapasitas anggota dalam menetapkan kebijakan kredit yang prudent dan adaptif terhadap dinamika regulasi serta tantangan sektor keuangan.

Komite Kredit

Komite Kredit merupakan komite yang bertugas mendukung Direksi dalam menetapkan kebijakan kredit serta memastikan setiap keputusan kredit diambil sesuai dengan kewenangan dan pedoman yang berlaku. Komite Kredit juga berperan dalam evaluasi kredit untuk menjaga kualitas portofolio kredit Bank.

Pedoman Kerja Komite Kredit

Komite Kredit melaksanakan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang disusun sesuai dengan ketentuan dan standar yang ditetapkan oleh Otoritas Jasa Keuangan.

In 2024, the Credit Policy Committee held 2 meetings with an average attendance level of 100.00%. The agenda discussed in the meeting included:

1. Review of the Draft of Bank Ganesha Credit Policy (KPBG) and Credit Implementation Guidelines (PPK), which was held in March 2024; and
2. Dissemination of KPBG and PPK to all divisions related to credit implementation process at Bank Ganesha, which was held in October 2024.

Report on the Implementation of Credit Committee's Work

Throughout 2024, the Credit Policy Committee realized its duties and responsibilities, including:

1. Approving the revision of Credit Policy and Bank Credit Implementation Guidelines; and
2. Approving the revision of credit decision authority limits adjusted to changes in the Bank's organizational structure, while still considering the principle of prudence.

Competency Development of the Credit Committee

Throughout 2024, members of Credit Policy Committee attended various training and competency development activities organized by external institutions. The materials covered included carbon policy, loan restructuring, risk management, ESG-based dispute resolution, to banking law topics such as arbitration and inheritance issues. This participation aimed at strengthening members' capacity in determining prudent and adaptive loan policies to regulatory dynamics and challenges in financial sector.

Credit Committee

Credit Committee is a committee in charge of supporting the Board of Directors in determining credit policies and ensuring that every credit decision is made in accordance with the applicable authorities and guidelines. The Credit Committee also plays a role in credit evaluation to maintain the quality of the Bank's credit portfolio.

Credit Committee Charter

The Credit Committee performs its duties and responsibilities based on the charter prepared in accordance with the provisions and standards set by the Financial Services Authority.



Struktur dan Keanggotaan Komite Kredit

Berdasarkan Surat Keputusan Direksi No. 098/SKDIR/X/2024 tanggal 10 Oktober 2024, struktur dan keanggotaan Komite Kredit diuraikan sebagai berikut:

Susunan Structure	Diisi oleh	Held by
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member)
Sekretaris Secretary	- Wakil Presiden Direktur; - Kepala Divisi Bisnis Komersial; dan - Kepala Bagian Analisa Risiko Kredit.	- Vice President Director; - Head of Commercial Business Division; and - Head of Credit Risk Analysis.

Keterangan / Description:

Apabila Kepala Divisi Bisnis Komersial berhalangan, maka posisinya akan digantikan oleh 2 Kepala Bagian, yaitu Kepala Bagian *Commercial & SME Lending* dan Kepala Bagian *Corporate Lending*. Sementara itu, apabila Kepala Bagian Analisa Risiko Kredit berhalangan, maka dapat digantikan oleh staf pada Bagian Analisa Risiko Kredit yang ditunjuk.

In the event that the Head of Commercial Business Division is unable to attend, such position will be replaced by 2 Heads of Departments, namely Head of Commercial & SME Lending and Head of Corporate Lending. Meanwhile, in the event that the Head of Credit Risk Analysis is unable to attend, he can be replaced by staff in the designated Credit Risk Analysis.

Pernyataan Independensi Komite Kredit

Perseroan menjamin independensi seluruh anggota Komite Kredit dalam melaksanakan tugas dan tanggung jawabnya. Setiap anggota bertindak secara profesional, mengutamakan kepentingan Perseroan, dan bebas dari intervensi pihak manapun.

Tugas dan Tanggung Jawab Komite Kredit

Komite Kredit menjalankan berbagai tugas dan tanggung jawab utama yang mendukung pengelolaan kebijakan kredit, antara lain:

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

Rapat Komite Kredit

Komite Kredit tidak memiliki kebijakan khusus mengenai rapat komite. Semua keputusan terkait kredit dapat diambil melalui mekanisme rapat atau sirkuler.

Laporan Pelaksanaan Kerja Komite Kredit

Sepanjang tahun 2024, Komite Kredit telah melaksanakan tugas dan tanggung jawabnya, antara lain:

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

Structure and Composition of the Credit Committee

Based on the Board of Directors' Decision Letter No. 098/SKDIR/X/2024 dated October 10, 2024, the structure and composition of the Credit Committee are outlined as follows:

Statement of Independency of Credit Committee

The Company guarantees the independency of all members of the Credit Committee in performing their duties and responsibilities. Each member acts professionally, prioritizes the interests of the Company, and is free from intervention from any party.

Duties and Responsibilities of the Credit Committee

The Credit Committee carries out various main duties and responsibilities that support the credit policy management, including:

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

Credit Committee's Meeting

The Credit Committee does not have any specific policy on committee meetings. All decisions related to credit can be made through meeting or circular mechanism.

Report on the Implementation of Credit Committee's Work

Throughout 2024, the Credit Committee carried out its duties and responsibilities, including:

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



Pengembangan Kompetensi Komite Kredit

Sepanjang tahun 2024, anggota Komite Kredit telah mengikuti sejumlah pelatihan dan webinar yang diselenggarakan oleh lembaga eksternal. Materi yang diikuti mencakup berbagai topik seperti penyusunan klausul arbitrase pada kredit sindikasi, penyelesaian pembiayaan berbasis ESG, hingga pelatihan terkait inovasi kredit *scoring* dan manajemen risiko. Partisipasi ini merupakan bagian dari komitmen Bank dalam memperkuat kapabilitas Komite Kredit dalam menyesuaikan diri terhadap dinamika risiko kredit, kebijakan pembiayaan berkelanjutan, serta penyelesaian sengketa yang relevan dengan praktik industri perbankan.

Komite Pengarah Teknologi Informasi

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

Pedoman Kerja Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi melaksanakan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang dirancang sesuai dengan regulasi, termasuk Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Manajemen Risiko dalam Penggunaan Teknologi Informasi.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Berdasarkan Surat Keputusan Direksi No. 074/SKDIR/VIII/2024 tanggal 12 Agustus 2024, struktur dan keanggotaan Komite Pengarah Teknologi Informasi sebagai berikut:

Susunan Structure	Diisi oleh	Held by
Ketua Chairperson	Direktur Consumer, Digital Business & IT (Merangkap Anggota).	Director of Consumer, Digital Business & IT (Concurrently as Member).
Sekretaris Secretary	Kepala Divisi TI (Merangkap Anggota).	Head of IT Division (Concurrently Member).
Anggota Tetap Permanent Member	- Direktur <i>Compliance & Risk</i>; - Direktur <i>Operation, Finance & Treasury</i>; - Kepala Divisi <i>Commercial Business</i>; - Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur; - Kepala Divisi <i>Operation</i>; - Kepala Satuan Kerja <i>Compliance & AML CFT</i>; - Kepala Divisi <i>Consumer Business</i>;	- Compliance & Risk Director; - Operation, Finance & Treasury Director; - Head of Commercial Business Division; - Head of Risk Management & System & Procedure Division; - Head of Operation Division; - Head of Compliance & AML CFT Division; - Head of Consumer Business Division;

Competency Development of the Credit Committee

Throughout 2024, members of Credit Committee attended a number of training and webinars organized by external institutions. The materials covered included various topics such as drafting arbitration clauses in syndicated loans, ESG-based financing settlement, to training related to credit scoring innovation and risk management. This participation is part of the Bank's commitment to strengthening Credit Committee's capabilities in adapting to credit risk dynamics, sustainable financing policies, and dispute resolution relevant to banking industry practices.

Information Technology Steering Committee

In supporting the optimal implementation of information technology, the Information Technology Steering Committee was established to assist the Board of Commissioners and Board of Directors in supervising activities related to information technology, so as to provide added value to the Bank's business and operations.

Information Technology Steering Committee's Charter

The Information Technology Steering Committee carries out its duties and responsibilities based on the charter designed in accordance with regulations, including Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks and Financial Services Authority Circular No. 21/SEOJK.03/2017 on Risk Management in the Use of Information Technology.

Structure and Composition of the Information Technology Steering Committee

Based on the Board of Directors' Decision Letter Direksi No. 074/SKDIR/VIII/2024 dated August 12, 2024, the structure and composition of the Information Technology Steering Committee are as follows:



Susunan Structure	Diisi oleh	Held by
	- Kepala Divisi <i>Digital Business & Funding</i>; - Kepala Divisi <i>HRM, Premises & Services</i>; - Kepala Divisi <i>Finance, Accounting & MIS</i>; - Kepala Bagian <i>IT Core Development</i>; - Kepala Bagian <i>IT Operation & Support</i>; - Kepala Bagian <i>IT Governance & Planning</i>; - Kepala Bagian <i>Digital App Development</i>; dan - Kepala Bagian <i>IT Security</i>.	- Head of Digital Business & Funding Division; - Head of HRM, Premises & Services Division; - Head of Finance, Accounting & MIS Division; - Head of IT Core Development Department; - Head of IT Operation & Support Department; - Head of IT Governance & Planning Department; - Head of Digital App Development; and - Head of IT Security.
Anggota Tidak Tetap Non-Permanent Member	- Kepala Divisi <i>Treasury</i>; - Kepala Satuan Kerja Audit Intern; - Kepala Bagian <i>Wealth Management</i>; - Kepala Bagian <i>FI & Trade Finance</i>; - Kepala Bagian <i>SQM & Call Center</i>; - Kepala Bagian <i>Corporate Secretary</i>; - Kepala Bagian <i>Credit Risk Analysis</i>; - Kepala Bagian <i>Credit Administration</i>; - Kepala Bagian <i>Legal & Remedial</i>; dan - Pimpinan Kantor Cabang.	- Head of Treasury Division; - Head of Internal Audit Division; - Head of Wealth Management; - Head of FI & Trade Finance; - Head of SQM & Call Center; - Head of Corporate Secretary; - Head of Credit Risk Analysis; - Head of Credit Administration; - Head of Legal & Remedial; and - Branch Office Manager.
Undangan Notice	Perwakilan Pengguna IT	IT User Representative

Pernyataan Independensi Komite Pengarah Teknologi Informasi

Perseroan memastikan bahwa seluruh anggota Komite Pengarah Teknologi Informasi menjalankan tugasnya secara independen dan profesional. Setiap anggota bertindak dengan integritas tinggi, mengutamakan kepentingan Perseroan, dan bebas dari pengaruh atau tekanan pihak eksternal.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi bertugas memberikan rekomendasi strategis kepada Direksi, khususnya terkait pengelolaan dan penerapan teknologi informasi yang diuraikan sebagai berikut:

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

Statement of Independency of the Information Technology Steering Committee

The Company ensures that all members of the Information Technology Steering Committee carry out their duties independently and professionally. Each member acts with high integrity, prioritizes the interests of the Company, and is free from any external influence or pressure.

Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee is in charge of providing strategic recommendations to the Board of Directors, particularly regarding the management and implementation of information technology, described as follows:

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



Rapat Komite Pengarah Teknologi Informasi

Rapat Komite Pengarah Teknologi Informasi diselenggarakan sesuai dengan ketentuan dalam Surat Keputusan Direksi No. 074/SKDIR/VIII/2024. Rapat diadakan minimal 2 kali setahun dengan kehadiran kuorum minimal 51% dari total anggota komite.

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah melaksanakan 2 kali rapat dengan tingkat kehadiran rata-rata 100,00%.

Laporan Pelaksanaan Kerja Komite Pengarah Teknologi Informasi

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah menjalankan perannya secara optimal dengan melaksanakan berbagai tugas dan tanggung jawab yang diuraikan sebagai berikut:

1. Evaluasi dan review atas Rencana Strategis Teknologi Informasi 2023–2024;
2. Pembaruan dan realisasi Laporan Rencana Pengembangan Teknologi Informasi (LRPTI) untuk periode Oktober dan Desember 2024, mencakup status, realisasi biaya, evaluasi, dan review;
3. Pembahasan Rencana Strategis IT dan LRPTI 2025;
4. *Progress improvement Digital Maturity Assessment for Bank (DMAB)*;
5. Operasional TI dan penerapan keamanan siber (*cyber security IT*);
6. Penyesuaian kebijakan dan standar operasional prosedur di bidang IT;
7. Perkembangan laporan IT; dan
8. *Rundown System End of Year 2024*.

Pengembangan Kompetensi Komite Pengarah Teknologi Informasi

Sepanjang tahun 2024, anggota Komite Pengarah Teknologi Informasi telah mengikuti berbagai program pelatihan dan *workshop* yang relevan dengan perkembangan teknologi dan keamanan informasi. Kegiatan ini mencakup topik-topik seperti *Cyber Security*, *Data Protection*, *Infrastructure Modernization*, dan pengelolaan risiko teknologi informasi. Selain itu, pelatihan juga mencakup aspek strategis seperti *Scrum Mastery*, *Problem Solving*, serta implementasi dan pelaporan terkait *Single Customer View*. Partisipasi aktif dalam pelatihan ini merupakan bagian dari upaya peningkatan kapabilitas Komite dalam mendukung transformasi digital dan penguatan sistem teknologi informasi Bank secara berkelanjutan.

Information Technology Steering Committee's Meeting

The Information Technology Steering Committee's meetings are held in accordance with the provisions of Board of Directors' Decision Letter No. 074/SKDIR/VIII/2024. Meetings are held at least 2 times in a year with an attendance quorum of at least 51% of the total committee members.

Throughout 2024, the Information Technology Steering Committee held 2 meetings with an average attendance level of 100.00%.

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

Throughout 2024, the Information Technology Steering Committee carried out its role optimally by performing various duties and responsibilities described as follows:

1. Evaluation and review of the 2023–2024 Information Technology Strategic Plan;
2. Update and realization of the Information Technology Development Plan Report (LRPTI) for the period of October and December 2024, including status, cost realization, evaluation, and review;
3. Discussion of the 2025 IT Strategic Plan and LRPTI;
4. Progress improvement of Digital Maturity Assessment for Bank (DMAB);
5. IT operations and implementation of cyber security (*cyber security IT*);
6. Adjustment of policies and standard operating procedures in IT;
7. Development of IT reports; and
8. Rundown System for End of Year 2024.

Competency Development of the Information Technology Steering Committee

Throughout 2024, members of Information Technology Steering Committee attended various training programs and workshops relevant to developments in technology and information security. These activities covered topics such as *Cyber Security*, *Data Protection*, *Infrastructure Modernization*, and information technology risk management. Furthermore, the training also covered strategic aspects such as *Scrum Mastery*, *Problem Solving*, and implementation and reporting related to *Single Customer View*. Active participation in this training was part of an effort to improve the Committee's capabilities in supporting digital transformation and strengthening the Bank's information technology system in a sustainable manner.



Komite Manajemen Risiko

Pembentukan Komite Manajemen Risiko dilakukan untuk memastikan kerangka kerja manajemen risiko mampu memberikan perlindungan yang memadai terhadap berbagai risiko yang dihadapi Bank serta bertanggung jawab dalam merumuskan kebijakan, strategi, pedoman penerapan manajemen risiko, mengawasi dan mengarahkan perbaikan dalam implementasinya.

Pedoman Kerja Komite Manajemen Risiko

Dalam menjalankan tugasnya, Komite Manajemen Risiko berdasarkan pada pedoman kerja yang disusun sesuai dengan ketentuan Otoritas Jasa Keuangan, termasuk Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 mengenai Penerapan Manajemen Risiko Bagi Bank Umum.

Struktur dan Keanggotaan Komite Manajemen Risiko

Struktur dan keanggotaan Komite Manajemen Risiko ditetapkan melalui Surat Keputusan Direksi No. 003/SKDIR/I/2019 tanggal 28 Januari 2019, dengan struktur dan keanggotaan diuraikan sebagai berikut:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Direktur yang Membawahi Fungsi Kepatuhan.	Director in Charge of Compliance Function.
Sekretaris Secretary	Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur.	Head of Risk Management & System and Procedure Division.
Anggota Tetap Permanent Member	Direksi.	Board of Director.
Anggota Tidak Tetap Non-Permanent Member	- Kepala Divisi; dan - Kepala Bagian yang Berkepentingan Diundang.	- Head of Divisions; and - Head of Relevant Departments are Invited.

Pernyataan Independensi Komite Manajemen Risiko

Tugas yang dijalankan oleh Komite Manajemen Risiko bersifat independen tanpa tekanan atau pengaruh dari pihak manapun. Prinsip profesionalisme dan kepentingan terbaik bagi Bank senantiasa dikedepankan dalam setiap pengambilan keputusan.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Tugas dan tanggung jawab Komite Manajemen Risiko, di antaranya:

1. Memberikan masukan kepada Direksi dalam rangka penyusunan, pengembangan, dan implementasi kebijakan manajemen risiko yang efektif untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko;

Risk Management Committee

The Risk Management Committee is established to ensure that the risk management framework is able to provide adequate protection against various risks faced by the Bank and is responsible for formulating policies, strategies, guidelines for implementing risk management, supervising and directing improvements in its implementation.

Risk Management Committee Charter

In carrying out its duties, the Risk Management Committee is guided by the charter prepared according to the provisions of the Financial Services Authority, including Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks.

Structure and Composition of the Risk Management Committee

Structure and composition of the Risk Management Committee are determined through Board of Directors' Decision Letter No. 003/SKDIR/I/2019 dated January 28, 2019, with the structure and composition outlined as follows:

Statement of Independency of the Risk Management Committee

The duties carried out by the Risk Management Committee are independent without pressure or influence from any party. The principles of professionalism and the best interests of the Bank are always prioritized in every decision-making process.

Duties and Responsibilities of the Risk Management Committee

The duties and responsibilities of the Risk Management Committee include:

1. Providing recommendations to the Board of Directors in the preparation, development, and implementation of effective risk management policies to identify, measure, monitor, and control risks;



2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya untuk mengendalikan dan mengelola semua risiko yang dihadapi Bank; dan
3. Melakukan evaluasi dan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

Rapat Komite Manajemen Risiko

Sepanjang tahun 2024, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat Komite Manajemen Risiko membahas mengenai hasil penilaian profil risiko triwulan IV tahun 2023, profil risiko triwulan I tahun 2024, profil risiko triwulan II tahun 2024, dan profil risiko triwulan III/2024.

Laporan Pelaksanaan Kerja Komite Manajemen Risiko

Realisasi tugas dan tanggung jawab Komite Manajemen Risiko di tahun 2024 diungkapkan sebagai berikut:

1. Menyetujui penilaian profil risiko triwulan I, II, III, dan IV tahun 2024;
2. Menyetujui penilaian tingkat kesehatan bank;
3. Menyetujui penilaian *internal capital adequacy assessment process*;
4. Menetapkan *risk appetite* dan *risk tolerance* tahun 2025; dan
5. Sosialisasi budaya risiko kepada seluruh tingkat organisasi.

Pengembangan Kompetensi Komite Manajemen Risiko

Sepanjang tahun 2024, anggota Komite Manajemen Risiko secara aktif mengikuti berbagai pelatihan dan kegiatan pengembangan kompetensi yang berkaitan dengan manajemen risiko dan tata kelola. Kegiatan tersebut mencakup pelatihan sertifikasi manajemen risiko, pelatihan mitigasi risiko siber, serta konferensi nasional terkait penguatan sistem manajemen risiko dan *governance*. Partisipasi ini bertujuan untuk memperkuat kapasitas Komite dalam menjalankan fungsi pengawasan dan pengendalian risiko, serta memastikan bahwa penerapan manajemen risiko di Bank berjalan efektif dan selaras dengan regulasi yang berlaku.

Komite Restrukturisasi

Komite Restrukturisasi merupakan komite yang dibentuk untuk membantu Direksi dalam mengevaluasi dan memberikan keputusan terkait permohonan restrukturisasi atau penyelesaian kredit, dengan tetap mengacu pada batasan kewenangan yang telah ditetapkan.

2. Conducting supervision so that the risk management policies are implemented optimally to control and manage all risks faced by the Bank; and
3. Periodically evaluating and reviewing risk management policies and providing suggestions if changes are necessary.

Risk Management Committee's Meeting

Throughout 2024, the Risk Management Committee held 4 meetings with an average meeting attendance rate of 100.00%. The agenda of the Risk Management Committee meeting was to discuss the results of risk profile assessment for quarter IV 2023, risk profile for quarter I 2024, risk profile for quarter II 2024, and risk profile for quarter III/2024.

Report on the Implementation of Risk Management Committee's Work

The realization of duties and responsibilities of the Risk Management Committee in 2024 was disclosed as follows:

1. Approving risk profile assessment for quarter I, II, III, and IV of 2024;
2. Approving the assessment of the bank's soundness rating;
3. Approving the assessment of internal capital adequacy assessment process;
4. Determining the risk appetite and risk tolerance for 2025; and
5. Dissemination of the risk culture to all levels of the organization.

Competency Development of the Risk Management Committee

Throughout 2024, members of the Risk Management Committee actively attended various training and competency development activities related to risk management and governance. These activities included risk management certification training, cyber risk mitigation training, and national conferences related to strengthening risk management and governance systems. This participation aimed at strengthening the Committee's capacity in carrying out its risk monitoring and control functions, as well as ensuring that the risk management implementation at the Bank was effective and in line with the applicable regulations.

Restructuring Committee

Restructuring Committee is a committee established to assist the Board of Directors in evaluating and making decisions regarding requests for credit restructuring or settlement, while still referring to the established limits of authority.



Pedoman Kerja Komite Restrukturisasi

Pelaksanaan tugas dan tanggung jawab Komite Restrukturisasi mengikuti pedoman kerja yang berlandaskan pada Peraturan Otoritas Jasa Keuangan.

Struktur dan Keanggotaan Komite Restrukturisasi

Struktur dan keanggotaan Komite Restrukturisasi ditetapkan melalui Surat Keputusan Direksi No. 098/SKDIR/X/2024 tanggal 10 Oktober 2024, yang diuraikan sebagai berikut:

Susunan Structure	Diisi oleh	Held by
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
Anggota Members	- Wakil Presiden Direktur; - Kepala Bagian Legal dan Remedial; dan - Kepala Bagian Analisa Risiko Kredit.	- Vice President Director; - Head of Legal and Remedial Department; and - Head of Credit Risk Analysis Department.

Pernyataan Independensi Komite Restrukturisasi

Bank memastikan bahwa seluruh anggota Komite Restrukturisasi bertindak dengan penuh independensi dalam melaksanakan tugas dan tanggung jawabnya. Setiap anggota komite selalu berpegang pada prinsip profesionalisme dan mengutamakan kepentingan Perseroan, tanpa dipengaruhi oleh intervensi pihak mana pun.

Tugas dan Tanggung Jawab Komite Restrukturisasi

Informasi tugas dan tanggung jawab Komite Restrukturisasi sebagai berikut:

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

Rapat Komite Restrukturisasi

Komite Restrukturisasi tidak memiliki kebijakan khusus mengenai rapat komite. Setiap keputusan mengenai restrukturisasi diambil secara sirkuler dengan persetujuan 100,00% dari anggota komite.

Restructuring Committee Charter

The implementation of the Restructuring Committee's duties and responsibilities follows the charter based on the Financial Services Authority Regulation.

Structure and Composition of the Restructuring Committee

The structure and composition of the Restructuring Committee determined through the Board of Directors' Decision Letter No. 098/SKDIR/X/2024 dated October 10, 2023, are outlined as follows:

Statement of Independency of the Restructuring Committee

The Bank ensures that all members of the Restructuring Committee act with full independency in performing their duties and responsibilities. Each committee member always upholds the principle of professionalism and prioritizes the interests of the Company, without being influenced by any intervention from any party.

Duties and Responsibilities of the Restructuring Committee

Information on duties and responsibilities of the Restructuring Committee is as follows:

- Providing approval or rejection of credit restructuring/settlement proposals in accordance with the limits of authority;
- Carrying out duties in making credit restructuring/settlement decisions professionally, honestly, objectively, carefully, and thoroughly;
- 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
- Prioritizing the Company's interests above personal or family interests, as well as of other parties.

Restructuring Committee Meeting

The Restructuring Committee does not have any specific policy on committee meetings. Every decision regarding restructuring is made circularly with 100.00% approval of the committee members.



Laporan Pelaksanaan Kerja Komite Restrukturisasi

Sepanjang tahun 2024, Komite Restrukturisasi telah menjalankan tugas dan tanggung jawabnya dengan memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, serta penjualan aset yang diambil alih.

Pengembangan Kompetensi Komite Restrukturisasi

Selama tahun 2024, Komite Restrukturisasi tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa merupakan komite yang dibentuk untuk mendukung Direksi dalam mengelola, memastikan efektivitas, dan mengawasi pelaksanaan pengadaan barang dan jasa sesuai kebijakan dan prosedur Perseroan.

Pedoman Kerja Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa melaksanakan tugasnya berdasarkan pedoman kerja yang disusun sesuai dengan Peraturan Otoritas Jasa Keuangan.

Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Susunan dan anggota Komite Pengadaan Barang dan Jasa ditetapkan melalui Surat Keputusan Direksi No. 102/SKDIR/X/2024 tanggal 30 Oktober 2024 dengan rincian sebagai berikut:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Wakil Presiden Direktur	Vice President Director
Sekretaris Secretary	Kepala Divisi HRM, Premises & Services	Head of HRM, Premises & Service Division
Anggota Member	- Presiden Direktur; - Direktur Consumer, Digital Business & IT; - Direktur Compliance & Risk; - Direktur Operation, Finance & Treasury; dan - Kepala Divisi Finance & Accounting.	- President Director; - Consumer, Digital Business & IT Director; - Compliance & Risk Director; - Operation, Finance & Treasury Director; and - Head of Finance & Accounting Division.

Report on the Implementation of Restructuring Committee's Work

Throughout 2024, the Restructuring Committee carried out its duties and responsibilities by providing approval for proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

Competency Development of the Restructuring Committee

Throughout 2024, the Restructuring Committee did not attend any competency development activities held by external parties. However, the Committee carried out independent competency development through books and/or digital information.

Goods and Services Procurement Committee

The Goods and Services Procurement Committee is a committee established to support the Board of Directors in managing, ensuring the effectiveness, and supervising the implementation of goods and services procurement in accordance with the policies and procedures at the Company.

Goods and Services Procurement Committee Charter

The Goods and Services Procurement Committee carries out its duties based on the charter prepared in accordance with the Financial Services Authority Regulation.

Structure and Composition of the Goods and Services Procurement Committee

The structure and members of the Goods and Services Procurement Committee are determined through the Board of Directors' Decision Letter No. 102/SKDIR/X/2024 dated October 30, 2024, with the following details:



Pernyataan Independensi Komite Pengadaan Barang dan Jasa

Dalam memastikan kinerja yang optimal, Perseroan menjamin independensi seluruh anggota Komite Pengadaan Barang dan Jasa dalam melaksanakan tugas dan tanggung jawabnya. Seluruh anggota selalu menjalankan perannya secara profesional dengan mengutamakan kepentingan Perseroan tanpa dipengaruhi oleh intervensi dari pihak luar.

Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Tugas dan tanggung jawab Komite Pengadaan Barang dan Jasa sebagai berikut:

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

Rapat Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2024, Komite Pengadaan Barang dan Jasa telah melaksanakan rapat sebanyak 3 kali dengan tingkat kehadiran rata-rata 100,00%. Agenda rapat tersebut mencakup pembahasan terkait pengadaan *sales force* melalui pihak *outsourse* serta kerja sama dengan pihak *headhunter* dan penyedia jasa *assesment*.

Laporan Pelaksanaan Kerja Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2024, Komite Pengadaan Barang dan Jasa telah melaksanakan berbagai tugas dan tanggung jawabnya, antara lain:

1. Notulen rapat tanggal 25 Januari 2024 terkait kerja sama dengan pihak *headhunter* dan penyedia jasa *assesment*;
2. Notulen rapat tanggal 25 Januari 2024 terkait pengadaan *sales force* melalui perusahaan *outsourse*; dan
3. Notulen rapat tanggal 28 Januari 2024 terkait lanjutan pembahasan pengadaan *sales force* melalui perusahaan *outsourse*.

Statement of Independency of the Goods and Services Procurement Committee

In ensuring an optimal performance, the Company guarantees the independency of all members of the Goods and Services Procurement Committee in performing their duties and responsibilities. All members always carry out their roles professionally by prioritizing the interests of the Company without being influenced by any intervention from any external parties.

Duties and Responsibilities of the Goods and Services Procurement Committee

The duties and responsibilities of the Goods and Services Procurement Committee are as follows:

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

Goods and Services Procurement Committee Meeting

Throughout 2024, the Goods and Services Procurement Committee held 3 meetings with an average meeting attendance rate of 100.00%. The meeting agenda included discussions related to procurement of sales force through outsourcing parties and cooperation with headhunters and assessment service providers.

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

Throughout 2024, the Goods and Services Procurement Committee carried out various duties and responsibilities, including:

1. Minutes of the meeting dated January 25, 2024, regarding cooperation with headhunters and assessment service providers;
2. Minutes of the meeting dated January 25, 2024, regarding the procurement of sales force through outsourcing companies; and
3. Minutes of the meeting dated January 28, 2024, regarding the continuation of discussion on the procurement of sales force through outsourcing companies.



Pengembangan Kompetensi Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2024, anggota Komite Pengadaan Barang dan Jasa telah mengikuti berbagai program pengembangan kompetensi yang relevan dengan peran dan tanggung jawabnya. Program tersebut mencakup pelatihan dan seminar di bidang manajemen risiko, strategi kepatuhan, pengadaan, serta aspek hukum dan perpajakan yang berkaitan dengan proses pengadaan barang dan jasa. Kegiatan ini diikuti secara aktif sebagai bagian dari komitmen penguatan tata kelola dan peningkatan kapabilitas anggota komite dalam mendukung kelancaran operasional serta pengambilan keputusan strategis yang lebih baik.

Competency Development of the Goods and Services Procurement Committee

Throughout 2024, members of Goods and Services Procurement Committee attended various competency development programs relevant to their roles and responsibilities. Such programs included training and seminars in risk management, compliance strategies, procurement, as well as legal and tax aspects related to the goods and services procurement process. These activities were actively attended as part of the commitment to strengthening governance and improving the capabilities of committee members in supporting the smooth operations and better strategic decision-making.

ORGAN PENDUKUNG DIREKSI Board of Directors' Supporting Organs

Dalam melaksanakan tanggung dan jawabnya, Direksi didukung oleh berbagai unit kerja, termasuk Sekretaris Perusahaan dan Satuan Kerja Audit Intern yang berkontribusi melalui pemberian saran dan rekomendasi strategis untuk mendukung kebijakan dan keputusan yang diambil.

In carrying out its responsibilities, the Board of Directors is supported by various divisions, including Corporate Secretary and Internal Audit Division, which give contribution by providing strategic advice and recommendations to support the policies adopted and decisions made.

Sekretaris Perusahaan

Bank senantiasa membangun dan memelihara komunikasi yang baik dengan Pemegang Saham, regulator, dan pemangku kepentingan lainnya. Dalam hal ini, Bank telah memiliki Sekretaris Perusahaan yang memiliki peranan penting dalam memastikan kelancaran komunikasi yang baik antara Bank dengan para pemangku kepentingan serta memastikan terselenggaranya penyampaian informasi secara tepat waktu dan akurat kepada seluruh pemangku kepentingan.

Corporate Secretary

The Bank constantly establishes and maintains good communication with Shareholders, regulators, and other stakeholders. As such, the Bank has a Corporate Secretary with important role in ensuring smooth and good communication between the Bank and its stakeholders, as well as ensuring the submission of information in a timely and accurate manner to all stakeholders.

Pedoman Kerja Sekretaris Perusahaan

Pelaksanaan tugas dan tanggung jawab Sekretaris Perusahaan berdasarkan panduan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan.

Corporate Secretary Charter

The implementation of Corporate Secretary's duties and responsibilities is based on the guidelines stipulated in the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary.

Struktur Organisasi Sekretaris Perusahaan

Sekretaris Perusahaan merupakan bagian dari struktur organisasi yang berada langsung di bawah Direksi, dengan tanggung jawab pelaksanaan tugas yang dilaporkan langsung kepada Presiden Direktur. Pada tahun 2024, posisi Sekretaris Perusahaan dijabat oleh Febrina K Savitri, sesuai dengan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

Corporate Secretary's Organizational Structure

Corporate Secretary is part of the organizational structure that is directly under the Board of Directors, with the responsibility for its duty implementation directly reported to the President Director. In 2024, the position of Corporate Secretary was held by Febrina K Savitri, in accordance with the Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.



Profil Sekretaris Perusahaan

Profile of Corporate Secretary



Febrina Kenya Savitri

Sekretaris Perusahaan Corporate Secretary

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

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

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagai berikut:

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan 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;

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

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

Duties and Responsibilities of the Corporate Secretary

The Corporate Secretary has duties and responsibilities as follows:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;
3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:
 - a. Information disclosure to the public, including the availability of information on the Company's website;



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

- b. Timely submission of reports to regulators;
- c. Organizing and documenting the GMS; and
- d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;
4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, publication, and distribution of the Company's annual report;
6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;
7. Carrying out social responsibility activities in accordance with the planned goals; and
8. Maintaining confidentiality, except in complying with the applicable laws and regulations.

Laporan Pelaksanaan Kerja Sekretaris Perusahaan

Selama tahun 2024, Sekretaris Perusahaan telah menjalankan berbagai kegiatan penting sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, antara lain:

Report on the Implementation of Corporate Secretary's Work

Throughout 2024, the Corporate Secretary carried out various important activities as part of its duties and responsibilities' implementation, including:

Jenis Kegiatan dan Rincian Type of Activities and Details

Pelaksanaan Tahun 2024 Implementation of in 2024

Aktivitas Bank Sebagai Perusahaan Terbuka Bank Activities as a Public Company

Melaksanakan memenuhi ketentuan RUPS, Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka

Conducting GMS, in accordance with the provisions of Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies

Pelaksanaan RUPS Luar Biasa:

Dilaksanakan pada tanggal 8 Maret 2024 dengan mata acara: Persetujuan pengubahan susunan pengurus Perseroan.

Pelaksanaan RUPS Tahunan Tahun 2023:

Dilaksanakan pada tanggal 29 Mei 2024 dengan mata acara:

1. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 dan penetapan penggunaan laba bersih Perseroan tahun buku 2023;
2. Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2024;
3. Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan dan penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan
4. Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II).

Implementation of Extraordinary GMS:

Held on March 8, 2024, with the agenda - item: Approval of changes to the composition of the Company's management.

Implementation of the 2023 Annual GMS:

Held on May 29, 2024, with the agenda - item:

1. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2023, and to appropriate the use of the Company's net profit for the 2023 financial year;
2. To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2024 financial year;
3. To appoint members of the Company's Board of Directors and Board of Commissioners and determine duties, authorities, amount of salary, and other benefits for members of the Board of Directors, and determine the honorarium and other benefits for members of the Board of Commissioners; and
4. To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights II (PMHMETD II).



Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2024 Implementation of in 2024
Penyelenggaraan Paparan Publik Organizing Public Expose	Bank tidak menyelenggarakan paparan publik secara langsung, melainkan menyampaikan materi paparan publik bersamaan dengan Laporan Keuangan Bank. Adapun agenda yang disampaikan dalam materi tersebut meliputi: 1. Sekilas mengenai Bank Ganesha; 2. Penyampaian kinerja keuangan; dan 3. Informasi terkait kebijakan manajemen. The Bank did not organize a public expose directly, but rather delivered public expose material together with the Bank's Financial Statements. The agenda presented in the material included: 1. A brief overview of Bank Ganesha; 2. Submission of financial performance; and 3. Information related to management policies.
Penyusunan Laporan Tahunan dan Laporan Keberlanjutan Tahun 2023 Preparing the 2023 Annual Report and Sustainability Report	Mengkoordinasikan penyusunan, penerbitan, dan pendistribusian Laporan Tahunan dan Laporan Keberlanjutan Bank. Coordinating the preparation, publication, and distribution of the Bank's Annual Report and Sustainability Report.
Menjadi Penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan Pemangku Kepentingan Lainnya Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and Other Stakeholders	1. Melakukan pelaporan secara berkala dan non berkala kepada Otoritas Jasa Keuangan Pengawasan dan Pasar Modal, Bursa Efek Indonesia, dan Lembaga Penjamin Simpanan, baik melalui surat (<i>hardcopy</i>) maupun situs web/<i>online</i> (<i>softcopy</i>); dan 2. Menyiapkan proses <i>fit and proper</i> bagi calon Komisaris Independen dan calon Wakil Direktur Utama, dan hal lainnya yang terkait. 1. Conducting periodic and non-periodic reporting to the Financial Services Authority of Capital Market Supervision, Indonesia Stock Exchange, and the Deposit Insurance Corporation, both by correspondence (<i>hardcopy</i>) and website/<i>online</i> (<i>softcopy</i>); and 2. Preparing the fit and proper process for candidates of Independent Commissioner and candidates for Vice President Director, and other related matters.
Aktivitas Komunikasi Korporasi Corporate Communication Activities	
Media Relation	Membina hubungan baik dengan media untuk memperoleh dukungan atas aktivitas yang memerlukan publikasi, seperti RUPS, laporan keuangan, penghargaan, peluncuran produk baru, dan lainnya. Establishing good relations with the media to obtain support for activities requiring publication, such as GMS, financial statements, awards, new product launches, and others.
Publikasi Publication	Menyiapkan materi publikasi atau siaran pers terkait kegiatan Bank, baik melalui media, situs web Bank, maupun media sosial. Preparing publication materials or press releases related to the Bank's activities, including through media, the Bank's website, and social media.
Media Monitoring	Memantau pemberitaan di media yang berkaitan dengan Bank Ganesha atau isu-isu penting lainnya seputar perbankan. Monitoring media coverage related to Bank Ganesha or other important issues related to banking.
Koordinasi Kegiatan Internal Perusahaan Coordination of Internal Company Activities	Melakukan koordinasi dengan unit kerja yang terkait guna mendukung pelaksanaan kegiatan internal. Coordinating with relevant divisions to support the implementation of internal activities.
Pengelolaan Situs Web Perusahaan Company Website Management	Memastikan konten situs web selalu sesuai dengan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Ensuring that website content is always in accordance with Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies.
Pendistribusian Informasi atau Dokumen Perusahaan Distributing Company Information or Documents	1. Mendistribusikan informasi atau dokumen perusahaan yang dibutuhkan dalam bentuk <i>softcopy</i> kepada seluruh internal Bank; dan 2. Menyampaikan informasi terkait <i>corporate</i>, sosialisasi, kampanye kepada internal Bank melalui <i>e-mail blast</i>. 1. Distributing required company information or documents in <i>softcopy</i> form to all internal Bank; and 2. Conveying information related to corporate, dissemination, campaigns to internal Bank via e-mail blast.



Jenis Kegiatan dan Rincian Type of Activities and Details

Pelaksanaan Tahun 2024 Implementation of in 2024

Aktivitas Kesekretariatan Secretarial Activities

Melakukan Koordinasi untuk Pelaksanaan Rapat Direksi bersama Dewan Komisaris

1. Sepanjang tahun 2024, telah dilaksanakan rapat Direksi sebanyak 26 kali yang seluruhnya didokumentasikan dalam Notulen Rapat; dan
2. Sepanjang tahun 2024, juga telah dilaksanakan rapat Direksi bersama Dewan Komisaris sebanyak 5 kali, dan seluruhnya didokumentasikan dalam Notulen Rapat.

Coordinating the Implementation of Board of Directors Meetings with the Board of Commissioners

1. Throughout 2024, a total of 26 meetings of Board of Directors were held, all of which were documented in the Minutes of Meeting; and
2. Throughout 2024, a total of 5 meetings of Board of Directors with Board of Commissioners were also held, all of which were documented in the Minutes of Meeting.

Lain-lain Others

Melakukan *review* dan pemantauan terhadap *reminder* pelaporan rutin melalui sistem.
Reviewing and monitoring routine reporting reminders through the system.

Aktivitas Lainnya Other Activities

Penyelenggaraan Kegiatan Tanggung Jawab Sosial Perusahaan

1. Pemberian sumbangan sembako kepada fakir miskin dalam rangka bulan Ramadan 1445 H sebesar Rp30.000.000,- pada 1 April 2024;
2. Pembagian bingkisan berupa paket sembako kepada pegawai *outsourcing* dalam rangka Idulfitri 1445 H sebesar Rp12.750.000,- pada April 2024;
3. Donasi untuk pembelian karpet Masjid Taman Firdaus sebesar Rp5.000.000,- pada 16 Oktober 2024; dan
4. Pemberian tali kasih dan pemeriksaan kesehatan bagi Gen 1 sebesar Rp25.000.000,- pada 14 November 2024.

Organizing Corporate Responsibility Activities

1. Provision of staple food donations to the needy in the month of Ramadan 1445 H amounting to Rp30,000,000 on April 1, 2024;
2. Distribution of staple food packages to outsourcing employees in the context of Eid al-Fitr 1445 H amounting to Rp12,750,000 in April 2024;
3. Donation for the purchase of carpets for Taman Firdaus Mosque amounting to Rp5,000,000 on October 16, 2024; and
4. Provision of a token of affection and health check for Gen 1 amounting to Rp25,000,000 on November 14, 2024.

Penyelenggaraan Kegiatan Literasi dan Edukasi Keuangan

Literasi Keuangan:
Bank Ganesha mengadakan kegiatan *Bank Goes to School* di Sekolah Dasar Sumbangsih Grogol, Jakarta Barat, pada 13 Juni 2024.

Inklusi Keuangan:

1. Kerja sama penyaluran kredit kepada *fintech* sebagai upaya memperluas akses terhadap lembaga, produk, dan/atau layanan keuangan kepada target konsumen, termasuk penambahan kerja sama dengan berbagai pihak lain sepanjang tahun 2024;
2. Kegiatan promo hadiah dalam rangka ulang tahun Bank Ganesha yang diselenggarakan sepanjang bulan April 2024; dan
3. Partisipasi dalam program Bulan Inklusi Keuangan selama Oktober 2024.

Implementation of Financial Literacy and Education Activities

Financial Literacy:
Bank Ganesha held Bank Goes to School activity at Elementary School Sumbangsih Grogol, West Jakarta, on June 13, 2024.

Financial Inclusion:

1. Cooperation in lending to fintech as an effort to expand access to financial institutions, products, and/or services to target consumers, including additional cooperation with various parties throughout 2024;
2. Promotional activities with prizes in the context of Bank Ganesha's anniversary held throughout April 2024; and
3. Participation in Financial Inclusion Month program during October 2024.

Lain-lain

1. Acara Syukuran Tahun Baru 2024, 3 Januari 2024;
2. Pembukaan KC Thamrin Nine, 8 Januari 2024;
3. Acara Ulang Tahun Ganesha ke-32, 30 April 2024;
4. Kerja sama dengan GELI, 1 Agustus 2024;
5. Acara Gebyar Hari Kemerdekaan Republik Indonesia ke-79, 16 Agustus 2024;
6. Hari Pelanggan Nasional, 4 September 2024;
7. Sosialisasi Penerapan Sertifikat Elektronik, 14 September 2024; dan
8. Pembukaan KCP Puri, 23 Desember 2024.

Others

1. New Year's Thanks giving Event 2024, January 3, 2024;
2. Opening of KC Thamrin Nine, January 8, 2024;
3. Ganesha's 32nd Birthday Event, April 30, 2024;
4. Cooperation with GELI, August 1, 2024;
5. Celebration of the 79th Independence Day of the Republic of Indonesia, August 16, 2024;
6. National Customer Day, September 4, 2024;
7. Dissemination of Electronic Certificate Implementation, September 14, 2024; and
8. Opening of KCP Puri, December 23, 2024.



Jenis Kegiatan dan Rincian Type of Activities and Details	Pelaksanaan Tahun 2024 Implementation of in 2024
Penghargaan	1. <i>The Best Indonesia Enterprise Risk Management Award VI</i> dari Economic Review, 18 Januari 2024. 2. <i>The Best Indonesia GCG Award</i> dari Economic Review, 22 Februari 2024. 3. <i>The Best Indonesia Finance for - Public Company Platinum Award (Very Excellent)</i> dari Economic Review, 12 Agustus 2024. 4. <i>Infobank Award</i> dari Infobank Media Group, 29 Agustus 2024. 5. <i>Best Bank Performance of MSMEs Loans Awards</i> dari Majalah Peluang, 9 September 2024. 6. <i>The Best Performance Bank KBMI I</i> dari Bisnis Indonesia, 18 September 2024 7. <i>The Best Indonesia Annual Report Award</i> dari Economic Review, 11 Oktober 2024. 8. <i>The Finance Award</i> dari The Finance, 22 Oktober 2024. 9. <i>The Best Indonesia IT & Digital Operational Excellence Award</i> dari Economic Review, 21 November 2024. 10. <i>Infobank Top 100 CEO & 200 Future Leaders Awards</i> dari Infobank, 29 November 2024. 11. Bank Ganesha berhasil mempertahankan Sertifikasi Sistem Manajemen Mutu ISO 9001:2015 setelah melalui pelaksanaan audit <i>surveillance</i> Sistem Manajemen Mutu pada bulan Juli 2024.
Awards	1. <i>The Best Indonesia Enterprise Risk Management Award VI</i> from Economic Review, January 18, 2024. 2. <i>The Best Indonesia GCG Award</i> from Economic Review, February 22, 2024. 3. <i>The Best Indonesia Finance for - Public Company Platinum Award (Very Excellent)</i> from Economic Review, August 12, 2024. 4. <i>Infobank Award</i> from Infobank Media Group, August 29, 2024. 5. <i>Best Bank Performance of MSMEs Loans Awards</i> from Peluang Magazine, September 9, 2024. 6. <i>The Best Performance Bank KBMI I</i> from Bisnis Indonesia, September 18, 2024 7. <i>The Best Indonesia Annual Report Award</i> From Economic Review, October 11, 2024. 8. <i>The Finance Award</i> from The Finance October 22, 2024. 9. <i>The Best Indonesia IT & Digital Operational Excellence Award</i> from Economic Review, November 21, 2024. 10. <i>Infobank Top 100 CEO & 200 Future Leaders Awards</i> from Infobank, November 29, 2024. 11. Bank Ganesha managed to maintain the ISO 9001:2015 Quality Management System Certification after undergoing a Quality Management System <i>surveillance</i> audit in July 2024.

Pengembangan Kompetensi Sekretaris Perusahaan

Pada tahun 2024, Sekretaris Perusahaan secara aktif mengikuti berbagai program pengembangan kompetensi untuk menunjang pelaksanaan tugasnya yang diuraikan sebagai berikut:

Competency Development of the Corporate Secretary

In 2024, the Corporate Secretary actively attended various competency development programs to support its duty implementation, which were outlined as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Workshop Business Process Mapping Workshop of Business Process Mapping	Januari January	PT Prima Karya Sarana Sejahtera
Training Pencegahan Tindak Pidana Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Training on Preventing Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction	Februari February	Andara Sarana
Refreshment Sertifikasi Manajemen Risiko - Jenjang 5 Refreshment of Risk Management Certification - Level 5	Mei May	Maisa Edukasi Maisa Education
Sosialisasi Key Performance Indicator (KPI) Cabang Dissemination of Key Performance Indicators (KPIs) at Branch	Mei May	Internal Bank Ganesha
Bimbingan Resertifikasi Manajemen Risiko II Briefing of Recertification of Risk Management II	Juni June	Internal Bank Ganesha
Bimbingan Resertifikasi Manajemen Risiko VI Briefing of Recertification of Risk Management VI	Juni June	Internal Bank Ganesha
Sertifikasi dan Resertifikasi Manajemen Risiko Certification and Recertification of Risk Management	Juni June	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)



Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024, Peraturan Otoritas Jasa Keuangan Penerapan Strategi Anti-Fraud, Peraturan Otoritas Jasa Keuangan Transparansi dan Publikasi Suku Bunga Dasar Kredit oleh Bank Umum Konvensional Dissemination of Financial Services Authority Regulation No. 5 of 2024, Financial Services Authority Regulation of Implementation of Anti-Fraud Strategy, Financial Services Authority Regulation of Transparency and Publication of Prime Lending Rate by Conventional Commercial Banks	Juli July	Internal Bank Ganesha
Conference "Indonesia Finance Award" 2024 Conference of "Indonesia Finance Award" 2024	Agustus Agustus	Economic Review
Sosialisasi Produk Asuransi Kesehatan Equity (Batch I) Dissemination of Equity Health Insurance Product (Batch I)	Oktober October	Equity Life Indonesia
Sosialisasi Kebijakan Terkini Dissemination of Current Policies	Oktober October	Internal Bank Ganesha
Training Problem Solving & Decision Making Training of Problem Solving & Decision Making	November November	Mahaka Institute
Training Teamwork dan Komunikasi Inter & Intra Departement (Direktorat Presiden Direktur & Direktorat Operation, Keuangan & Tresuri) Training Teamwork and Inter & Intra Department Communication (Directorate of President Director & Directorate of Operation, Finance & Treasury)	Oktober October	Ombojourney

Satuan Kerja Audit Intern

Sebagai *third line of defense*, Satuan Kerja Audit Intern bertanggung jawab melaksanakan fungsi audit internal di Perseroan. Selain itu, Satuan Kerja Audit Intern dibentuk untuk memberikan pandangan profesional, independen, dan objektif kepada Presiden Direktur terkait aktivitas operasional, sekaligus memperkuat pengendalian yang terintegrasi agar operasional berjalan optimal dan memberikan nilai tambah bagi Perseroan.

Piagam Audit Intern

Fungsi Audit Intern dijalankan berdasarkan Piagam Audit Intern yang menjadi pedoman bagi Satuan Kerja Audit Intern dalam melaksanakan tugasnya. Piagam Audit Intern disusun sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum serta Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Intern.

Piagam Audit Intern telah disahkan oleh Presiden Direktur dan disetujui oleh Dewan Komisaris atas rekomendasi Komite Audit. Piagam Audit Intern mengatur kewenangan akses data, dokumen, dan aset Bank untuk memastikan pelaksanaan audit yang efektif.

Internal Audit Division

As the third line of defense, Internal Audit Division is responsible for carrying out internal audit function in the Company. Furthermore, the Internal Audit Division was established to provide professional, independent, and objective views to President Director regarding operational activities, while strengthening integrated control for the operations to run optimally and provide added value to the Company.

Internal Audit Charter

The Internal Audit function is carried out based on Internal Audit Charter which serves as the guideline for Internal Audit Division to perform its duties. The Internal Audit Charter is prepared in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks and Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015, on Establishment and Preparation Guidelines of Internal Audit Division Charter.

The Internal Audit Charter is ratified by President Director and approved by the Board of Commissioners upon the recommendation of Audit Committee. The Internal Audit Charter stipulates the authority to access data, documents, and assets of the Bank to ensure an effective audit implementation.



Visi dan Misi Satuan Kerja Audit Intern

Vision and Mission of the Internal Audit Division

Visi Vision

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

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

Misi Mission

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

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

Kriteria Satuan Kerja Audit Intern

Anggota Satuan Kerja Audit Intern Bank harus memenuhi persyaratan berikut:

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

Internal Audit Division Criteria

Members of the Bank's Internal Audit Division shall meet the following requirements:

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

Kedudukan dan Struktur Organisasi Satuan Kerja Audit Intern

Sebagai bagian integral dari tata kelola perusahaan, Satuan Kerja Audit Intern dirancang untuk memberikan *assurance* berbasis risiko sekaligus berfungsi sebagai mitra strategis manajemen. Pelaksanaan fungsi Satuan Kerja Audit Intern mengacu pada Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

Position and Organizational Structure of the Internal Audit Division

As an integral part of corporate governance, the Internal Audit Division is designed to provide risk-based assurance while also functioning as a strategic partner for the management. The implementation of Internal Audit Division's functions refers to Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, on Implementation of Internal Audit Function in Commercial Banks.

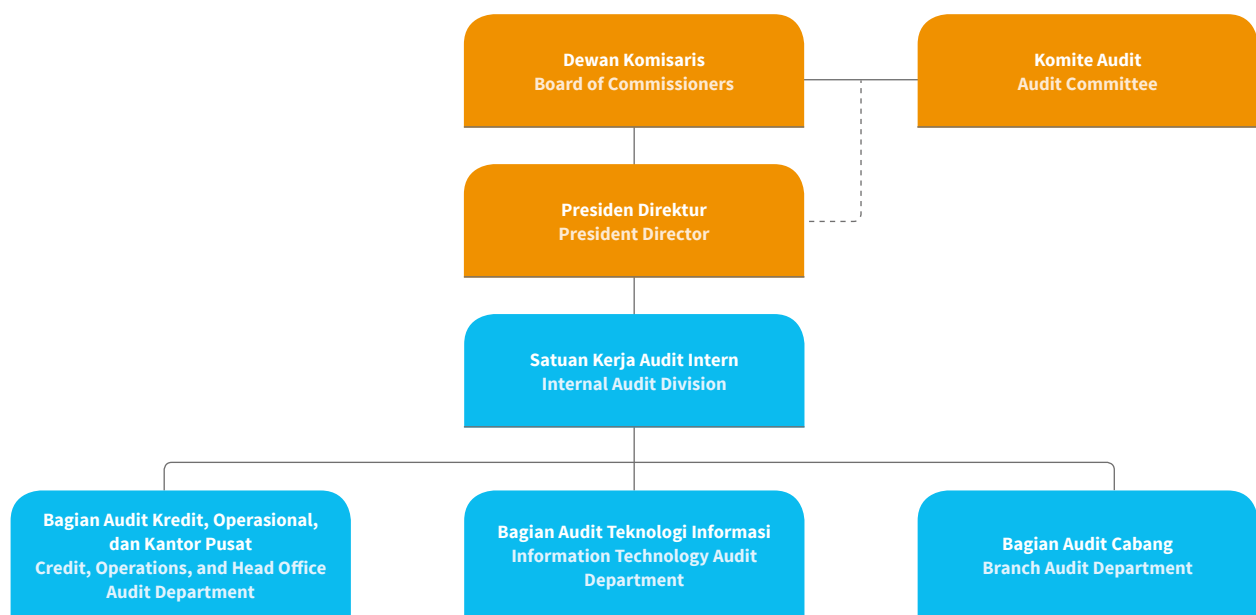


Satuan Kerja Audit Intern dipimpin oleh Kepala Satuan Kerja Audit Intern yang pengangkatan dan pemberhentiannya dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris berdasarkan rekomendasi Komite Audit. Secara struktural, Satuan Kerja Audit Intern bertanggung jawab langsung kepada Presiden Direktur dan dapat berkomunikasi dengan Dewan Komisaris.

Rincian terkait struktur organisasi Satuan Kerja Audit Intern sebagaimana diatur dalam Surat Keputusan Direksi No. 044/SKDIR/VI/2024 tentang Struktur Organisasi PT Bank Ganesha Tbk, sebagai berikut:

The Internal Audit Division is chaired by the Head of Internal Audit Division, whose appointment and dismissal is carried out by President Director with the approval of the Board of Commissioners based on Audit Committee's recommendations. Structurally, the Internal Audit Division is directly responsible to the President Director and is able to communicate with the Board of Commissioners.

Details related to the organizational structure of Internal Audit Division, as stipulated in the Board of Directors' Decision Letter No. 044/SKDIR/VI/2024 on the Organizational Structure of PT Bank Ganesha Tbk, are as follows:



Keterangan / Notes:

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

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Intern

Pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Intern dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris berdasarkan rekomendasi Komite Audit, dan dilaporkan kepada Otoritas Jasa Keuangan sesuai ketentuan yang berlaku.

Party Appointing and Dismissing the Head of Internal Audit Division

The appointment and dismissal of the Head of Internal Audit Division are carried out by President Director with the approval of the Board of Commissioners based on Audit Committee's recommendations, and reported to the Financial Services Authority in accordance with the applicable regulations.



Profil Kepala Satuan Kerja Audit Intern

Profile of the Head of Internal Audit Division



Resky Irianawati

Kepala Satuan Kerja Audit Intern
Head of Internal Audit Division

Warga Negara Indonesia, lahir pada tahun 1964. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan No. 014/SK DIR-SDM/VI/23 tanggal 19 Juni 2023. Meraih gelar Sarjana Hukum dan Magister Manajemen dari Universitas Diponegoro. Memiliki pengalaman karier sebagai *Officer Development Program Staff* di Bank Badan Usaha Milik Negara dan pernah menduduki beberapa jabatan antara lain sebagai *Relationship Manager Trade Finance*, *Manager Operational Branch*, *Vice President International Business*, *Vice President Investment Services*, *Vice President Audit Intern Wilayah*, dan juga menjabat sebagai *Vice President Audit Intern Head Office*. Saat ini, beliau tidak memiliki rangkap jabatan di perusahaan lain.

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

Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Satuan Kerja Audit Intern menjalankan fungsinya dengan dukungan sumber daya manusia yang memiliki kompetensi dan kapasitas memadai. Per 31 Desember 2024, komposisi Satuan Kerja Audit Intern Bank sebagai berikut:

Indonesian citizen, born in 1964. Serving as Head of Internal Audit Division based on Decision Letter No. 014/SK DIR-SDM/ VI/23 dated June 19, 2023. Obtained Bachelor of Laws and Master in Management from Diponegoro University. Having career experience as Officer Development Program Staff at a State-Owned Bank and held several positions including Trade Finance Relationship Manager, Operational Branch Manager, International Business Vice President, Investment Services Vice President, Regional Internal Audit Vice President, and also held position as Vice President of Internal Audit Head Office. Currently, she has no concurrent positions in other companies.

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

Number of Personnel and Employee Certification of the Internal Audit Division

The Internal Audit Division carries out its functions with the support of human resources who have adequate competence and capacity. As of December 31, 2024, the composition of the Bank's Internal Audit Division was as follows:

Uraian	Jumlah Total (%)	Description
Bagian Audit Cabang	7 orang (39,00%) 7 employees (39%)	Branch Audit Department



Uraian	Jumlah Total (%)	Description
Bagian Audit Kredit, Operasional, dan Kantor Pusat	6 orang (33,00%) 6 employees (33%)	Credit, Operations, and Head Office Audit Department
Bagian Audit Teknologi Informasi	5 orang (28,00%) 5 employees (28%)	Information Technology Audit Department

Sementara itu, anggota Satuan Kerja Audit Intern yang telah memiliki sertifikasi ditunjukkan sebagai berikut:

Meanwhile, members of Internal Audit Division who have obtained certifications are shown as follows:

Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern Head of Internal Audit Division	<i>Qualified Internal Audit (QIA)</i>	Qualified Internal Audit
	<i>Certification Audit Manager</i>	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	<i>Certified Practitioner of Internal Audit</i>	Lembaga Sertifikasi Profesi Yayasan Pendidikan Internal Auditor Professional Certification Institute for Internal Auditor Education Foundation
	<i>Certification Assessor Audit</i>	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	<i>Certified Secure Computer User</i>	EC Council
	Sertifikasi Manajemen Risiko – Jenjang 5 Risk Management Certification – Level 5	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	<i>Certificate of Competence General Banking 3</i>	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	<i>Certification Assesor of Competence</i>	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	<i>Assesor Certification for Bridge Assessment</i>	FED Insight Indonesia
	<i>Certified Anti-Fraud Manager</i>	Asia Anti Fraud Manajemen
Bagian Audit Cabang Branch Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	<i>Certified Secure Computer User</i>	EC Council
	Sertifikasi Audit Berbasis Aplikasi Audit Kertas Kerja Substansif Audit Certification based on Substantive Working Paper Audit Application	Perbanas Institute
Bagian Audit Kredit, Operasional, dan Kantor Pusat Credit, Operations, and Head Office Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan
	<i>Certified Secure Computer User</i>	EC Council
	Sertifikasi Audit Berbasis Aplikasi Audit Kertas Kerja Substansif Audit Certification based on Substantive Working Paper Audit Application	Perbanas Institute
	Sertifikasi Indonesia <i>Internal Audit Practitioner</i> Indonesian Certification on Internal Audit Practitioner	Institute of Internal Auditors Indonesia
Bagian Audit Teknologi Informasi Information Technology Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	<i>Certified Secure Computer User</i>	EC Council
	<i>Certified Ethical Hacker</i>	Inixindo



Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Berdasarkan Piagam Audit Intern, tugas dan tanggung jawab Satuan Kerja Audit Intern sebagai berikut:

1. Menyusun dan melaksanakan rencana Satuan Kerja Audit Intern tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi Fungsi Kepatuhan;
6. Berkoordinasi dengan Komite Audit di dalam kegiatan audit intern;
7. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukan;
8. Melakukan pemeriksaan khusus apabila diperlukan:
 - a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
 - b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
 - c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;
9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;
11. Menyiapkan laporan penerapan *anti-fraud* setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan *fraud* setiap bulannya untuk disampaikan kepada Bank Indonesia;
12. Menguji terhadap penyelenggaraan teknologi informasi guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, Undang-undang dan regulasi;
13. Memelihara profesionalisme Satuan Kerja Audit Intern dengan menambah pengetahuan dan keterampilan melalui pendidikan yang berkesinambungan;

Duties and Responsibilities of the Internal Audit Division

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

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee's recommendations;
2. Testing and evaluating the implementation of internal control and risk management systems in accordance with the Bank's policies;
3. Examining and evaluating efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management;
5. Preparing audit reports and submitting the reports to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of Compliance Function;
6. Coordinating with the Audit Committee in internal audit activities;
7. Developing a program to evaluate the quality of the internal audit activities carried out;
8. Conducting special audit when required:
 - a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
 - b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
 - c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;
9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;
11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations;
13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;



14. Mengalokasikan semua sumber daya, menyusun jadwal audit, memilih objek yang akan diaudit, menetapkan rentang atau ruang lingkup pekerjaan audit, serta mengaplikasikan semua teknik yang dibutuhkan untuk memenuhi tujuan audit; dan
15. Melakukan koordinasi dengan unit kerja yang melakukan fungsi pengendalian lain.

Ruang Lingkup Satuan Kerja Audit Intern

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

1. Menilai kepatuhan terhadap regulator dan efektivitas penerapan sistem pengendalian Intern;
2. Menerapkan prinsip GCG dan pengelolaan risiko pada bidang operasional, perkreditan serta teknologi informasi di kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas dalam rangka membantu perusahaan mencapai tujuannya;
3. Memberikan *assurance* kepada para pemangku kepentingan maupun regulator;
4. Melakukan perluasan terhadap objek audit lainnya maupun kasus-kasus fraud yang mungkin terjadi ataupun melakukan pendampingan terhadap proses investigasi kasus *fraud*;
5. Melakukan *on-site audit* dan *off-site* audit dengan meningkatkan pemanfaatan teknologi informasi yang hasilnya akan dilaporkan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan Fungsi Kepatuhan; dan
6. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern secara berkala mengadakan rapat dengan Komite Audit minimal 4 kali dalam 1 periode. Dalam rapat-rapat tersebut, Satuan Kerja Audit Intern memaparkan laporan Realisasi Rencana Kerja Tahunan Satuan Kerja Audit Intern, Laporan Tindak Lanjut Pemeriksaan Satuan Kerja Audit Intern, dan Laporan Hasil Audit Satuan Kerja Audit Intern. Sepanjang tahun 2024, tingkat kehadiran Satuan Kerja Audit Intern dalam rapat tercatat sebagai berikut:

Uraian Description	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	(%)
Pembahasan dengan Komite Audit Discussion with Audit Committee	12	12	100,00
Pembahasan dengan Direksi Discussion with Board of Directors	4	4	100,00
Pembahasan dengan Otoritas Jasa Keuangan Discussion with the Financial Services Authority	1	1	100,00
Pembahasan dengan Kantor Akuntan Publik Discussion with Public Accounting Firm	1	1	100,00

14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives; and
15. Coordinating with divisions that perform other control functions.

Scope of Work of the Internal Audit Division

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

1. Assessing compliance with regulators and the effectiveness of implementing the internal control system;
2. Applying GCG principles and risk management in the operational, credit, and information technology fields at the head office, branch offices, sub-branch offices, and cash offices in order to help the Company achieve its goals;
3. Providing assurance to stakeholders and regulators;
4. Expanding other audit objects and fraud cases that may occur or providing assistance to the fraud case investigation process;
5. Conducting on-site and off-site audits by increasing the utilization of information technology, the results of which will be reported to the President Director with a copy to the Board of Commissioners, Audit Committee, and Director in charge of Compliance Function; and
6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

Internal Audit Division's Meeting

The Internal Audit Division regularly holds meetings with the Audit Committee at least 4 times in 1 period. In these meetings, the Internal Audit Division presents report on the Realization of Internal Audit Division's Annual Work Plan, Follow-up Report on Audit of Internal Audit Division, and Report on Audit Results of Internal Audit Division. Throughout 2024, the attendance level of Internal Audit Division in meetings was recorded as follows:



Rencana dan Realisasi Pelaksanaan Kerja Satuan Kerja Audit Intern

Setiap tahun, Satuan Kerja Audit Intern merancang rencana kerja sebagai pedoman untuk melaksanakan kegiatan pemeriksaan tahunan secara efisien. Berikut rincian jumlah rencana dan realisasi pemeriksaan oleh Satuan Kerja Audit Intern pada tahun 2024:

Program Kerja Work Program	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian Achievement (%)
Audit Kantor Cabang Branch Office Audit	9	9	100,00
Audit Kantor Pusat Head Office Audit	10	10	100,00
Audit Teknologi Informasi Information Technology Audit	3	3	100,00

Bank juga secara rutin melaksanakan kaji ulang atas pelaksanaan kerja Audit Intern untuk memastikan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank. Kaji ulang tersebut yang dilakukan oleh pihak eksternal setiap 3 tahun.

Penilaian kinerja Satuan Kerja Audit Intern untuk periode 1 Juli 2020 hingga 30 Juni 2023 telah dilakukan oleh pengendali mutu independen dari pihak eksternal, yaitu Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporan No. RO-031/BGTG-KPS/HS01/VIII/2023 tanggal 8 Agustus 2023. Hasil evaluasi menunjukkan bahwa pelaksanaan fungsi Satuan Kerja Audit Intern Bank secara umum telah memenuhi Standar Profesional Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank. Laporan tersebut juga telah dilaporkan kepada Otoritas Jasa Keuangan.

Selanjutnya, penilaian kinerja Satuan Kerja Audit Intern untuk periode 1 Juli 2023 sampai dengan 30 Juni 2026 akan dilaksanakan pada tahun 2026.

Pengembangan Kompetensi Satuan Kerja Audit Intern

Satuan Kerja Audit Intern terus meningkatkan kompetensi melalui pelatihan di bidang perbankan, teknologi informasi, dan teknik audit, serta aktif dalam organisasi profesional seperti Institute of Internal Auditors (IIA) dan Ikatan Auditor Intern Bank (IAIB). Berikut program pengembangan yang diikuti di tahun 2024:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Refreshment Sertifikasi Manajemen Risiko - Jenjang 4 Refreshment of Risk Management Certification - Level 4	Januari January	Maisa Edukasi Maisa Education
Refreshment Sertifikasi Manajemen Risiko - Jenjang 5 Refreshment of Risk Management Certification - Level 5	Januari January	Maisa Edukasi Maisa Education

Plans and Realization of Work Implementation of the Internal Audit Division

Every year, the Internal Audit Division designs a work plan as a guideline for conducting annual audit efficiently. The following are details of the number of plans and actual audits by the Internal Audit Division in 2024:

The Bank also periodically reviews the implementation of Internal Audit's work to ensure its compliance with the Standards for the Implementation of the Bank's Internal Audit Function. The review is conducted by external parties every 3 years.

The performance assessment of Internal Audit Division for the period of July 1, 2020, to June 30, 2023, was carried out by an independent quality controller from external party, namely Kanaka Puradiredja, Suhartono Public Accounting Firm, with report No. RO-031/BGTG-KPS/HS01/VIII/2023 dated August 8, 2023. The evaluation results showed that the implementation of the Bank's Internal Audit Division function generally met the Professional Standards for Internal Audit and the Implementation Standards for the Bank's Internal Audit Function. Such report was also reported to the Financial Services Authority.

Furthermore, the performance assessment of the Internal Audit Division for the period of July 1, 2023 to June 30, 2026, will be carried out in 2026.

Competency Development of the Internal Audit Division

The Internal Audit Division continues to improve its competency through training in banking, information technology, and audit techniques, and actively participating in professional organizations such as the Institute of Internal Auditors (IIA) and the Association of Bank Internal Auditors (IAIB). The followings are development programs attended in 2024:



Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Training Performing An Effective Quality Assessment Training on Performing An Effective Quality Assessment	Februari February	Institute of Internal Auditors Indonesia
Resertifikasi Manajemen Risiko (Pegawai) Batch II Recertification of Risk Management (Employees) Batch III	Maret March	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)
Training Admin & Business SWIFT with Transaction Screening Service (TSS) Training on Admin & Business SWIFT with Transaction Screening Service (TSS)	April	Society for Worldwide Interbank Financial Telecommunication
Refreshment dan Resertifikasi Auditor Refreshment and Recertification of Auditor	Mei May	Maisa Edukasi Maisa Education
Training Tools for New Auditors Training of Tools for New Auditors	Mei May	Institute of Internal Auditors Indonesia
Pelatihan dan Resertifikasi ISO 9001:2015 Training and Recertification of ISO 9001:2015	Juni June	Transpacific Certifications Limited
Training Pembekalan Surveillance Visit Sertifikasi Sistem Manajemen Keamanan Informasi Briefing Training for Surveillance Visit Information Security Management System Certification	Juni June	Hope Training & Consulting
Membangun Kepemimpinan Berbasis Spiritual: Pendekatan Holistik untuk Pertumbuhan dan Keberlanjutan Bisnis Building Spiritual-Based Leadership: A Holistic Approach to Business Growth and Sustainability	Agustus August	OJK Institute
Training Teknik Menulis Laporan Audit Training on Audit Report Writing Technique	Agustus August	Lembaga Pengembangan Perbankan Indonesia. Indonesian Banking Development Institute
How to Prevent Money Laundering and Terrorism Financing	September	OJK Institute
Sosialisasi Penerapan Sertifikat Elektronik Dissemination of Electronic Certificate Implementation	September	Bapak Sutarmin dan Ibu Hannywati Gunawan Mr. Sutarmin and Mrs. Hannywati Gunawan
Certified Ethical Hacker v13	November	Inixindo
Pembekalan dan Resertifikasi Manajemen Risiko - Jenjang 5 Briefing and Recertification of Risk Management - Level 5	November	Asanka Kreasi Mandiri dan Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)
Pembekalan Sertifikasi dan Resertifikasi Manajemen Risiko - Jenjang 4 Briefing of Certification and Recertification of Risk Management - Level 4	November	Ikatan Bankir Indonesia - Banking Competency Center (IBI-BCC) Indonesian Bankers Association - BankingCompetency Center (IBI- BCC)
Training Audit Intern pada Bisnis Bank Internal Audit Training in Banking Business	November	MAN & Co Manajemen & Training
Training Cobit 2019 Training of Cobit 2019	November	Pusat Ilmu Komputer Universitas Indonesia Computer Science Center of Universitas Indonesia
Training Intermediate IT Auditing Training of Intermediate IT Auditing	November	Institute of Internal Auditors Indonesia
Training Problem Solving & Decision Making Training of Problem Solving & Decision Making	November	Mahaka Institute
Sertifikasi dan Resertifikasi Manajemen Risiko - Jenjang 4 Certification and Recertification of Risk Management - Level 4	Desember December	Lembaga Sertifikasi Profesi Lembaga Sertifikasi Profesional Perbankan (LSP LSPP) Professional Certification Institute of Banking Professional Certification Institute (LSP LSPP)
Training Communication Skills for Auditors & General Banking Training of Communication Skills for Auditors & General Banking	Desember December	Institute of Internal Auditors Indonesia



AKUNTAN PUBLIK

Public Accountant

Penerapan Fungsi Audit Ekstern

Pengawasan independen atas aspek keuangan Bank dilaksanakan melalui pemeriksaan oleh kantor akuntan publik (KAP). Langkah ini merupakan bagian dari upaya memenuhi Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Akuntan publik diharapkan dapat menyediakan informasi dan data yang akuntabel, independen, serta wajar, khususnya terkait aspek keuangan, operasional, dan kepatuhan terhadap regulasi yang berlaku.

Mekanisme Penunjukan Kantor Akuntan Publik

Keputusan mengenai penunjukan akuntan publik yang akan melakukan audit terhadap informasi keuangan historis tahunan harus disetujui oleh RUPS, dengan mempertimbangkan usulan dari Dewan Komisaris dan Komite Audit. Berdasarkan keputusan RUPS tahun 2024, Bank telah memilih Kantor Akuntan Publik Purwantorno, Sungkoro & Surja (Jaringan Ernst & Young) dengan Akuntan Publik Christophorus Alvin Kossim untuk melakukan audit atas laporan keuangan Perseroan per 31 Desember 2024, serta menentukan honorarium dan persyaratan lainnya terkait penunjukan akuntan publik dan kantor akuntan publik tersebut dengan memperhatikan rekomendasi dari Komite Audit.

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

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, penggunaan jasa audit atas informasi historis tahunan dari akuntan publik yang sama dibatasi hingga maksimal 3 tahun buku berturut-turut. Berdasarkan ketentuan tersebut, Perseroan menyampaikan daftar kantor akuntan

Implementation of External Audit Function

Public Accounting Firm (KAP) conducts audit to examine the Bank's financial aspects as an independent monitoring. This step is part of an effort to comply with Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. Public accountant is expected to provide accountable, independent, and fair information and data, especially those related to financial aspects, operations, and compliance with the applicable regulations.

Mechanism for Appointing Public Accounting Firm

The resolution on the appointment of public accountant who will audit the annual historical financial information shall be approved by the GMS, with due observance of the suggestions from the Board of Commissioners and Audit Committee. Based on the 2024 GMS resolutions, The Bank has chose Public Accounting Firm Purwantorno, Sungkoro & Surja (Ernst & Young Network) with Public Accountant Christophorus Alvin Kossim to audit the Company's financial statements as of December 31, 2024, and determine the honorarium and other requirements related to the appointment of public accountant and public accounting firm by considering the Audit Committee's recommendations.

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

Pursuant to the Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities, the use of audit services for annual historical information from the same public accountant is restricted with a maximum of 3 consecutive financial years. Based on this provision, the Company submits a list of public accounting firms,



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

public accountants, and honorarium given in regard of auditing the Company's Consolidated Financial Statements for the last 5 years as follows:

Uraian Description	Tahun Buku Fiscal Year				
	2024	2023	2022	2021	2020
Kantor Akuntan Publik Public Accounting Firm	Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)			Kantor Akuntan Publik Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan (Jaringan Crowe) Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan Public Accounting Firm (Crowe Network)	
Akuntan Publik Public Accountant	Christophorus Alvin Kossim			Tjong Eng Pin	
Biaya (Rp) Fee (Rp)	Audit: Rp1.500.000.000,- Non-Audit: -	Audit: Rp1.400.000.000,- Non-Audit: -	Audit: Rp1.400.000.000,- Non-Audit: -	Audit: Rp315.000.000,- Non-Audit: -	Audit: Rp415.000.000,- Non-Audit: -

Jasa Lain yang Diberikan Akuntan

Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) dengan Akuntan Publik Christophorus Alvin Kossim hanya melaksanakan audit atas Laporan Keuangan dan tidak memberikan jasa tambahan lainnya.

Other Services Provided by Accountants

Public Accounting Firm Purwantoro, Sungkoro & Surja (Ernst & Young Network) with Public Accountant Christophorus Alvin Kossim only audited the Financial Statements and did not provide any additional services.

Koordinasi Akuntan Publik dengan Auditor Internal dan Komite Audit

Untuk meningkatkan efektivitas proses audit, Bank terus memperkuat komunikasi antara akuntan publik, auditor internal, dan Komite Audit guna mengatasi berbagai kendala yang mungkin muncul selama pelaksanaan audit. Langkah ini dilakukan untuk memastikan bahwa proses audit berjalan sesuai standar profesional akuntan, perjanjian kerja, dan ruang lingkup audit yang telah ditetapkan serta dapat diselesaikan tepat waktu. Secara berkala, Bank juga mengadakan pertemuan untuk membahas dan menyelesaikan perbedaan pendapat yang mungkin terjadi antara akuntan publik dan auditor internal.

Coordination of Public Accountant with Internal Auditor and Audit Committee

To improve the effectiveness of audit process, the Bank continues to strengthen the communication between public accountant, internal auditor, and Audit Committee to overcome various obstacles that may arise throughout the audit. This step is taken to ensure that the audit process runs in accordance with the accountant's professional standards, work agreements, and audit scope determined, and to ensure it can be completed in a timely manner. Periodically, the Bank also holds meetings to discuss and settle dissenting opinion that may occur between the public accountant and the internal auditor.



SISTEM MANAJEMEN RISIKO

Risk Management System

Secara konsisten, Bank menerapkan manajemen risiko untuk menjaga kesehatan Bank, memastikan kegiatan usaha berjalan sesuai dengan *risk appetite* dan *risk tolerance*, serta meningkatkan nilai bagi Pemegang Saham. Dengan mengadopsi kerangka manajemen risiko yang mencakup strategi, struktur organisasi, kebijakan, prosedur, dan metodologi, Bank mampu mengenali, mengukur, memantau, mengendalikan, dan melaporkan risiko secara akurat. Selain itu, Bank juga terus mendorong peningkatan *risk awareness* melalui sosialisasi, pelatihan, dan program sertifikasi.

The Bank consistently implements risk management to maintain the Bank's soundness, ensure that the business activities carried out are in line with risk appetite and risk tolerance, and increase values for Shareholders. By adopting the risk management framework that includes strategy, organizational structure, policy, procedure, and methodology, the Bank is able to identify, measure, monitor, control, and report the risks accurately. Furthermore, the Bank also continues to encourage increased risk awareness through dissemination, training, and certification programs.

Dasar Penerapan Sistem Manajemen Risiko

Penerapan menjalankan manajemen risiko yang dijalankan Bank berdasarkan regulasi dan perundang-undangan yang berlaku di Indonesia, antara lain:

1. Penerapan Manajemen Risiko

- Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan
- Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

2. Kewajiban Penyediaan Modal Minimum

- Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, beserta perubahannya; dan
- Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan Capital Adequacy Maintained Assets.

3. Manajemen Risiko bagi Produk dan Aktivitas Bank Umum, antara lain:

- Peraturan Otoritas Jasa Keuangan No. 39/POJK.04/2014 tanggal 29 Desember 2014 tentang Agen Penjual Efek Reksa Dana;
- 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;
- Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;

Basis of Implementation of Risk Management System

The implementation of risk management carried out by the Bank is based on the regulations and laws applicable in Indonesia, including:

1. Risk Management Implementation

- Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks; and
- Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.

2. Capital Adequacy Ratio

- Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, along with its amendment; and
- Financial Services Authority Circular No. 26/SEOJK.03/2016 on Capital Adequacy Ratio according to Risk Profile and Fulfillment of Capital Adequacy Maintained Assets.

3. Risk Management for Commercial Bank Products and Activities, among others:

- Financial Services Authority Regulation No. 39/POJK.04/2014 dated December 29, 2014, on Mutual Funds Selling Agent;
- 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;
- Financial Services Authority Regulation No. 9/POJK.03/2016 dated January 26, 2016, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;



- d. Peraturan Otoritas Jasa Keuangan No. 57/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima;
- e. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
- f. Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2018 tanggal 19 April 2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Kegiatan Structured Product bagi Bank Umum;
- g. Peraturan Otoritas Jasa Keuangan No. 21 Tahun 2023 tanggal 19 Desember 2023 tentang Layanan Digital oleh Bank Umum;
- h. Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti-Fraud* bagi Bank Umum;
- i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
- j. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum;
- k. Surat Edaran Otoritas Jasa Keuangan No. 33/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Kerja Sama Pemasaran dengan Perusahaan Asuransi (*Bancassurance*);
- l. Surat Edaran Otoritas Jasa Keuangan No. 4/SEOJK.03/2017 tanggal 16 Januari 2017 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Berkaitan dengan Reksa Dana;
- m. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Prinsip Kehati-Hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
- n. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
- o. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juli 2017 tentang Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
- d. Financial Services Authority Regulation No. 57/POJK.03/2016 dated December 7, 2016, on Implementation of Risk Management in Commercial Banks Performing Prime Customer Services;
- e. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in the Financial Services Sector;
- f. Financial Services Authority Regulation No. 6/POJK.03/2018 dated April 19, 2018, on Amendments to Financial Services Authority Regulation No. 7/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Structured Product Activities for Commercial Banks;
- g. Financial Services Authority Regulation No. 21 of 2023 dated December 19, 2023, on Digital Services by Commercial Banks;
- h. Financial Services Authority Regulation No. 39/POJK.03/2019 dated December 19, 2019, on Implementation of Anti-Fraud Strategy for Commercial Banks;
- i. Financial Services Authority Regulation No. 11/POJK.03/2022 dated July 7, 2022, on Implementation of Information Technology by Commercial Banks;
- j. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on Implementation of Commercial Bank Products;
- k. Financial Services Authority Circular No. 33/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies (*Bancassurance*);
- l. Financial Services Authority Circular No. 4/SEOJK.03/2017 dated January 16, 2017, on Implementation of Risk Management in Banks Conducting Activities Related to Mutual Funds;
- m. Financial Services Authority Circular No. 11/SEOJK.03/2017 dated March 17, 2017, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
- n. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated June 6, 2017, on Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
- o. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated July 22, 2017, on Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;



- p. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran; dan
- q. Peraturan Bank Indonesia No. 23/7/PBI/2021 tanggal 1 Juli 2021 tentang Penyelenggara Infrastruktur Pembayaran.

4. Sistem Pengendalian Intern

- a. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
- b. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017, tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
- c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
- d. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum; dan
- e. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

5. Penilaian Tingkat Kesehatan Bank (TKB)

- a. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum; dan
- b. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

6. Permodalan

- a. Peraturan Bank Indonesia No. 17/22/PBI/2015 tanggal 23 Desember 2015 tentang Kewajiban Pembentukan *Countercyclical Buffer*;
- b. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
- c. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2017 tanggal 12 Juli 2017 tentang Prinsip Kehati-hatian dalam Kegiatan Penyertaan Modal;
- d. Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2018 tanggal 26 Maret 2018 tentang Penetapan Bank Sistemik dan *Capital Surcharge*;
- e. Peraturan Otoritas Jasa Keuangan No. 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum;

- p. Bank Indonesia Regulation No. 23/6/PBI/2021 dated July 1, 2021, on Payment Service Providers; and
- q. Bank Indonesia Regulation No. 23/7/PBI/2021 dated July 1, 2021 on Payment Infrastructure Providers.

4. Internal Control System

- a. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks;
- b. Financial Services Authority Regulation No. 46/POJK.03/2017, dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks;
- c. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 29, 2019, on Implementation of Internal Audit Function at Commercial Banks;
- d. Financial Services Authority Circular No. 13/SEOJK.03/2017 dated March 17, 2017, on Implementation of Governance for Commercial Banks; and
- e. Financial Services Authority Circular No. 35/SEOJK.03/2017 dated July 7, 2017, on Standard Guidelines for Internal Control System for Commercial Banks.

5. Assessment of Bank Soundness Level (TKB)

- a. Financial Services Authority Regulation No. 4/POJK.03/2016 dated January 26, 2016, on Soundness Level of Commercial Banks; and
- b. Financial Services Authority Circular No. 14/SEOJK.03/2017 dated March 17, 2017, on Assessment of Soundness Level of Commercial Banks.

6. Capital

- a. Bank Indonesia Regulation No. 17/22/PBI/2015 dated December 23, 2015, on the Obligation to Form a Countercyclical Buffer;
- b. Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016, on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirement for Commercial Banks;
- c. Financial Services Authority Regulation No. 36/POJK.03/2017 dated July 12, 2017, on Prudential Principles in Equity Participation Activities;
- d. Financial Services Authority Regulation No. 2/POJK.03/2018 dated March 26, 2018, on Determination of Systemic Bank and Capital Surcharge;
- e. Financial Services Authority Regulation No. 31/POJK.03/2019 dated December 2, 2019, on the Requirement to Fulfill Leverage Ratios for Commercial Banks;



- f. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*;
- g. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tanggal 2 Juni 2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;
- h. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar bagi Bank Umum;
- i. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 tentang perubahan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;
- j. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum; dan
- k. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum.

7. Manajemen Kelangsungan Usaha

- a. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2017 tanggal 04 April 2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik; dan
- b. Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/2021 tanggal 29 Maret 2021 tentang Rencana Resolusi bagi Bank Umum.

8. Transparansi dan Publikasi Laporan Bank

- a. Peraturan Otoritas Jasa Keuangan No. 63/POJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan;
- b. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2019 tanggal 18 Desember 2019 tentang Penyampaian Laporan melalui Portal Pelaporan Terintegrasi;
- c. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank; dan

- f. Financial Services Authority Circular No. 26/SEOJK.03/2016 dated July 14, 2016, on the Minimum Capital Adequacy Requirement for Commercial Banks in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;
- g. Financial Services Authority Circular No. 20/SEOJK.03/2016 dated June 2, 2016, on Conversion Features into Ordinary Shares or Write Down of Additional Core Capital Instruments and Supplementary Capital;
- h. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach for Commercial Banks;
- i. Financial Services Authority Circular No. 11/SEOJK.03/2018 dated August 15, 2018, on Amendments to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach;
- j. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks; and
- k. Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021, on Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks.

7. Business Continuity Management

- a. Financial Services Authority Regulation No. 14/POJK.03/2017 dated April 4, 2017, on Action Plan (Recovery Plan) for Systemic Banks; and
- b. Deposit Insurance Corporation Regulation (LPS) No. 1/2021 dated March 29, 2021, on the Resolution Plan for Commercial Banks.

8. Transparency and Publication of Bank Reports

- a. Financial Services Authority Regulation No. 63/POJK.03/2020 dated December 22, 2020, on Commercial Bank Reporting through Financial Services Authority Reporting System;
- b. Financial Services Authority Regulation No. 36/POJK.03/2019 dated December 18, 2019, on Submission of Reports through the Integrated Reporting Portal;
- c. Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019, on Transparency and Publication of Bank Reports; and



- d. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

9. Perlindungan Nasabah

- a. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
- b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tanggal 10 September 2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;
- c. Peraturan Bank Indonesia No. 3 Tahun 2023 tanggal 27 Juni 2023 tentang Perlindungan Konsumen Bank Indonesia; dan
- d. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

10. Perlindungan Data

Undang-undang Republik Indonesia No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi.

- d. Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020, on Transparency and Publication of Conventional Commercial Bank Reports.

9. Customer Protection

- a. Financial Services Authority Regulation No. 6/POJK.07/2022 dated April 14, 2022, on Consumer and Community Protection in the Financial Services Sector;
- b. Financial Services Authority Regulation No. 18/POJK.07/2018 dated September 10, 2018, on Consumer Complaint Services in the Financial Services Sector;
- c. Bank Indonesia Regulation No. 3 of 2023 dated June 27, 2023, on Bank Indonesia Consumer Protection; and
- d. Financial Services Authority Circular No. 17/SEOJK.07/2018 dated December 6, 2018, on Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector.

10. Data Protection

Law of the Republic of Indonesia No. 27 of 2022 dated October 17, 2022, on Protection of Personal Data.

Proses Penerapan Sistem Manajemen Risiko

Bank mengimplementasikan manajemen risiko mengacu pada ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Bank menjalankan manajemen risiko secara efektif dengan berlandaskan pada 4 pilar utama, yang mencakup:

Risk Management System Implementation Process

The Bank implements risk management by referring to the provisions stipulated in Financial Services Authority Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks. The Bank effectively implements risk management based on 4 main pillars, which include:





Pengawasan Aktif Dewan Komisaris dan Direksi

Tanggung jawab utama Dewan Komisaris dan Direksi adalah memastikan penerapan manajemen risiko berjalan secara efektif, memahami seluruh potensi risiko, serta menjalankan fungsi strategis dalam mendukung dan mengawasi keberhasilan pengelolaan risiko di seluruh unit kerja. Melalui Komite Pemantau Risiko, Dewan Komisaris mengevaluasi kebijakan, efektivitas pelaksanaan, serta pengelolaan risiko yang dilakukan oleh Direksi.

Didukung oleh Komite Manajemen Risiko, Direksi menetapkan arah kebijakan, strategi, dan pelaksanaan manajemen risiko secara menyeluruh. Direksi juga memastikan bahwa seluruh risiko material telah diidentifikasi, dimitigasi, dan ditindaklanjuti secara tepat, termasuk melakukan perbaikan atas penyimpangan dalam kegiatan usaha. Di samping itu, Direksi bertanggung jawab atas penerapan budaya manajemen risiko dan peningkatan kesadaran risiko di seluruh jenjang organisasi.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Bank telah memiliki Kebijakan Manajemen Risiko yang memuat prinsip dasar dan kerangka kerja utama dalam pengelolaan risiko, serta menjadi dasar bagi penyusunan seluruh prosedur dan pedoman terkait. Penetapan kebijakan dan prosedur disesuaikan dengan karakteristik kegiatan usaha, meliputi aktivitas perkreditan, *treasury*, operasional, manajemen TI, sumber daya manusia, dan lainnya.

Penetapan limit untuk setiap jenis risiko disesuaikan dengan tingkat risiko yang ditoleransi serta pengalaman pengelolaannya. Limit risiko ditinjau secara berkala sesuai perubahan kondisi internal maupun eksternal. Penetapan limit risiko, *risk tolerance*, dan eksposur risiko merupakan tanggung jawab Direksi, dengan mempertimbangkan kapasitas permodalan, kesiapan sistem manajemen risiko, ketersediaan sumber daya, serta ketentuan regulator yang berlaku.

Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko yang dilaksanakan Bank sebagai berikut:

1. Identifikasi

Bank melakukan analisis terhadap seluruh jenis dan karakteristik risiko yang melekat pada setiap kegiatan usaha, produk, dan jasa. Identifikasi ini dilakukan secara proaktif dan mencakup seluruh aktivitas bisnis, termasuk sumber potensi risiko, kemungkinan terjadinya, serta dampaknya terhadap Bank.

Active Supervision of the Board of Commissioners and Board of Directors

The main responsibility of the Board of Commissioners and Board of Directors is ensuring the effective implementation of risk management, understanding all potential risks, and carrying out strategic functions to support and oversee the success of risk management across all divisions. Through the Risk Monitoring Committee, the Board of Commissioners evaluates policies, effectiveness of implementation, and risk management carried out by the Board of Directors.

Supported by the Risk Management Committee, the Board of Directors determines the overall direction of policy, strategy, and implementation of risk management. The Board of Directors also ensures that all material risks are identified, mitigated, and followed up appropriately, including making improvements to irregularities in business activities. In addition, the Board of Directors is responsible for implementing risk management culture and increasing risk awareness at all levels of the organization.

Adequacy of Policies, Procedures, and Determination of Limits

The Bank has the Risk Management Policy that contains basic principles and main frameworks in managing risk, and serves as the basis for preparing all related procedures and guidelines. The determination of policies and procedures is adjusted to the characteristics of business activities, including credit activities, treasury, operations, IT management, human resources, and others.

The determination of limits for each type of risk is adjusted to the level of risk tolerated and experience on its management. Risk limits are reviewed periodically in accordance with changes in internal and external conditions.

Determination of risk limits, risk tolerance, and risk exposure is the responsibility of the Board of Directors, by considering capital capacity, risk management system readiness, availability of resources, and applicable regulatory requirements.

Risk Management Process and Risk Management Information System

The risk management process implemented by the Bank is as follows:

1. Identification

The Bank analyzes all types and characteristics of risk inherent in each business activity, product, and service. This identification is carried out proactively and covers all business activities, including potential sources of risk, possibility of occurrence, and its impact on the Bank.



2. Pengukuran

Pengukuran dilakukan untuk mengetahui tingkat eksposur risiko sebagai dasar pengendalian risiko dan penilaian kecukupan Kewajiban Penyediaan Modal Minimum. Pengukuran ini dilakukan secara berkala terhadap produk, portofolio, maupun seluruh aktivitas bisnis Bank. Pendekatan yang digunakan dapat bersifat kuantitatif, kualitatif, atau kombinasi keduanya, baik berdasarkan ketentuan regulator maupun praktik terbaik (*best practice*).

3. Pemantauan

Pemantauan bertujuan untuk memastikan bahwa risiko telah dikelola secara memadai, baik dalam hal pencapaian batas risiko maupun efektivitas mitigasi yang diterapkan. Cakupan pemantauan meliputi eksposur risiko atas portofolio produk dan aktivitas usaha, kesesuaian dengan *risk appetite* dan toleransi risiko, kepatuhan terhadap limit, serta pelaksanaan kebijakan dan prosedur yang berlaku.

4. Pengendalian

Pengendalian dilakukan untuk mengelola risiko yang berpotensi mengganggu keberlangsungan usaha Bank. Salah satu bentuk pengendalian dilakukan melalui penetapan limit *risk appetite* dan *risk tolerance* guna menjaga stabilitas permodalan.

Sistem Pengendalian Internal

Dilakukan secara menyeluruh dengan menggunakan konsep *three lines of defence* dan telah diimplementasikan melalui:

1. Adanya pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit* atau *first line of defence*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) dalam struktur organisasi;
2. Penetapan risk management unit sebagai unit kerja independen (*second line of defence*) yang bertanggung jawab dalam penyusunan kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, serta validasi data;
3. Pelaksanaan pemeriksaan secara berkala oleh Satuan Kerja Audit Intern (*third line of defence*) untuk menilai efektivitas pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Penerapan sistem pengawasan melekat melalui pemisahan fungsi secara tegas dengan menerapkan prinsip *maker*, *checker*, dan *approval* pada seluruh kegiatan operasional.

2. Measurement

Measurements are carried out to determine the level of risk exposure as a basis for risk control and assessment of the adequacy of Capital Adequacy Ratio. These measurements are conducted periodically on products, portfolios, and all of the Bank's business activities. The approach used can be quantitative, qualitative, or a combination of both, either based on regulatory provisions or best practices.

3. Monitoring

Monitoring aims at ensuring that risk has been managed adequately, both in achieving risk limits and effectiveness of the mitigation applied. The scope of monitoring includes risk exposure to product portfolio and business activities, compliance with risk appetite and risk tolerance, compliance with limits, and implementation of applicable policies and procedures.

4. Control

Control is carried out to manage risks that have the potential to disrupt the Bank's business continuity. One form of control is conducted through the determination of risk appetite and risk tolerance limits to maintain the capital stability.

Internal Control System

Carried out comprehensively by using the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between operational divisions (*risk taking unit* or *first line of defence*) and divisions that carry out the risk control functions (*risk management unit*) in the organizational structure;
2. Establishment of risk management unit as an independent division (*second line of defence*) that is responsible for preparing risk management policies, risk measurement methodologies, risk limit evaluations, and data validation;
3. Implementation of regular audit by the Internal Audit Division (*third line of defence*) to assess the effectiveness of the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of an inherent monitoring system through a strict separation of functions, by applying the principles of *maker*, *checker*, and *approval* to all operational activities.



Struktur Organisasi Sistem Manajemen Risiko

Bank telah membentuk unit-unit kerja khusus dalam struktur organisasi manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Unit-unit kerja tersebut bertugas mengelola berbagai jenis risiko yang melekat pada Bank dengan mempertimbangkan kompleksitas kegiatan usaha yang dijalankan. Informasi terkait organisasi manajemen risiko diuraikan sebagai berikut:

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite yang berada di bawah Dewan Komisaris dengan tanggung jawab memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko serta Satuan Kerja Manajemen Risiko, termasuk menilai kesesuaian antara kebijakan manajemen risiko dengan implementasinya. Informasi lebih lanjut mengenai Komite Pemantau Risiko dijelaskan dalam bagian Komite di Bawah Dewan Komisaris pada bab Tata Kelola Perusahaan ini.

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite eksekutif yang berada di bawah Direksi dan bertugas mengevaluasi proses manajemen risiko di Bank serta memastikan penerapan kerangka manajemen risiko berjalan secara menyeluruh. Informasi lebih lengkap mengenai Komite Manajemen Risiko telah disampaikan pada bagian Komite di Bawah Direksi pada bab Tata Kelola Perusahaan ini.

Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko merupakan unit kerja independen yang bertanggung jawab mengoordinasikan dan menyosialisasikan seluruh proses manajemen risiko di Bank guna mengurangi potensi serta dampak risiko yang mungkin terjadi. Satuan Kerja Manajemen Risiko memastikan adanya proses yang terintegrasi dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko, sekaligus menyusun laporan terkait tingkat risiko serta membangun sistem pengendalian internal yang efektif dan andal.

Pedoman Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko melaksanakan tugas dan tanggung jawabnya berdasarkan pedoman kerja yang disusun sesuai dengan ketentuan dari Peraturan Otoritas Jasa Keuangan.

Organizational Structure of the Risk Management System

The Bank has established specific divisions in the risk management organizational structure, in accordance with the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks. These divisions are in charge of managing various risk types inherent in the Bank with due observance of the complexity of business activities carried out. Information on risk management organizations is described as follows:

Risk Monitoring Committee

The Risk Monitoring Committee is a committee under the Board of Commissioners that is responsible for monitoring and evaluating the duty implementation of Risk Management Committee and Risk Management Division, including evaluating the conformity of risk management policies with their implementation. Further information on Risk Monitoring Committee is explained in the Committees under the Board of Commissioners section in this Corporate Governance chapter.

Risk Management Committee

The Risk Management Committee is an executive committee under the Board of Directors that is in charge of evaluating the risk management process in the Bank and ensuring that the risk management framework is implemented comprehensively. Complete information on Risk Management Committee is presented in the Committees under the Board of Directors section in this Corporate Governance chapter.

Risk Management Division

The Risk Management Division is an independent division responsible for coordinating and disseminating the Bank's entire risk management processes in order to reduce the potential and impact of risks that may occur. The Risk Management Division ensures an integrated process in identifying, measuring, monitoring, and controlling risks, as well as preparing reports related to risk levels and building an effective and reliable internal control system.

Risk Management Division Charter

The Risk Management Division carries out its duties and responsibilities based on the charter prepared in accordance with the provisions of Financial Services Authority Regulation.



Komposisi dan Sertifikasi Manajemen Risiko

Bank aktif melibatkan jajaran manajemen dalam program sertifikasi manajemen risiko untuk meningkatkan kompetensi dan pemahaman dalam mengelola risiko secara efektif. Selain itu, pelatihan penyegaran (*refreshment training*) rutin diselenggarakan untuk memastikan bahwa para peserta sertifikasi tetap memahami dan mampu menerapkan prinsip-prinsip manajemen risiko terkini. Berikut informasi sertifikasi manajemen risiko yang dimiliki manajemen Bank pada tahun 2024:

Jenjang Level	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Other	Total
Jenjang 4 Level 4	-	-	-	127	127
Jenjang 5 Level 5	-	-	21	58	79
Jenjang 6 Level 6	3	-	2	2	7
Jenjang 7 Level 7	1	5	-	-	6
Total	4	5	23	187	219

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Dalam menjalankan fungsinya, Satuan Kerja Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut:

1. Bertanggungjawab terhadap pelaksanaan/penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
2. Mengevaluasi kebijakan, kerangka, dan strategi manajemen risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL Accord II, BASEL III, dan BASEL III Reforms di Bank;
4. Bertanggung jawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
5. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko secara berkala (per semester);
6. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang berbeda dari prosedur normal berdasarkan analisa profil

Composition and Risk Management Certification

The Bank actively involves the management in risk management certification programs to improve the competency and understanding in managing risk effectively. In addition, refreshment training is regularly held to ensure that certification participants continue to understand and apply the latest risk management principles. The following was information on risk management certification held by the Bank's management in 2024:

Duties and Responsibilities of the Risk Management Division

In performing its functions, the Risk Management Division has duties and responsibilities as follows:

1. Be responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;
2. Evaluate risk management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
3. Coordinate the implementation of risk management in accordance with BASEL Accord II, BASEL III, and BASEL III Reforms at the Bank;
4. Be responsible for preparing the Bank's risk profile on a regular basis and report and present it to the Authority, including but not limited to coordinate assessments and compile a risk-based bank rating;
5. Coordinate the calculation of capital requirements according to the risk profile, including but not limited to preparing guidelines for the Internal Capital Adequacy Assessment Process and calculating the minimum capital adequacy requirement according to the risk profile periodically (per semester);
6. Provide recommendations on matters related to business decisions that are different from normal procedures based on risk profile analysis, including



risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan RBB atau pengambilan posisi/eksposur risiko yang melampaui limit yang ditetapkan (*risk appetite & risk tolerance*);

7. Mengevaluasi dan menyempurnakan prosedur dan sarana/perangkat untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, termasuk namun tidak terbatas pada parameter perhitungan *inherent risk* dan kualitas penerapan manajemen risiko pada masing-masing risiko;
8. Memantau dan menganalisa portofolio (eksposur) risiko baik secara keseluruhan maupun per jenis risiko termasuk namun tidak terbatas pada analisa portofolio dan dampaknya terhadap toleransi risiko dan limit yang ditetapkan;
9. Melakukan *stress test* baik berkala maupun insidental untuk mengetahui dan sekaligus upaya mitigasi atas dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
10. Melakukan analisa risiko (*risk assessment*) terhadap pedoman yang diusulkan oleh Unit Bisnis atau Operasional (*risk taking unit*);
11. Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan/atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan;
12. Mengevaluasi akurasi dan validitas data yang digunakan Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern;
13. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan: kecukupan kerangka manajemen risiko, keakuratan metodologi penilaian risiko, dan kecukupan sistem informasi manajemen risiko;
14. Menyusun dan mengevaluasi *business impact analysis* dan *risk assessment* terkait dengan perencanaan *business continuity planning*;
15. Menumbuhkembangkan dan sekaligus memastikan budaya risiko (*risk awareness*) telah terinternalisasi dengan baik kepada seluruh karyawan, termasuk berkoordinasi dengan Satuan Kerja Audit Intern terkait *root cause analysis* atas temuan pemeriksaan Satuan Kerja Audit Intern; dan
16. Bertindak sebagai narahubung (*liaison officer*) untuk permasalahan *risk management* Bank bagi pihak internal maupun eksternal.

decisions to exceed business expansions that are significant compared to the RBB or take positions/risk exposures that exceed the established limits (*risk appetite & risk tolerance*);

7. Evaluate and improve the procedures and facilities/tools for the process of identifying, measuring, monitoring, and controlling risks, including but not limited to the inherent risk calculation parameters and the quality of risk management implementation for each risk;
8. Monitor and analyze the risk portfolio (exposure) both as a whole and per type of risk including but not limited to portfolio analysis and its impact on risk tolerance and the established limits;
9. Conduct stress tests both periodically and incidentally to identify and at the same time mitigate the impact of the implementation of risk management policies and strategies on the Bank's portfolio or performance as a whole;
10. Conduct a risk analysis (risk assessment) of the guidelines proposed by the Business or Operational Unit (risk taking unit);
11. Review proposed new activities and/or products developed by a particular unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank;
12. Evaluate the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes;
13. Carry out regular reviews with a frequency adjusted to the needs of the Bank to ensure: adequacy of risk management framework, accuracy of risk assessment methodology, and adequacy of risk management information system;
14. Prepare and evaluate business impact analysis and risk assessment related to business continuity planning;
15. Develop and at the same time ensure risk culture (risk awareness) is properly internalized to all employees, including coordinating with the Internal Audit Division regarding root cause analysis of the Internal Audit Division audit findings; and
16. Act as a liaison officer for the Bank's risk management issues for both internal and external parties.



Laporan Pelaksanaan Kerja Satuan Kerja Manajemen Risiko

Sepanjang tahun 2024, Satuan Kerja Manajemen Risiko telah menjalankan berbagai kegiatan sesuai dengan tugas dan tanggung jawabnya, sebagai berikut:

1. Perhitungan dan Laporan *Liquidity Coverage Ratio*;
2. Perhitungan dan Laporan *Net Stable Funding Ratio*;
3. Perhitungan dan Laporan KPMR ATMR – Basel III Reform;
4. Perhitungan dan Laporan *Sensitivity to Market Risk*;
5. Perhitungan dan Laporan Rasio Pengungkit;
6. Penilaian Profil Risiko;
7. Eksposur Risiko – Publikasi;
8. Laporan Manajemen Risiko untuk Bapepam;
9. Penilaian Tingkat Kesehatan Bank;
10. Penilaian *Internal Capital Adequacy Assessment Process* (ICAAP);
11. Perhitungan *Stress Test*;
12. Laporan Penilaian Penerapan Manajemen Risiko Operasional Secara Kualitatif;
13. Laporan Penilaian Penerapan Manajemen Risiko Kredit Secara Kualitatif;
14. Laporan Penilaian Penerapan Manajemen Risiko Pasar Secara Kualitatif;
15. Perhitungan ATMR Risiko Operasional – Basel III Reform;
16. Pengisian Survei *Supply* Perbankan;
17. Pengisian Survei Risiko Sistemik Indonesia;
18. *Digital Maturity Bank Assessment*;
19. IT *Maturity Level*;
20. Laporan *Cyber Patrol*;
21. *Cyber Risk Maturity Level*;
22. *Maturity* Ketahanan dan Keamanan Siber;
23. Strategi *Anti-Fraud*;
24. *Fraud Transfer Dana*;
25. *Stress Test Recovery Plan*;
26. *Stress Test Resolution Plan*;
27. Merancang batas *risk appetite* dan *risk tolerance* tahun 2025;
28. Sosialisasi budaya risiko kepada seluruh tingkat organisasi; dan
29. Melakukan kajian pedoman dan aktivitas/produk baru.

Pengembangan Kompetensi Satuan Kerja Manajemen Risiko

Sepanjang tahun 2024, Satuan Kerja Manajemen Risiko aktif mengikuti berbagai program pelatihan dan sertifikasi guna memperkuat kapabilitas dalam pengelolaan risiko, kepatuhan, serta keamanan informasi. Program-program tersebut mencakup topik strategis seperti manajemen risiko terintegrasi, pencegahan kejahatan keuangan, keamanan siber, hingga penyelesaian sengketa berbasis ESG. Kegiatan ini merupakan bagian dari komitmen Bank dalam memastikan penerapan manajemen risiko yang efektif dan sesuai dengan perkembangan regulasi serta dinamika industri perbankan.

Report on the Implementation of Risk Management Division's Work

Throughout 2024, the Risk Management Division carried out various activities in accordance with its duties and responsibilities, as follows:

1. Calculation and Report of *Liquidity Coverage Ratio*;
2. Calculation and Report of *Net Stable Funding Ratio*;
3. Calculation and Report of KPMR RWA – Basel III Reform;
4. Calculation and Report of *Sensitivity to Market Risk*;
5. Calculation and Report of *Leverage Ratio*;
6. Risk Profile Assessment;
7. Risk Exposure – Publication;
8. Risk Management Report for Bapepam;
9. Assessment of Bank Soundness Level;
10. Assessment of *Internal Capital Adequacy Assessment Process* (ICAAP);
11. Calculation of *Stress Test*;
12. Qualitative Assessment Report on the Implementation of Operational Risk Management;
13. Qualitative Assessment Report on the Implementation of Credit Risk Management;
14. Qualitative Assessment Report on the Implementation of Market Risk Management;
15. Calculation of Operational Risk RWA – Basel III Reform;
16. Survey Completion of Banking *Supply*;
17. Survey Completion of Indonesian Systemic Risk;
18. *Digital Maturity Bank Assessment*;
19. IT *Maturity Level*;
20. *Cyber Patrol* Report;
21. *Cyber Risk Maturity Level*;
22. *Maturity* of Cyber Resilience and Security;
23. *Anti-Fraud* Strategy;
24. Fund Transfer Fraud;
25. *Stress Test Recovery Plan*;
26. *Stress Test Resolution Plan*;
27. Designing risk appetite and risk tolerance limits in 2025;
28. Dissemination of risk culture to all levels of the organization; and
29. Reviewing new guidelines and activities/products.

Competency Development of the Risk Management Division

Throughout 2024, the Risk Management Division actively attended various training and certification programs to strengthen its capabilities in risk management, compliance, and information security. These programs covered strategic topics such as integrated risk management, financial crime prevention, cybersecurity, and ESG-based dispute resolution. These activities were part of the Bank's commitment to ensuring the implementation of effective risk management in accordance with the regulatory developments and the dynamics of banking industry.



Penilaian Profil Risiko

Mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, Perseroan secara berkala melakukan evaluasi terhadap profil risiko yang dihadapi. Per Desember 2024, hasil evaluasi menunjukkan bahwa Perseroan berhasil mempertahankan Profil Risiko dengan Peringkat Komposit 2 (PK2), mencerminkan pengelolaan risiko yang efektif. Rincian hasil penilaian disajikan sebagai berikut:

Jenis Risiko Type of Risk	Penilaian Desember 2024 December 2024 Assessment		
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk
Kredit Credit	Low to Moderate	Satisfactory	Peringkat 2 Rating 2
Likuiditas Liquidity	Low	Satisfactory	Peringkat 2 Rating 2
Pasar Market	Low to Moderate	Satisfactory	Peringkat 2 Rating 2
Operasional Operational	Low to Moderate	Satisfactory	Peringkat 2 Rating 2
Hukum Legal	Low	Satisfactory	Peringkat 2 Rating 2
Reputasi Reputation	Low to Moderate	Satisfactory	Peringkat 2 Rating 2
Strategik Strategic	Low to Moderate	Satisfactory	Peringkat 2 Rating 2
Kepatuhan Compliance	Low to Moderate	Satisfactory	Peringkat 2 Rating 2
Peringkat Profil Risiko Risk Profile Rating	Low to Moderate	Satisfactory	Peringkat 2 Rating 2

Risk Profile Assessment

Referring to the Financial Services Authority Regulation on the Implementation of Risk Management for Commercial Banks, the Company periodically evaluates the risk profile faced. As of December 2024, the evaluation results showed that the Company managed to maintain a Risk Profile with Composite Rating 2 (PK2), which reflected an effective risk management. Details of the assessment results are presented as follows:

Upaya Peningkatan Budaya Risiko

Perseroan menerapkan budaya sadar risiko di seluruh tingkat organisasi untuk memitigasi risiko yang dapat mengganggu keberlanjutan usaha. Peningkatan budaya sadar risiko dilakukan melalui berbagai upaya berikut:

1. Induksi untuk karyawan baru mengenai *risk awareness*;
2. Sosialisasi secara *inhouse* untuk kepala divisi/bagian/cabang mengenai ketahanan dan keamanan dalam menghadapi risiko siber; dan
3. Sosialisasi melalui *email* Satuan Kerja Manajemen Risiko mengenai beberapa bahasan, antara lain minimalisasi denda otoritas, memastikan keamanan *password*, bijak menggunakan *corporate email*, mencegah *ransomware*, *infected e-mail*, dan *dual control/four eyes' principles concept* dan budaya digital.

Efforts to Improve Risk Culture

The Company implements risk awareness culture at all levels of the organization to mitigate risks that may disrupt business sustainability. The improvement of risk awareness culture is carried out through the following efforts:

1. Induction for new employees regarding risk awareness;
2. In-house dissemination for division/section/branch heads regarding resilience and security in facing cyber risks; and
3. Dissemination through email from the Risk Management Division regarding several topics, including minimizing authority fine, ensuring password security, using corporate email wisely, preventing ransomware, infected email, and dual control/four eyes' principles concept and digital culture.



PENGUNGKAPAN PERMODALAN

Disclosure of Capital

Bank Ganesha memiliki modal yang memadai dan struktur permodalan yang kokoh untuk mendukung ekspansi usaha serta memenuhi ketentuan regulator. Sesuai Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Kewajiban Penyediaan Modal Minimum Bank Umum, struktur permodalan Bank terdiri dari:

1. Modal inti (*tier 1*), yang meliputi:
 - a. Modal inti utama (*common equity tier 1*);
 - b. Modal inti tambahan (*additional tier 1*); dan
2. Modal pelengkap (*tier 2*).

Berikut informasi profil permodalan Bank Ganesha dalam 2 tahun terakhir:

(dalam jutaan Rupiah / in millions of Rupiah)

Jenis Modal	2024	2023	Type of Capital
Modal Inti	3.308.800	3.103.747	Core Capital
Modal Pelengkap	51.758	37.662	Supplementary Capital
Jumlah Modal	3.360.558	3.141.409	Total Capital

Struktur permodalan yang solid mendukung rasio Kewajiban Penyediaan Modal Minimum (KPM) Bank secara individual, yang per 31 Desember 2024 tercatat sebesar 72,55%. Angka ini menunjukkan penurunan dibandingkan dengan capaian tahun sebelumnya sebesar 94,38%.

Bank Ganesha has an adequate capital and a solid capital structure to support business expansion and comply with regulatory requirements. Pursuant to Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, on Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks, the Bank's capital structure consists of:

1. Core capital (*tier 1*), which includes:
 - a. Prime core capital (*common equity tier 1*);
 - b. Additional core capital (*additional tier 1*); and
2. Supplementary capital (*tier 2*).

The following is information on Bank Ganesha's capital profile in the past 2 years:

A solid capital structure supports the Bank's individual Capital Adequacy Ratio (CAR), which as of December 31, 2024, was recorded at 72.55%. This figure showed a decrease compared to previous year's achievement of 94.38%.

PENGUNGKAPAN EKSPOSUR RISIKO

Disclosure of Risk Exposure

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank secara rutin menyampaikan laporan profil risiko setiap triwulan kepada Otoritas Jasa Keuangan. Laporan tersebut berisi eksposur terhadap risiko kredit, likuiditas, pasar, operasional, hukum, strategis, reputasi, dan kepatuhan.

Pursuant to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, the Bank regularly submits risk profile reports on a quarterly basis to the Financial Services Authority. These reports consist of exposure to credit, liquidity, market, operational, legal, strategic, reputation, and compliance risks.

Risiko Kredit

Risiko Kredit - Pengungkapan Kualitatif Umum Bank secara Individu

Merupakan risiko kerugian akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank.

Credit Risk

Credit Risk - General Qualitative Disclosures of the Bank, Individually

Risk due to failure of debtors and/or other parties in fulfilling obligations to the Bank.



Implementasi Risiko Kredit

Dasar Bank melakukan Penerapan Manajemen Risiko untuk Risiko Kredit adalah Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Sedangkan pedoman internal mengacu pada Batas Wewenang Memutus. Manajemen Risiko Kredit meliputi seluruh proses kredit, mulai dari *end-to-end* dan kriteria penyaluran kredit, organisasi dan persetujuan, penetapan margin, pemantauan, manajemen kredit bermasalah, hingga pengelolaan portofolio.

Pengelolaan risiko kredit mencakup semua aktivitas eksposur risiko kredit yang signifikan dan selaras dengan tujuan strategis Bank. Model Bisnis Bank sesuai dengan Profil Risiko Kredit di mana tata kelola Risiko kredit dilakukan pada tahap transaksional maupun portofolio meliputi proses identifikasi, pengukuran, pemantauan, dan pengendalian.

Untuk menetapkan kebijakan manajemen risiko kredit dan limit risiko kredit, kriterianya adalah:

1. Senantiasa memantau perkembangan kualitas kredit, penanganan berikut upaya penyelesaian kredit bermasalah yang dilakukan oleh Satuan Tugas Penyelesaian Kredit Bermasalah setiap bulan;
2. Menentukan *risk appetite* dan *risk tolerance* yang searah dengan visi, misi, rencana, dan strategi bisnis Bank;
3. Bank memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut menetapkan limit risiko kredit pada level portofolio atau level bank secara keseluruhan yang dilaksanakan untuk seluruh produk dan aktivitas bank yang berisiko kredit, dengan tetap memperhatikan kemampuan modal terhadap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur, dengan tujuan mengurangi risiko yang ditimbulkan karena konsentrasi penyaluran pinjaman; dan
4. Fungsi pengendalian internal melalui kajian Bagian Analisis Risiko Kredit dan opini kepatuhan dari Satuan Kerja Kepatuhan untuk proposal pengajuan kredit pada limit tertentu.

Penerapan manajemen risiko kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).

1. Dewan Komisaris bertanggung jawab dalam melakukan persetujuan dan peninjauan berkala atau sekurang-kurangnya

Credit Risk Implementation

The basis for the Bank to implement Risk Management for Credit Risk is the Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks. Meanwhile, the internal guidelines refer to the Limit of Decision-Making Authority. Credit Risk Management includes the entire credit process, from end-to-end and lending criteria, organization and approval, margin setting, monitoring, non-performing loan management, to portfolio management.

The credit risk management includes all significant credit risk exposure activities and is in line with the Bank's strategic objectives. The Bank's Business Model is in accordance with the Credit Risk Profile in which credit risk governance is carried out at transactional and portfolio stages including the identification, measurement, monitoring, and control processes.

To determine credit risk management policies and credit risk limits, the criteria are:

1. Constantly monitoring the development of credit quality, handling and efforts to resolve non-performing loans carried out by the Task Force for Non-Performing Loans Settlement every month;
2. Determining risk appetite and risk tolerance in line with the Bank's vision, mission, business plan, and strategy;
3. The Bank has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines determine credit risk limits at portfolio level or the bank level as a whole, which are implemented for all bank products and activities with credit risk, while still considering the capital capacity for risks or losses that arise, and the level of exposure, with the aim of reducing the risk caused by the concentration of lending; and
4. Internal control function through the study of Credit Risk Analysis Section and compliance opinions from the Compliance Division for credit submission proposals at certain limits.

Bank Ganesha's credit risk management is carried out through the design of an organizational structure that describes the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Division, Risk Management Division, and Internal Audit Division).

1. The Board of Commissioners is responsible for periodic or at least annual approval and review of the credit



secara tahunan mengenai strategi kebijakan risiko kredit. Strategi dan kebijakan tersebut harus mencerminkan batas toleransi Bank terhadap risiko dan merupakan pendekatan yang berkesinambungan dengan memperhatikan kondisi perekonomian dan komponen lain yang memengaruhi komposisi serta portofolio kredit;

2. Direksi memiliki tanggung jawab atas implementasi strategi dan kebijakan risiko kredit serta mengembangkan prosedur identifikasi, pengukuran, pemantauan dan pengendalian risiko kredit, yang mencakup penerapan standar pemberian kredit yang sehat, memantau dan mengendalikan risiko kredit dan identifikasi dan penanganan kredit bermasalah; dan
3. Fungsi manajemen risiko kredit (Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, dan Satuan Kerja Audit Intern) bersifat independen, memiliki tugas dan tanggung jawab yang jelas dan berjalan dengan baik terlihat dari proses pelaksanaan dan keputusan kredit yang dilakukan sesuai tugas unit kerja terkait dan kewenangan Komite Kredit yang telah ditetapkan.

Risiko kredit dikelola dengan menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit. Contoh tersebut antara lain pemisahan fungsi pejabat kredit antara pengusul dan pemutus kredit, penerapan *four eyes principle*, penerapan *credit scoring system* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Fungsi kontrol untuk risiko kredit secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) didalam penetapan struktur organisasi;
2. Penetapan Satuan Kerja Manajemen Risiko sebagai unit kerja independen (*second line of defense*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan pemisahan fungsi dengan menggunakan konsep *maker, checker, dan approval* pada seluruh kegiatan operasional kredit.

Sistem informasi manajemen risiko kredit memberikan informasi kepada Dewan Komisaris, Direksi, dan seluruh tingkatan manajemen melaksanakan tugas dan tanggung jawabnya, termasuk memantau eksposur aktual terhadap

risk policies and strategies. These strategies and policies must reflect the Bank's tolerance limits for risk and constitute a sustainable approach by observing economic conditions and other components that affect the composition and credit portfolio;

2. The Board of Directors is responsible for implementing credit risk strategies and policies and developing credit risk identification, measurement, monitoring, and control procedures, including implementing sound credit provision standards, monitoring, and controlling credit risk, identifying, and handling non-performing loans; and
3. The credit risk management functions (Risk Management Division, Compliance Division, and Internal Audit Division) are independent, have clear duties and responsibilities and run well as seen from the credit implementation and decision-making process carried out in accordance with the established duties of relevant divisions and authority of Credit Committee.

Credit risk is managed by establishing several prudential banking principles that are reflected in credit policies, credit quality assessment procedures, management, and credit decision processes. Some of these examples include the separation of functions of credit officers between credit initiators and credit decision-makers, implementation of the four eyes principle, implementation of a credit scoring system for consumer credit, and separation of non-performing loans management.

The control function for overall credit risk uses the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between operational divisions (risk taking unit) and divisions that carry out the risk control function (risk management unit) in determining the organizational structure;
2. Establishment of Risk Management Unit as an independent division (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of separation of functions using the concept of maker, checker, and approval to all credit operational activities.

The credit risk management information system provides information to the Board of Commissioners, Board of Directors, and all levels of management in carrying out their duties and responsibilities, including monitoring actual



limit yang ditetapkan telah mendekati atau melebihi limit yang perlu mendapat perhatian Direksi. Bank memiliki data seluruh eksposur kredit debitur secara grup dan individual dan melaporkannya kepada Direksi. Sistem informasi yang digunakan menjadi media bagi Direksi untuk melakukan identifikasi terhadap konsentrasi portofolio kredit, serta dikaji secara berkala guna memastikan kesesuaiannya dengan kompleksitas usaha Bank.

Risiko Likuiditas

Manajemen risiko likuiditas bertujuan untuk mengurangi potensi ketidakmampuan Perseroan dalam mendapatkan sumber pendanaan arus kas serta memperkuat likuiditas struktural neraca Bank guna mendukung pertumbuhan jangka panjang yang berkelanjutan.

Manajemen Risiko Likuiditas (LIQA) Bank secara Individu

Risiko likuiditas merupakan risiko yang timbul akibat ketidakmampuan memenuhi kewajiban yang jatuh tempo melalui sumber pendanaan arus kas dan/atau aset likuid yang dapat diagunkan, tanpa mengganggu operasional maupun kondisi keuangan Bank.

Implementasi Rasio Likuiditas

Dalam menjamin kemampuan dalam memenuhi setiap kewajiban keuangan secara tepat waktu, Bank mengelola risiko likuiditas dengan menjaga tingkat likuiditas yang memadai dan optimal. Oleh karena itu, Bank telah menetapkan kebijakan dan pedoman likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, serta rencana pendanaan darurat (*contingency funding plan*).

Tujuan dari kebijakan ini untuk memastikan ketersediaan dana yang cukup setiap hari dalam memenuhi kewajiban baik dalam kondisi normal maupun krisis, dengan menggunakan berbagai sumber dana yang tersedia, termasuk memastikan adanya aset likuid berkualitas tinggi. Strategi pendanaan difokuskan pada penghimpunan dana pihak ketiga yang memiliki struktur yang sehat, stabil, dan berkelanjutan.

Untuk memperoleh gambaran yang akurat mengenai kondisi likuiditas, hasil pengukuran menggunakan rasio likuiditas dianalisis secara lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga dapat menghasilkan kesimpulan yang komprehensif dan tepat. Alat pengukur risiko likuiditas yang digunakan antara lain proyeksi arus kas, profil maturitas, rasio likuiditas, dan *stress test* risiko likuiditas.

exposures to the established limits that are approaching or exceeding limits that require the attention of the Board of Directors. The Bank has data on all debtors' credit exposure as a group and individually and reports it to the Board of Directors. The information system used is a medium for the Board of Directors to identify the concentration of loan portfolio, and is reviewed periodically to ensure its compliance with the Bank's business complexity.

Liquidity Risk

Liquidity risk management aims at reducing the potentiality of Company's inability to obtain cash flow funding sources and strengthen the structural liquidity of the Bank's balance sheet to support long-term and sustainable growth.

Liquidity Risk Management (LIQA) of the Bank, Individually

Liquidity risk is the risk arising due to the inability to meet due obligations through cash flow funding sources and/or liquid assets that can be pledged, without interfering the Bank's operations or financial conditions.

Liquidity Ratio Implementation

In ensuring the ability to fulfill all financial obligations in a timely manner, the Bank manages liquidity risk by maintaining adequate and optimal liquidity levels. Therefore, the Bank has established liquidity policies and guidelines that include liquidity management, optimal maintenance of liquidity reserves, funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plan.

The purpose of this policy is to ensure the availability of sufficient day-to-day funds to fulfill obligations both in normal and crisis conditions, by using various available funding sources, including ensuring the availability of high-quality liquid assets. The funding strategy is prioritized on collecting third-party funds that have a sound, stable, and sustainable structure.

To obtain an accurate overview of liquidity conditions, the measurements results using liquidity ratios are analyzed in more depth and linked to the latest qualitative information, resulting in comprehensive and accurate conclusions. The liquidity risk measurement tools used include cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.



Dalam rangka meningkatkan ketahanan likuiditas jangka pendek dan panjang, Perseroan melakukan uji ketahanan likuiditas terhadap potensi *maximum cashoutflow pattern* untuk memenuhi kebutuhan likuiditas selama 30 hari ke depan dalam skenario *stress test*, dengan tetap mempertahankan cadangan likuiditas dan stabilitas dana pihak ketiga secara optimal.

Risiko Pasar

Risiko Pasar - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko pasar merujuk pada potensi kerugian yang timbul dari perubahan kondisi pasar secara keseluruhan, yang mempengaruhi posisi neraca, rekening administratif, dan transaksi derivatif. Variabel pasar yang dikelola oleh Bank mencakup risiko suku bunga dan risiko nilai tukar.

Divisi *Treasury* sebagai *risk taking unit* menjalankan transaksi *treasury* sesuai prinsip kehati-hatian dan pedoman internal serta eksternal. Perseroan menetapkan Kebijakan Manajemen Risiko Pasar, Pedoman Transaksi *Treasury*, serta limit *risk appetite* dan *risk tolerance* yang diajukan oleh Satuan Kerja Manajemen Risiko.

Implementasi Rasio Pasar

Pelaksanaan kegiatan pengelolaan risiko pasar Bank dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Kebijakan risiko pasar termasuk strategi *trading* dan pengelolaan posisi *banking book* secara internal telah diatur Bank dalam Kebijakan *Treasury* dan Pedoman Transaksi *Treasury*.

1. Eksposur risiko pasar yang dimiliki oleh Bank relatif rendah.
Dengan aktivitas *trading* yang tidak signifikan, terdapat kesenjangan (*mismatch*) posisi *trading book* yang tidak signifikan, yaitu rasio PDN Bank relatif sangat rendah, tidak terdapat transaksi derivatif, struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga dan *repricing gap* aset dan liabilitas minimal dampaknya terhadap pendapatan bunga maupun modal, portofolio Bank didominasi oleh instrumen keuangan yang tidak kompleks, serta aktivitas *trading* umumnya untuk memenuhi kebutuhan nasabah.
2. Bank telah melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap potensi kerugian atas pergerakan suku bunga pasar terhadap *interest rate gap*, *mark to market* atas surat berharga kategori *trading* dan AFS yang dimiliki Bank serta potensi kerugian pergerakan valuta asing.

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 refers to the potential of losses arising from changes in overall market conditions, which affect the balance sheet position, off-balance sheet, and derivative transactions. Market variables managed by the Bank include interest rate risk and exchange rate risk.

The Treasury Division as a risk-taking unit carries out treasury transaction in accordance with the principle of prudence and internal and external guidelines. The Company establishes a Market Risk Management Policy, Treasury Transaction Guidelines, and risk appetite and risk tolerance limits proposed by the Risk Management Division.

Market Ratio Implementation

The implementation of the Bank's market risk management activities is based on the provisions of the Financial Services Authority, namely Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks. Market risk policies including trading strategies and internal management of banking book positions are regulated by the Bank in the Treasury Policy and Treasury Transaction Guidelines.

1. The Bank's market risk exposure is relatively low.
With insignificant trading activities, there are insignificant position mismatch of trading book, namely the relatively very low ratio of the Bank's PDN, no derivative transactions, asset and liability structure that are less sensitive to changes in interest rates, and repricing gap of assets and the minimum liabilities that have impact on interest income and capital, the Bank's portfolio that is dominated by non-complex financial instruments, and trading activities that are generally to meet customer needs.
2. The Bank has identified, measured, monitored, and controlled potential losses from market interest rate movements against the interest rate gap, mark to market for securities in the trading and AFS categories owned by the Bank and potential losses from foreign exchange movements.



3. Proses identifikasi risiko pasar dilakukan dengan mengidentifikasi seluruh portofolio yang dimiliki Bank baik sisi aset dan liabilitas, portofolio surat berharga terhadap potensi meningkatnya risiko suku bunga sebagai akibat kebijakan kenaikan suku bunga The Fed yang berdampak terhadap penurunan harga portofolio Surat Berharga dengan kategori *trading* dan AFS serta dampak melemahnya nilai tukar rupiah terhadap Posisi Devisa Neto yang dimiliki.
4. Melakukan *stress test* dan pengukuran potensi kerugian terhadap dampak kebijakan The Fed terhadap meningkatnya suku bunga dengan metode *Interest Rate Risk in The Banking Book* untuk mengukur dampak terhadap *Net Interest Income* dan *Economic Value*, melakukan identifikasi dan pengukuran terhadap potensi kerugian portofolio Surat Berharga dengan metode *Present Value Book Value* (PVBV), sedangkan pengukuran risiko nilai tukar terhadap potensi melemahnya nilai tukar rupiah terhadap Posisi Devisa Neto yang dimiliki Bank dilakukan dengan metode *Variance Covariance*.
5. Melakukan pemantauan dan pengendalian terhadap potensi kerugian *mark to market* terhadap portofolio surat berharga secara harian untuk memastikan potensi kerugian dapat dimitigasi dengan baik.
6. Tidak terdapat pemindahan instrumen antar *Regulatory Books* yang dilakukan oleh Bank.

Struktur dan Organisasi Manajemen Risiko untuk Risiko Pasar

Dewan Komisaris dan Direksi telah dilibatkan dalam organisasi manajemen risiko pasar. Pada tingkat Dewan Komisaris telah dibentuk Komite Pemantauan Risiko sebagai pengawas tertinggi. Di tingkat Direksi telah dibentuk Komite Manajemen Risiko dan/atau ALCO yang berperan dalam pengendalian risiko serta pengelolaan Risiko Pasar.

Fungsi kontrol untuk risiko pasar secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (Satuan Kerja Manajemen Risiko) didalam penetapan struktur organisasi;
2. Penetapan Satuan Kerja Manajemen Risiko sebagai unit kerja independen (*second line of defense*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan pemisahan fungsi antara lain *front office*, *back office*, dan *middle office*.

3. The market risk identification process is carried out by identifying the entire portfolio owned by the Bank, including in terms of assets and liabilities, portfolio of securities against the potential for increasing interest rate risk as a result of the Fed's interest rate hike policy, with impact on the decline in the price of portfolio of Securities with trading and AFS categories, and the impact of the weakening rupiah exchange rate on the Net Foreign Exchange Position owned.
4. Conducting stress tests and measuring potential losses against the impact of The Fed's policy on increasing interest rates using the Interest Rate Risk in The Banking Book method to measure the impact on Net Interest Income and Economic Value, identifying and measuring potential losses on Securities portfolios using the Present Value Book Value (PVBV) method, while measuring exchange rate risk against the potential weakening of the rupiah exchange rate against the Bank's Net Foreign Exchange Position is carried out by using the Variance Covariance method.
5. Conducting daily monitoring and control of potential mark to market losses on securities portfolios to ensure that potential losses can be mitigated properly.
6. There is no transfer of instruments between Regulatory Books carried out by the Bank.

Structure and Organization of Risk Management for Market Risk

The Board of Commissioners and Board of Directors have been engaged in the market risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee has been established as the highest supervisor. At the Board of Directors level, a Risk Management Committee and/or ALCO have been established with their roles in controlling risk and managing Market Risk.

The control function for overall market risk uses the concept of three lines of defense and has been implemented through:

1. Clear separation of functions between divisions (risk taking unit) and divisions that carry out risk control function (Risk Management Division) in determining the organizational structure;
2. Establishment of the Risk Management Division as an independent division (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation
3. The Internal Audit Division regularly conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of separation of functions including front office, back office, and middle office.



Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), di antaranya dengan melakukan rapat ALCO setiap bulannya dan laporan pemantauan bulanan Profil Risiko Pasar yang didistribusikan kepada Direksi, Dewan Komisaris, dan unit kerja terkait.

Risiko Operasional

Risiko operasional adalah risiko yang terkait dengan setiap aktivitas dalam proses bisnis operasional yang dilakukan oleh Bank yang dapat memicu risiko reputasi, hukum, kepatuhan, dan risiko lainnya jika tidak dikelola dengan baik.

Bank mengidentifikasi risiko operasional melalui aplikasi *Operational Risk Self Assessment* dan *Loss Event Database*. Sementara pengukuran risiko operasional dilakukan dengan metode *Basic Indicator Approach* untuk menghitung kecukupan modal minimum.

Risiko Operasional - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko operasional merujuk pada potensi kerugian yang disebabkan oleh ketidakcukupan atau kegagalan dalam proses internal, kesalahan manusia, kegagalan sistem, atau akibat dari kejadian eksternal.

Implementasi Risiko Operasional

Tujuan pengelolaan risiko operasional untuk memitigasi eksposur risiko operasional yang dapat menyebabkan kerugian finansial maupun non-finansial bagi Perseroan. Manajemen risiko operasional dilakukan melalui berbagai alat seperti *Operational Risk Self Assessment*, *Loss Event Database*, dan penerapan *Business Continuity Management*. Perseroan juga terus meningkatkan pemahaman karyawan terhadap manajemen risiko dengan menanamkan budaya sadar risiko, meningkatkan kesadaran terhadap potensi kecurangan (*fraud awareness*), serta mengadakan sosialisasi dan pelatihan terkait manajemen risiko. Selain itu, penguatan pengendalian risiko dilakukan pada setiap aktivitas operasional.

Penerapan Manajemen Risiko

Pelaksanaan kegiatan pengelolaan Risiko Operasional Bank dilakukan berdasarkan ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

The implementation of risk identification, measurement, monitoring, and control process is supported by the Risk Management Information System (MIS), including by holding monthly ALCO meetings and monthly monitoring reports on the Market Risk Profile distributed to the Board of Directors, Board of Commissioners, and relevant divisions.

Operational Risk

Operational risk is the risk associated with every activity in the operational business process carried out by the Bank, which can trigger reputation, legal, compliance, and other risks if not managed properly.

The Bank identifies operational risk through the Operational Risk Self Assessment and Loss Event Database applications. Meanwhile, operational risk is measured by using the Basic Indicator Approach method to calculate minimum capital adequacy.

Operational Risk - General Qualitative Disclosures of the Bank, Individually

Operational risk refers to the potential for losses due to inadequacy or failure in internal processes, human error, system failure, or as a result of external events.

Operational Risk Implementation

The objective of operational risk management is to mitigate operational risk exposures that can cause financial or non-financial losses to the Company. Operational risk management is implemented through various tools such as the Operational Risk Self Assessment, Loss Event Database, and the implementation of Business Continuity Management. The Company also continues to improve employee understanding of risk management by instilling risk awareness culture, increasing fraud awareness, and conducting dissemination and training related to risk management. In addition, risk control is strengthened in every operational activity.

Risk Management Implementation

The management activities of the Bank's Operational Risk is carried out based on the provisions of the Financial Services Authority, namely Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Risk Management Implementation for Commercial Banks.



Struktur dan Organisasi Manajemen Risiko Operasional

1. Dewan Komisaris dan Direksi dilibatkan dalam organisasi manajemen risiko. Pada tingkat Dewan Komisaris dibentuk Komite Pemantau Risiko sebagai pengawas tertinggi. Komite Manajemen Risiko di tingkat Direksi berperan dalam pengendalian risiko serta selaku unit kontrol atau pemantau seluruh risiko pada kegiatan operasional Bank.
2. Struktur organisasi manajemen risiko operasional:
 - a. Memisahkan garis tugas, tanggung jawab, dan kewenangan dengan jelas dan tegas disetiap fungsi pemilik risiko (*Risk Taking Unit*), fungsi kontrol dan pemantauan (Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan) serta fungsi pemeriksaan (Satuan Kerja Audit Intern);
 - b. Tugas dan tanggung jawab serta kewenangan pada level aktivitas transaksi dibedakan fungsinya antara lain input, *maker*, *checker*, dan *approval* yang dituangkan juga dalam pedoman operasional Bank;
 - c. Pemisahan fungsi kewenangan persetujuan secara independen dari fungsi yang melakukan transaksi operasional (Batas Wewenang Memutus Kredit, Daftar Wewenang Operasional, dan lain-lain); dan
 - d. Satuan Kerja Manajemen Risiko melaksanakan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Bank untuk meminimalkan potensi maupun dampak dari berbagai jenis risiko yang dihadapi oleh Bank. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko dan membangun sistem pengendalian internal yang andal.
3. Fungsi kontrol untuk risiko operasional secara menyeluruh menggunakan konsep *three lines of defense* dan telah diimplementasikan melalui:
 - a. Unit Kerja Operasional (*risk taking unit/first line*) dalam menjalankan seluruh aktivitas operasionalnya menggunakan konsep pengawasan melekat melakukan identifikasi, kontrol (*maker*, *checker*, dan *approval*) dan monitoring guna memastikan seluruh pelaksanaan operasional telah sesuai dengan pedoman dan ketentuan yang berlaku, menjamin keakuratan dan validitas data;
 - b. Satuan Kerja Manajemen Risiko (*second line*) melakukan pemantauan dan pengukuran risiko operasional dampak kerugian operasional, evaluasi serta mengkaji kebijakan dan prosedur dalam rangka memastikan seluruh potensi risiko operasional telah teridentifikasi serta ada mitigasi yang memadai;

Structure and Organization of Operational Risk Management

1. The Board of Commissioners and Board of Directors are involved in the risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee is established as the highest supervisor. The Risk Management Committee at the Board of Directors level has roles in risk control and as a control unit or monitor of all risks in the Bank's operational activities.
2. The organizational structure of operational risk management:
 - a. Separating the lines of duties, responsibilities, and authorities clearly and firmly in each risk owner function (Risk Taking Unit), control and monitoring function (Risk Management Division and Compliance Division), and audit function (Internal Audit Division);
 - b. The duties, responsibilities, and authorities at transaction activity level are distinguished by their functions, including input, maker, checker, and approval which are also stated in the Bank's operational guidelines;
 - c. Separation of approval authority function independently from the function that carries out operational transactions (Credit Decision Authority Limit, Operational Authority List, etc.); and
 - d. The Risk Management Division carries out the function of coordinating and disseminating the overall risk management process of the Bank in order to minimize the potential and impact of various types of risks faced by the Bank. The Risk Management Division develops a comprehensive process for identifying, measuring, monitoring, and controlling risks, as well as submitting reports on risk levels and building a reliable internal control system.
3. The control function for overall operational risk uses the concept of three lines of defense and has been implemented through:
 - a. The Operational Division (risk taking unit/first line) in carrying out all its operational activities uses the concept of inherent supervision to identify, control (maker, checker, and approval), and monitor to ensure that all operational implementation is in accordance with the applicable guidelines and provisions, guaranteeing data accuracy and validity;
 - b. The Risk Management Division (second line) monitors and measures operational risk of the impact of operational losses, evaluates and reviews policies and procedures to ensure all potential operational risks are identified and have adequate mitigation;



- c. Satuan Kerja Audit Intern (*third line*) melakukan pengawasan dengan pemeriksaan sesuai program audit untuk memastikan bahwa efektivitas pelaksanaan operasional Bank telah dilakukan sesuai dengan pedoman dan ketentuan yang berlaku dan sistem pengendalian internal;
 - d. Menerapkan konsep pengawasan melekat dengan menggunakan konsep *maker, checker, dan approval* pada seluruh kegiatan operasional;
 - e. Penetapan *limit risk appetite* dan *tolerance*; dan
 - f. Penetapan kewenangan persetujuan transaksi aktivitas operasional.
4. Perhitungan ATMR risiko operasional mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 mengenai Perhitungan ATMR Risiko Operasional dengan menggunakan pendekatan standar. Untuk risiko operasional berdasarkan laporan keuangan, Bank masuk dalam kategori *bucket* Indikator Bisnis 1 (IB 1) sehingga untuk tujuan perhitungan rata-rata kerugian tahunan menggunakan batasan minimum kejadian kerugian operasional (*loss event*) ditetapkan sebesar Rp300.000.000,-. Dengan menggunakan data historis kerugian operasional selama 10 tahun terakhir didapati bahwa *loss event* per kejadian tidak ada yang mencapai batasan minimum (Rp300.000.000,-), sehingga Bank menetapkan nilai FPKI sebesar 1, nilai FPKI digunakan sebagai faktor pengali dengan nilai KIB untuk menghasilkan nilai Modal Minimum Risiko Operasional (MMRO).
 5. Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), serta digunakannya aplikasi pendukung lain seperti *Operational Risk Self Assessment, Loss Event Database, dan Report Reminder*.

- c. The Internal Audit Division (*third line*) conducts supervision by examining according to the audit program to ensure that the effectiveness of the Bank's operations has been carried out in accordance with applicable guidelines and provisions and the internal control system;
 - d. Implementing the concept of inherent supervision using the concept of *maker, checker, and approval* in all operational activities;
 - e. Determining the risk appetite and tolerance limits; and
 - f. Determining the authority to approve operational activity transactions.
4. The calculation of operational risk RWA refers to the Financial Services Authority Circular No. 6/SEOJK.03/2020 on the Calculation of Operational Risk RWA by using standard approach.
For operational risk based on financial statements, the Bank is included in Business Indicator 1 (IB 1) bucket category, therefore, the purpose of calculating the average annual loss using the minimum limit for operational loss events (*loss events*) is set at Rp300,000,000. By using historical operational of loss data for the past 10 years, it was found that no loss event per incident reached the minimum limit (Rp300,000,000), therefore, the Bank sets FPKI value at 1, the FPKI value is used as a multiplier factor with KIB value to generate the Operational Risk Minimum Capital (MMRO) value.
 5. The implementation of risk identification, measurement, monitoring, and control process is supported by the Risk Management Information System (MIS), as well as the use of other supporting applications such as *Operational Risk Self Assessment, Loss Event Database, and Report Reminder*.

Risiko Hukum

Risiko Hukum - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko hukum merupakan risiko yang timbul akibat adanya tuntutan hukum dan/atau kelemahan dalam aspek yuridis.

Implementasi Risiko Hukum

Pengelolaan manajemen risiko hukum dilakukan oleh Bagian Legal dan Remedial melalui berbagai langkah strategis, antara lain:

1. Melakukan analisis terhadap peraturan perundang-undangan, baik yang baru diterbitkan maupun yang telah berlaku, serta mengkaji peristiwa hukum aktual untuk memastikan bahwa kebijakan internal Bank tetap selaras dengan ketentuan hukum yang berlaku;

Legal Risk

Legal Risk - General Qualitative Disclosures of the Bank, Individually

Legal risk is the risk that arises due to lawsuits and/or weaknesses in juridical aspects.

Legal Risk Implementation

Legal risk management is carried out by the Legal and Remedial Division through various strategic steps, among others:

1. Conduct an analysis of laws and regulations, both newly issued and existing ones, and review actual legal events to ensure that the Bank's internal policies remain in line with the applicable laws and regulations;



2. Memberikan pendapat atau rekomendasi hukum atas perjanjian kerja sama atau dokumen kesepakatan antara Bank dengan pihak ketiga guna melindungi kepentingan hukum Bank sebelum dokumen tersebut disetujui dan ditandatangani oleh pejabat berwenang; dan
3. Memastikan bahwa setiap transaksi perbankan, termasuk aktivitas operasional, perkreditan, dan hubungan ketenagakerjaan telah dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Gugatan atau permasalahan hukum, langkah-langkah dilakukan Bank meliputi:

1. Berkoordinasi dengan unit kerja terkait untuk mendapatkan informasi dan data yang relevan;
2. Melaksanakan pendampingan dalam menangani kasus hukum, termasuk memberikan konsultasi atas permasalahan hukum teknis yang dihadapi Bank;
3. Melakukan penanganan atas perkara yang masuk ke proses pengadilan dengan pendekatan yang terencana;
4. Dalam kasus tuntutan hukum dengan potensi kerugian yang signifikan atau yang dapat berdampak besar terhadap reputasi Bank, disiapkan rencana kontingensi berupa tindakan mitigasi risiko hukum, seperti melibatkan jasa pengacara profesional dan melaporkan perkembangan kasus tersebut kepada Direksi; dan
5. Menjalin koordinasi dengan pihak-pihak eksternal yang terkait, seperti kepolisian, pengadilan, Kejaksaan, Badan Pertanahan Nasional, pengacara, dan pihak terkait lainnya untuk mendukung penyelesaian masalah hukum.

Sebagai bagian dari proses evaluasi risiko hukum, Bagian Legal dan Remedial bekerja sama dengan Satuan Kerja Manajemen Risiko dalam menyusun dan menyampaikan laporan profil risiko hukum kepada Direksi.

Risiko Reputasi

Risiko Reputasi - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko reputasi adalah risiko yang timbul akibat penurunan tingkat kepercayaan pemangku kepentingan yang disebabkan oleh persepsi negatif terhadap Bank.

Implementasi Risiko Reputasi

Untuk mengelola risiko reputasi secara efektif, Bank memulai proses identifikasi melalui berbagai sumber data atau informasi, seperti pemberitaan media massa, aktivitas pada situs jejaring sosial Perseroan, serta pengaduan atau komplain nasabah yang diterima melalui saluran layanan yang tersedia. Seluruh informasi tersebut dicatat, ditatausahakan, diolah, dan diklasifikasikan berdasarkan frekuensi, dampak, serta tingkat materialitasnya dengan rapi dan disajikan secara informatif.

2. Provide legal opinion or recommendation on cooperation agreements or agreement documents between the Bank and third parties, to protect the Bank's legal interests before the document is approved and signed by authorized officials; and
3. Ensure that every banking transaction, including operational activities, credit, and employment relations has been carried out in accordance with applicable laws and regulations and supported by adequate legal documents.

Lawsuits or legal problems, the Bank took measures as follows:

1. Coordinating with related divisions to obtain relevant information and data;
2. Providing assistance in handling legal cases, including providing consultation on technical legal issues faced by the Bank;
3. Carrying out handling of cases in court with a planned approach;
4. In cases of lawsuit with the potential of significant losses or lawsuit that can have major impact on the Bank's reputation, a contingency plan is prepared in legal risk mitigation measures, such as involving professional lawyer services and reporting the case progress to the Board of Directors; and
5. Coordinate with related external parties, such as police, court, prosecutors, National Land Agency, lawyers, and other related parties to support the settlement of legal issues.

As part of legal risk evaluation process, the Legal and Remedial Department cooperates with the Risk Management Division in preparing and submitting legal risk profile report to the Board of Directors.

Reputation Risk

Reputation Risk - General Qualitative Disclosures of the Bank, Individually

Reputation risk is the risk that arises from a decrease in the level of stakeholder trust due to negative perceptions of the Bank.

Reputation Risk Implementation

To manage reputation risk effectively, the Bank begins the identification process through various sources of data or information, such as mass media coverage, activities on the Company's social networking sites, and customer complaints or grievances received through the available service channels. All of this information is recorded, administered, processed, and classified based on frequency, impact, and level of materiality neatly and presented in an informative manner.



Bagian *Service Quality Management & Call Center* serta *Corporate Secretary* menjalankan fungsi pengelolaan dan koordinasi atas risiko reputasi. Bagian *Service Quality Management* bertanggung jawab atas pengelolaan risiko reputasi terkait keluhan nasabah, sementara bagian *Corporate Secretary* menangani potensi pemberitaan negatif di media massa, situs jejaring sosial, dan platform digital lainnya. Seluruh aktivitas pemantauan dan tindak lanjut risiko reputasi dilaporkan secara rutin setiap bulan kepada Direksi.

Bank memiliki sistem dan prosedur penanganan pengaduan nasabah untuk menindaklanjuti serta menyelesaikan keluhan dengan cepat. Mekanisme pengendalian risiko reputasi terus dikembangkan secara berkelanjutan untuk meningkatkan efektivitasnya. Upaya pengendalian meliputi tindakan preventif terhadap potensi risiko reputasi serta respons cepat dan pemulihan saat terjadi insiden yang berdampak pada reputasi.

Apabila terjadi situasi krisis, maka pengelolaan risiko reputasi diatur melalui kebijakan manajemen kelangsungan usaha yang bertujuan meminimalkan dampak risiko reputasi selama terjadi gangguan atau bencana. Tim Manajemen Krisis yang dibentuk mulai dari kantor pusat hingga kantor cabang memiliki peran strategis dalam menangani situasi darurat dan memastikan pengelolaan risiko reputasi tetap terjaga. Fokus utama dalam pengelolaan risiko reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat terhadap nama baik Bank.

Sebagai bagian dari langkah strategis, Bank memastikan manajemen risiko reputasi dilakukan melalui komunikasi yang konsisten, keterbukaan informasi, dan transparansi kepada seluruh pemangku kepentingan. Selain itu, hubungan yang harmonis dengan media juga terus dijaga guna meminimalkan dan menangani keluhan pemangku kepentingan yang berpotensi menimbulkan publikasi negatif terhadap Bank.

Risiko Strategik

Risiko Strategik - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko strategik adalah risiko yang timbul akibat ketidaktepatan dalam pengambilan atau pelaksanaan keputusan strategis, serta kegagalan dalam merespons perubahan pada lingkungan bisnis.

Implementasi Manajemen Risiko Strategik

Manajemen risiko strategik Bank didasarkan pada **Pedoman Penerapan Manajemen Risiko Strategik** serta kebijakan dan prosedur lain, seperti Pedoman Penyusunan Produk dan Aktivitas Baru. Tanggung jawab pengelolaan

The Department of Service Quality Management & Call Center and Corporate Secretary carry out the management and coordination functions of reputation risk. The Service Quality Management Department is responsible for managing reputation risk related to customer complaints, while the Corporate Secretary Department handles potential negative coverage in the mass media, social networking sites, and other digital platforms. All monitoring and follow-up activities of reputation risk are reported periodically every month to the Board of Directors.

The Bank has a system and procedure for handling customer complaints to immediately follow up and resolve complaints. The reputation risk control mechanism continues to be developed in a sustainable manner to increase its effectiveness. Control efforts include preventive measures against potential reputation risk as well as rapid response and recovery when an incident with impact on reputation occurs.

In the event of a crisis situation, the management of reputation risk is regulated through business continuity management policy that aims to minimize the impact of reputation risk in the event of a disruption or disaster. The Crisis Management Team formed from the head office to the branch offices has a strategic role in handling emergency situations and ensuring that reputation risk management is maintained. The main focus in managing reputation risk during crisis is to maintain the trust of customers, Shareholders, and the community in the Bank's good name.

As part of its strategic steps, the Bank ensures that the management of reputation risk is carried out through consistent communication, information disclosure, and transparency to all stakeholders. In addition, harmonious relationship with the media is also maintained to minimize and handle stakeholders' complaints which have the potential to cause negative publications against the Bank.

Strategic Risk

Strategic Risk - General Qualitative Disclosures of the Bank, Individually

Strategic risk is the risk that arises due to inaccuracy in making or implementing a strategic decision, as well as failure to respond to changes in the business environment.

Strategic Risk Management Implementation

The Bank's strategic risk management is based on the **Strategic Risk Management Implementation Guidelines** as well as other policies and procedures, such as the Guidelines for Developing New Products and Activities.



risiko stratejik berada pada bagian *Corporate Secretary*, di bawah pengawasan langsung Direktur Utama.

Pelaksanaan manajemen risiko stratejik dilakukan melalui proses perencanaan strategis, termasuk penyusunan *planning* dan *budgeting* yang memastikan strategi Bank selaras dengan visi dan misi Perseroan. Visi dan misi tersebut menjadi acuan utama dalam penyusunan rencana bisnis tahunan Perseroan.

Rencana kerja tahunan disiapkan oleh Direksi dan mendapatkan persetujuan dari Dewan Komisaris dan mensosialisasikan rencana tersebut kepada seluruh karyawan. Penyusunan strategi menggunakan analisis *Strengths, Weaknesses, Opportunities, and Threats* (SWOT) dengan mempertimbangkan faktor eksternal dan tingkat risiko. Pengawasan aktif terhadap implementasi strategi dilakukan melalui pemantauan capaian rencana kerja tahunan oleh Direksi, yang diawasi pula oleh Dewan Komisaris melalui Komite Pemantau Risiko.

Risiko stratejik dilakukan evaluasi secara berkala dalam berbagai forum, seperti rapat Direksi, rapat Komite Manajemen Risiko, dan *branch performance review meeting* untuk menyelaraskan strategi antar unit kerja. Perseroan juga telah menyusun rencana bisnis jangka panjang (*corporate plan*) serta RBB yang dievaluasi setiap tahun agar tetap relevan dengan dinamika lingkungan usaha. Rencana bisnis jangka panjang berfungsi sebagai panduan utama yang juga dapat disesuaikan jika terdapat perubahan signifikan pada lingkungan bisnis dan sumber daya Bank.

Bank menetapkan strategi pengembangan teknologi, sumber daya manusia, produk, layanan, jaringan, dan pasar untuk mempertahankan daya saing dan keberlanjutan usaha. Budaya manajemen risiko stratejik tercermin dalam profil risiko, dengan pengukuran melalui analisis eksposur terhadap limit yang ditetapkan, seperti pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Tindak lanjut risiko stratejik yang signifikan didokumentasikan dalam profil risiko dan dibahas dalam rapat Komite Manajemen Risiko.

Risiko Kepatuhan

Budaya manajemen risiko kepatuhan melalui sosialisasi, pelatihan, dan peningkatan pemantauan. Fokus utama manajemen risiko kepatuhan adalah memastikan kepatuhan terhadap ketentuan internal dan eksternal serta menghindari pelampauan *risk appetite* dan *risk tolerance* yang telah ditetapkan.

The responsibility for managing strategic risk lies with the Corporate Secretary, under direct supervision of the President Director.

The implementation of strategic risk management is carried out through a strategic planning process, including the preparation of planning and budgeting that ensures the alignment of the Bank's strategy with the Company's vision and mission. The vision and mission serve as the main references in preparing the Company's annual business plan.

The annual work plan is prepared by the Board of Directors and approved by the Board of Commissioners, and disseminated to all employees. The strategy is prepared by using Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis with due observance of external factors and level of risk. Active supervision of strategy implementation is carried out through monitoring the achievement of annual work plan by the Board of Directors, which is also supervised by the Board of Commissioners through the Risk Monitoring Committee.

Strategic risk is evaluated periodically in various forums, such as Board of Directors' meetings, Risk Management Committee's meetings, and branch performance review meeting to align strategies among divisions. The Company has also prepared long-term business plans (corporate plans) and RBB, evaluated annually to remain relevant to the dynamics of business environment. The long-term business plan serves as the main guide that can also be adjusted if there are significant changes to the business environment and the Bank's resources.

The Bank determines strategies for developing technology, human resources, products, services, networks, and markets to maintain its competitiveness and business sustainability. The strategic risk management culture is reflected in the risk profile, with measurements through exposure analysis against the established limits, such as asset achievement, loan expansion, third-party funds, and cost efficiency. Significant follow-ups of strategic risk are documented in the risk profile and discussed in the Risk Management Committee's meeting.

Compliance Risk

The compliance risk management culture continues to be improved through dissemination, training, and increased monitoring. The main focus of compliance risk management is to ensure the compliance with internal and external provisions and avoid exceeding the risk appetite and risk tolerance set.



Risiko kepatuhan dikelola oleh Satuan Kerja Kepatuhan yang menjalankannya secara independen dan melaporkan langsung kepada Direktur Kepatuhan. Hal ini bertujuan untuk memastikan bahwa Perseroan senantiasa mematuhi seluruh peraturan, perundang-undangan, dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian internal yang konsisten. Untuk memastikan efektivitasnya, Satuan Kerja Audit Intern melaksanakan audit internal guna memverifikasi pengendalian internal terkait risiko kepatuhan.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko kepatuhan merupakan risiko yang muncul akibat ketidakpatuhan atau kegagalan Perseroan dalam melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Implementasi Risiko Kepatuhan

Bank senantiasa memantau kepatuhan terhadap peraturan regulator untuk menghindari sanksi seperti teguran, denda, atau pencabutan lisensi. Pengelolaan risiko kepatuhan diterapkan di seluruh aktivitas operasional dengan Direktur Kepatuhan dan Satuan Kerja Kepatuhan sebagai koordinator utama. Didukung oleh Satuan Kerja Manajemen Risiko dan pemimpin unit kerja, Bank membangun budaya sadar risiko. Selain itu, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko menyusun laporan profil risiko kepatuhan untuk dilaporkan kepada Direksi.

Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme telah dilaksanakan sesuai dengan ketentuan yang berlaku. Untuk mendukung hal tersebut, sosialisasi mengenai *Customer Due Diligence* dilakukan secara berkala guna meningkatkan kesadaran dan kepatuhan unit kerja operasional Perseroan terhadap prosedur ini. Selain itu, Perseroan juga telah memiliki kebijakan dan standar operasional prosedur terkait Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme untuk melindungi Bank dari potensi tindak pidana pencucian uang dan terorisme. Hal tersebut didukung dengan implementasi sistem anti-pencucian uang untuk memantau transaksi mencurigakan, termasuk laporan *Cash Transaction Report* dan *Suspicious Transaction Report*.

Satuan Kerja Kepatuhan juga berperan dalam pemantauan kepatuhan terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, serta hal-hal yang disyaratkan oleh regulator, seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

Compliance risk is managed by the Compliance Division which carries it out independently and reports it directly to the Compliance Director. This aims to ensure that the Company continues to comply with all applicable laws, regulations, and provisions. Compliance risk management is carried out through consistent implementation of internal control system. To ensure its effectiveness, the Internal Audit Division conducts internal audits to verify internal control related to compliance risk.

Compliance Risk - General Qualitative Disclosures of the Bank, Individually

Compliance risk is the risk that arises due to non-compliance or failure of the Company to implement the applicable laws and regulations.

Compliance Risk Implementation

The Bank continuously monitors its compliance with regulatory regulations to avoid sanctions such as warnings, fines, or revocation of licenses. Compliance risk management is implemented across all operational activities with the Compliance Director and Compliance Division as the main coordinators. Supported by the Risk Management Division and division heads, the Bank builds risk awareness culture. Furthermore, the Compliance Division coordinates with the Risk Management Division to prepare the compliance risk profile report to be submitted to the Board of Directors.

The Anti-Money Laundering and Counter-Terrorist Financing Program has been implemented in accordance with applicable regulations. To support this program, dissemination on Customer Due Diligence is carried out periodically to improve awareness and compliance of the Company's operational division with this procedure. Moreover, the Company also has policies and standard operating procedures related to Anti-Money Laundering and Counter-Terrorist Financing to protect the Bank from potential crime of money laundering and terrorism. This is supported by the implementation of anti-money laundering system to monitor suspicious transactions, including Cash Transaction Report and Suspicious Transaction Report.

The Compliance Division also plays a role in monitoring compliance related to the fulfillment of commitments to regulators, adjustment to new policies following changes in external provisions, and matters required by regulators, such as planning, implementing, and reporting new activities.



Pengelolaan Risiko terkait Keuangan Berkelanjutan

Bank menjalankan prinsip kehati-hatian dalam mengelola risiko sosial dan lingkungan terkait aktivitas penghimpunan dan penyaluran dana. Proses ini mencakup identifikasi, pengukuran, mitigasi, pengawasan, serta pemantauan terhadap potensi dampak terhadap aspek sosial dan lingkungan. Risiko yang timbul mencakup kemungkinan dampak negatif yang mungkin terjadi akibat proyek atau kegiatan yang dibiayai oleh Bank.

Evaluasi Penerapan Sistem Manajemen Risiko

Evaluasi pengelolaan risiko Bank dilakukan melalui *self-assessment* profil risiko menggunakan metode yang tepat. Pada tahun 2024, hasil penilaian menunjukkan profil risiko Bank berada pada Peringkat Komposit 2 (PK2), menandakan sistem manajemen risiko Bank telah berjalan dengan baik.

Pengembangan Sumber Daya Manusia di Bidang Sistem Manajemen Risiko

Perseroan memastikan penerapan manajemen risiko yang efektif dengan mengembangkan sumber daya manusia yang kompeten dan berbudaya risiko. Untuk memenuhi kebutuhan tersebut serta mematuhi ketentuan regulator, Perseroan mengadakan program edukasi manajemen risiko melalui berbagai kegiatan berikut:

1. Sertifikasi dan pembaruan pengetahuan mengenai manajemen risiko;
2. Sosialisasi mengenai budaya manajemen risiko serta alat-alat manajemen risiko yang digunakan oleh Perseroan dalam operasional Bank; dan
3. Program pembelajaran dan pelatihan untuk karyawan Perseroan melalui seminar dan kursus yang diadakan oleh pihak eksternal.

Kecukupan atas Sistem dan Infrastruktur Sistem Manajemen Risiko

Bank Ganesha terus mengembangkan infrastruktur manajemen risiko yang mencakup aspek tata kelola dan organisasi (termasuk sumber daya manusia), kebijakan dan prosedur, proses manajemen risiko, alat dan metode pengukuran, dan teknologi informasi untuk mendukung pengelolaan risiko yang efektif. Pada tahun 2024, Dewan Komisaris dan Komite Audit menilai sistem manajemen risiko Bank telah memenuhi kebutuhan operasional yang diperlukan oleh Bank.

Risk Management related to Sustainable Finance

The Bank implements the prudential principle in managing social and environmental risks related to fundraising and channeling activities. This process includes identification, measurement, mitigation, supervision, and monitoring of potential impacts on social and environmental aspects. The risks that arise include the possibility of negative impacts due to projects or activities financed by the Bank.

Evaluation of Risk Management System Implementation

The Bank's risk management is evaluated through risk profile self-assessment with the appropriate method. In 2024, the assessment results showed that the Bank's risk profile was at the Composite Rating 2 (PK2), indicating that the Bank's risk management system was carried out properly.

Human Resources Development related to Risk Management System

The Company ensures the effective implementation of risk management by developing competent human resources with a risk culture. To meet the needs and to comply with regulatory provisions, the Company holds risk management education programs through the following activities:

1. Certification and knowledge refreshment on risk management;
2. Dissemination on risk management culture and risk management tools used by the Company in the Bank's operations; and
3. Learning and training programs for the Company's employees through seminars and courses held by external parties.

Adequacy of Risk Management System and Infrastructure

Bank Ganesha continuously develops risk management infrastructure that includes governance aspect and organization (including human resources), policies and procedures, risk management processes, measurement tools and methods, and information technology to support an effective risk management. In 2024, the Board of Commissioners and Audit Committee considered that the Bank's risk management system fulfilled the operational needs required by the Bank.



TABEL 1 UKURAN UTAMA – BANK SECARA INDIVIDU

Table 1 Key Metrics - Bank Individually

No.	Keterangan	31 Desember 2024 December 31, 2024
Modal yang Tersedia (Nilai)		
1	Modal Inti Utama (CET1)	3.309.059
2	Modal Inti (<i>Tier 1</i>)	3.309.059
3	Total Modal	3.360.503
Aset Tertimbang Menurut Risiko (Nilai)		
4	Total Aset Tertimbang Menurut Risiko (ATMR)	4.606.929
Rasio Modal Berbasis Risiko dalam Bentuk Persentase dari ATMR		
5	Rasio CET1 (%)	8,11%
6	Raso <i>Tier 1</i> (%)	71,83%
7	Rasio Total Modal (%)	72,95%
Tambahan CET1 yang Berfungsi sebagai Buffer dalam Bentuk Persentase dari ATMR		
8	<i>Capital Conservation Buffer</i> (2,5% dari ATMR) (%)	0,00%
9	<i>Countercyclical Buffer</i> (0-2,5% dari ATMR) (%)	0,00%
10	<i>Capital Surcharge</i> untuk Bank Sistematis (1-2,5%) (%)	0,00%
11	Total CET1 sebagai <i>Buffer</i> (Baris 8 + Baris 9 + Baris 10)	0,00%
12	Komponen CET1 untuk <i>Buffer</i>	63,72%
Rasio Pengungkit Sesuai Basel III		
13	Total Eksposur	10.166.302
14	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	32,55%
14b	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	N/A
14c	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Tercatat Aset <i>Securities Financing Transactions</i> (SFT) secara Gross (%)	32,42%
14d	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Nilai Tercatat Aset SFT secara Gross (%)	N/A
Rasio Kecukupan Likuiditas (LCR)		
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	2.455.322
16	Total Arus Kas Keluar Bersih (<i>Net Cash Outflow</i>)	405.944
17	LCR (%)	604,85%
Rasio Pendanaan Stabil Bersih (NSFR)		
18	Total Pendanaan Stabil yang Tersedia (ASF)	6.986.726
19	Total Pendanaan Stabil yang Diperlukan (RSF)	3.807.332
20	NSFR (%)	183,51%



(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023
December 31, 2023

Description

		Available Capital
3.154.103		Prime Core Capital (CET1)
3.154.103		Core Capital (Tier 1)
3.192.766		Total Capital
		Risk Weighted Assets (Value)
3.408.694		Total Risk Weighted Assets (RWA)
		Risk Based Capital Ratio as Percentage of RWA
8,10%		Ratio CET1 (%)
92,53%		Ratio Tier 1 (%)
93,67%		Total Capital Ratio (%)
		Additional CET 1 Functions as Buffer in the Form of Percentage of RWA
0,00%		Capital Conservation Buffer (2.5% from RWA) (%)
0,00%		Countercyclical Buffer (0-2.5% from RWA) (%)
0,00%		Capital Surcharge for Systemic Bank (1-2.5%) (%)
0,00%		Total CET 1 as Buffer (Line 8 + Line 9 + Line 10)
84,44%		CET 1 Components for Buffer
		Leverage Ratio According to Basel III
10.467.725		Total Exposures
30,13%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)	
N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)	
29,63%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)	
N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)	
		Liquidity Adequacy Ratio (LCR)
2.761.817		Total High Quality Liquid Assets (HQLA)
1.146.965		Total Net Cash Outflow
240,79%		LCR %
		Net Stable Funding Ratio (NSFR)
6.158.214		Total Available Stable Funding (ASF)
3.587.548		Total Required Stable Funding (RSF)
171,66%		NSFR (%)



TABEL 2 RISIKO KREDIT - PENGUNGKAPAN KUALITAS KREDIT ATAS ASET (CR1) BANK SECARA INDIVIDU

Tabel 2
Disclosure of Credit Quality of Assets (CR1)
Bank Individually

No.	Keterangan	Nilai Tercatat Secara Bruto Gross Carrying Amount		CKPN	
		Tagihan yang Telah Jatuh Tempo Due Receivables	Tagihan yang Belum Jatuh Tempo Not Due Receivables		
		a	b		
31 Desember 2024 December 31, 2024					
1	Kredit	58.322	4.961.510	239.701	
2	Surat Berharga	-	2.837.367	11.755	
3	Transaksi Rekening Administratif	-	338.939	120	
4	Total	58.322	8.137.816	251.576	
31 Desember 2023 December 31, 2023					
1	Kredit	48.501	4.287.270	211.072	
2	Surat Berharga	-	1.483.655	-	
3	Transaksi Rekening Administratif	-	286.847	234	
4	Total	48.501	6.057.772	211.306	

TABEL 3 RISIKO KREDIT - PENGUNGKAPAN MUTASI KREDIT DAN SURAT BERHARGA YANG TELAH JATUH TEMPO (CR2) BANK SECARA INDIVIDU

Table 3
Credit Risk - Disclosure of Changes in Due Loans and Securities (CR2)
Bank Individually

No.	Keterangan	31 Desember 2024 December 31, 2024
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir	38.857
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak Periode Pelaporan Terakhir	19.465
3	Kredit dan Surat Berharga yang Kembali Menjadi Tagihan yang Belum Jatuh Tempo	-
4	Nilai Hapus Buku	2.452
5	Perubahan Lain	-
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir (1+2-3-4+5)	55.870



(dalam jutaan Rupiah / in million Rupiah)

	CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Value (a+b-c)	Description
	Stage 2 dan 3 Stage 2 and 3	Stage 1			
	d	e	f	g	
31 Desember 2024 December 31, 2024					
91.227	148.474	-	4.780.131	Loans	
-	11.755	-	2.825.612	Securities	
-	120	-	338.819	Administrative Account Transactions	
91.227	160.349	-	7.944.562	Total	
31 Desember 2023 December 31, 2023					
71.025	140.048	-	4.124.699	Loans	
-	-	-	1.483.655	Securities	
-	234	-	286.613	Administrative Account Transactions	
71.025	140.282	-	5.894.967	Total	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023	Description
1.225	Due Loans and Securities on Last Reporting Period
3.048	Due Loans and Securities since Last Reporting Period
-	Not Due Loans and Securities that Return to Receivables
5	Write-Off Value
-	Other Changes
4.268	Due Loans and Securities on Last Reporting Period (1+2-3-4+5)



TABEL 4 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH BANK SECARA INDIVIDU

Table 4 Credit Risk - Disclosure of Net Receivables by Area Bank Individually

No.	Kategori Portofolio	31 Desember 2024 December 31, 2024				
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total
1	Tagihan kepada Pemerintah	3.122.956	-	-	-	3.122.956
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-
4	Tagihan kepada Bank	1.083.595	-	-	-	1.083.595
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	190.184	-	-	-	190.184
7	Tagihan Berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	96.543	-	-	-	96.543
9	Kredit Beragun Properti Komersial	313.949	-	-	-	313.949
10	Kredit untuk Pengadaan Tanah	-	-	-	-	-
11	Kredit Pegawai atau Pensiunan	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	964.037	268.003	373.475	-	1.605.515
13	Tagihan kepada Korporasi	2.723.998	18.969	514.013	-	3.256.980
14	Tagihan yang Telah Jatuh Tempo	1	-	-	-	1
15	Aset Lainnya	178.368	-	-	-	178.368
Total		8.673.631	286.972	887.488	-	9.848.091



(dalam jutaan Rupiah / in million Rupiah)

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023					Portfolio Category
Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total	
2.342.192	-	-	-	2.342.192	Receivables from Government
-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.291.054	-	-	-	1.291.054	Receivables from Banks
-	-	-	-	-	Receivables in the form of Covered Bond
283.811	-	-	-	283.811	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments
134.984	-	-	-	134.984	Residential Property Collateralized Loans
381.763	500	38.588	-	420.851	Commercial Property Collateralized Loans
-	-	-	-	-	Loan by Land Acquisition
-	-	-	-	-	Employee or Retirement Loans
448.456	296.122	273.336	-	1.017.914	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.825.581	20.525	716.246	-	2.562.352	Receivables from Corporations
172	626	427	-	1.225	Due Receivables
198.512	-	-	-	198.512	Other Assets
6.906.525	317.773	1.028.597	-	8.252.895	Total



TABEL 5 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI BANK SECARA INDIVIDU

Table 5 Credit Risk - Disclosure of Net Receivables by Economic Sector Bank Individually

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments
31 Desember 2024 December 31, 2024								
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-
6	Konstruksi	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	1.083.595	-	190.184	-
12	Real Estat	-	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-
24	Lainnya	3.112.956	-	-	-	-	-	-
Total		3.112.956	-	-	1.083.595	-	190.184	-



(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
31 Desember 2024 December 31, 2024								
	683	-	-	198.236	21.078	-	-	Agriculture, Forestry, and Fishery
	-	-	-	7.146	356.965	-	-	Mining and Extractive Industries
	-	2.152	-	32.728	1.772.986	-	-	Processing Industry
	-	-	-	204	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
	8.464	5.626	-	10.121	333.918	-	-	Construction
	11.114	54.100	-	317.346	44.307	-	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	23.993	-	-	40.592	182.341	-	-	Transportation and Warehousing
	561	38.141	-	6.542	12.829	-	-	Provision of Accommodation and Foods and Beverages
	-	13.004	-	35.580	-	-	-	Information and Communication
	-	610	-	-	458.233	-	-	Financial and Insurance Activities
	-	198.747	-	-	67.840	1	-	Real Estate
	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
	2.072	847	-	-	1.721	-	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	22	-	-	-	Education
	-	-	-	2.496	1.263	-	-	Human Health Activities and Social Activities
	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
	-	-	-	18.371	-	-	-	Other Service Activities
	-	-	-	-	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	49.656	723	-	936.130	3.500	-	-	Household
	-	-	-	-	-	-	-	Non-Business
	-	-	-	-	-	-	178.368	Others
	96.543	313.950	-	1.605.514	3.256.981	1	178.368	Total



No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity, and Capital Instruments
31 Desember 2023 December 31, 2023								
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-
6	Konstruksi	-	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	1.291.054	-	283.811	-
12	Real Estat	-	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-
24	Lainnya	2.342.192	-	-	-	-	-	-
Total		2.342.192	-	-	1.291.054	-	283.811	-



(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
31 Desember 2023 December 31, 2023								
	3.364	-	-	146.658	21.243	296	-	Agriculture, Forestry, and Fishery
	-	-	-	8.318	595.679	-	-	Mining and Extractive Industries
	150	88.166	-	41.586	1.367.301	58	-	Processing Industry
	-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	321	-	-	-	Water Management, Waste Water Management, Waste Management, and Recycle
	9.569	1.800	-	2.400	281.944	-	-	Construction
	17.748	59.803	-	304.890	62.298	797	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	24.541	-	-	45.904	82.501	-	-	Transportation and Warehousing
	850	63.959	-	6.673	15.580	-	-	Provision of Accommodation and Foods & Beverages
	-	5.376	-	25.313	-	-	-	Information and Communication
	-	174	-	447	60.941	-	-	Financial and Insurance Activities
	-	199.568	-	4	72.311	-	-	Real Estate
	-	-	-	44	-	-	-	Professional, Scientific, and Technical Activities
	25.496	1.191	-	15.131	-	7	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	45	-	-	-	Education
	-	-	-	1.273	-	-	-	Human Health Activities and Social Activities
	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
	-	-	-	22.140	2.555	25	-	Other Service Activities
	-	-	-	2.803	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	53.266	814	-	381.958	-	42	-	Household
	-	-	-	12.006	-	-	-	Non-Business
	-	-	-	-	-	-	198.512	Others
	134.984	420.851	-	1.017.914	2.562.353	1.225	198.512	Total



TABEL 6 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTAK BANK SECARA INDIVIDU

Table 6 Credit Risk - Disclosure of Net Receivables by Remaining Contact Period Bank Individually

No.	Kategori Portofolio	31 Desember 2024 December 31, 2024					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period					
		≤ 1 Tahun ≤ 1 Year	> 1-3 Tahun > 1-3 Years	> 3-5 Tahun > 3-5 Years	> 5 Tahun > 5 Years	Non Kontraktual Non-Contractual	Total
1	Tagihan kepada Pemerintah	1.878.124	802.922	34.524	407.386	-	3.122.956
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	1.083.595	-	-	-	-	1.083.595
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	190.184	-	-	-	-	190.184
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	43.333	10.732	14.837	27.641	-	96.543
9	Kredit Beragun Properti Komersial	166.443	66.307	69.757	11.441	-	313.948
10	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-
11	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.303.290	242.364	58.928	933	-	1.605.515
12	Tagihan kepada Korporasi	2.419.145	381.108	237.185	219.542	-	3.256.980
13	Tagihan yang Telah Jatuh Tempo	-	1	-	-	-	1
14	Aset Lainnya	178.368	-	-	-	-	178.368
Total		7.262.482	1.503.434	415.231	666.943	-	9.848.090

TABEL 7 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH BANK SECARA INDIVIDU

Table 7 Credit Risk - Disclosure of Receivables and Allowances by Area Bank Individually

No.	Keterangan	31 Desember 2024 December 31, 2024				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total
1	Tagihan	8.673.632	286.972	887.488	-	9.848.092
	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (<i>Stage 2</i> dan <i>Stage 3</i>)					
2	a. Belum Jatuh Tempo	52.549	3.276	4.737	-	60.562
	b. Telah Jatuh Tempo	36.991	3.691	17.640	-	58.322
3	CKPN - <i>Stage 1</i>	3.708.947	284.445	907.557	-	4.900.949
4	CKPN - <i>Stage 2</i>	52.549	3.276	4.737	-	60.562
5	CKPN - <i>Stage 3</i>	36.991	3.691	17.640	-	58.322
6	Tagihan yang Dihapus Buku	2.452	-	-	-	2.452



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023						Portfolio Category
	Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period						
	≤ 1 Tahun ≤ 1 Year	> 1-3 Tahun > 1-3 Years	> 3-5 Tahun > 3-5 Years	> 5 Tahun > 5 Years	Non Kontraktual Non-Contractual	Total	
	1.063.255	853.995	291.705	133.236	-	2.342.191	Receivables from Government
	-	-	-	-	-	-	Receivables from Public Sector Entities
	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
	1.291.054	-	-	-	-	1.291.054	Receivables from Banks
	-	-	-	-	-	-	Receivables in the form of Covered Bond
	186.325	74.250	23.236	-	-	283.811	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments
	79.002	10.984	9.974	35.024	-	134.984	Residential Property Collateralized Loans
	213.162	72.882	114.146	20.661	-	420.851	Commercial Property Collateralized Loans
	-	-	-	-	-	-	Employee/ Retirement Loans
	622.155	246.755	147.910	1.094	-	1.017.914	Receivables from Microbusiness, Small Business, and Retail Portfolio
	1.284.428	738.366	383.959	155.598	-	2.562.351	Receivables from Corporations
	1.205	19	-	-	-	1.224	Due Receivables
	198.512	-	-	-	-	198.512	Other Assets
	4.939.098	1.997.251	970.930	345.613	-	8.252.892	Total

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023					Description
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dan Seterusnya And Others	Total	
6.906.525	317.772	1.028.597	-	8.252.894	Receivables
					Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
10.559	6.469	1.833	-	18.861	a. Not Due
187	1.275	386	-	1.848	b. Due
96.242	371	43.435	-	140.048	CKPN - Stage 1
1.405	379	165	-	1.949	CKPN - Stage 2
48.706	2.064	18.305	-	69.075	CKPN - Stage 3
5	-	-	-	5	Receivables Written Off



TABEL 8 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI BANK SECARA INDIVIDU

Table 8 Credit Risk - Disclosure of Receivables and Allowances by Economic Sector Bank Individually

No.	Sektor Ekonomi	31 Desember 2024 December 31, 2024						
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Stage 1	Stage 2	Stage 3	
1	Pertanian, Kehutanan, dan Perikanan	219.997	1.764	5.384	615	156	5.384	-
2	Pertambangan dan Penggalian	364.111	1.061	23	512	97	23	-
3	Industri Pengolahan	1.807.866	11.218	2.782	73.376	10.930	2.782	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	204	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	36	31	8	4	31	-
6	Konstruksi	358.130	-	7	820	-	7	-
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	426.867	13.659	27.277	1.035	1.120	27.277	-
8	Pengangkutan dan Pergudangan	246.927	565	-	642	52	-	2.452
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	58.073	-	-	4.637	-	-	-
10	Informasi dan Komunikasi	48.584	-	-	49	-	-	-
11	Aktivitas Keuangan dan Asuransi	1.732.622	-	-	36.001	-	-	-
12	Real Estat	266.587	-	14.291	30.164	-	14.291	-
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	4.639	21.334	101	51	20.315	101	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-
16	Pendidikan	22	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	3.759	-	-	5	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	3	-	-	-
19	Aktivitas Jasa Lainnya	18.371	195	720	50	19	720	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	182	165	30	20	165	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	990.009	10.336	7.540	474	188	7.540	-
23	Bukan Lapangan Usaha	-	212	-	1	4	-	-
24	Lainnya	3.301.324	-	-	-	-	-	-
Total		9.848.092	60.562	58.321	148.473	32.905	58.321	2.452



(dalam jutaan Rupiah / in million Rupiah)

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**TABEL 9 RISIKO KREDIT - PENGUNGKAPAN TAGIHAN BERDASARKAN HARI TUNGGAKAN BANK SECARA INDIVIDU**Table 9 Credit Risk - Disclosure of Receivables by Due Date
Bank Individually

No	Jenis Eksposur	31 Desember 2024 December 31, 2024			
		Tagihan berdasarkan Hari Tunggakan Receivables by Due Date			
		> 90 Hari sampai dengan 120 Hari > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari > 120 Days until 180 Days	> 180 Hari > 180 Days	Total
1	Kredit yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	38.857	15.845	3.620	58.322
2	Surat Berharga yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-
Total		38.857	15.845	3.620	58.322

TABEL 10 RISIKO KREDIT - PENGUNGKAPAN TAMBAHAN TERKAIT PERLAKUAN TERHADAP ASET BERMASALAH (CRB-A) BANK SECARA INDIVIDUTable 10 Credit Risk - Additional Disclosures Regarding Treatment of Non-Performing Assets (CRB-A)
Bank Individually**PENGUNGKAPAN ASET PERFORMING DAN NON-PERFORMING**

Disclosure of Performing and Non-Performing Assets

No.	Keterangan	Performing (Kualitas L dan DPK) Performing (Quality of L and DPK)		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
31 Desember 2024 December 31, 2024					
1	Surat Berharga	2.837.367	11.755	-	-
2	Kredit	4.900.949	148.474	60.561	32.905
	a. Korporasi	3.268.308	146.258	357.775	31.595
	b. Ritel	1.632.641	2.216	24.785	1.310
3	Transaksi Rekening Administratif	338.939	120	-	-
31 Desember 2023 December 31, 2023					
1	Surat Berharga	1.482.867	-	-	-
2	Kredit	4.265.722	142.248	29.913	12.309
	a. Korporasi	2.705.159	76.940	-	-
	b. Ritel	1.560.563	65.308	29.913	12.309
3	Transaksi Rekening Administratif	286.847	234	-	-



(dalam jutaan Rupiah / in million Rupiah)

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023				Exposure Type
Tagihan berdasarkan Hari Tunggakan Receivables by Due Date				
> 90 Hari sampai dengan 120 Hari > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari > 120 Days until 180 Days	> 180 Hari > 180 Days	Total	
477	566	182	1.225	Loan included in Due Receivables
-	-	-	-	Securities Included in Due Receivables
477	566	182	1.225	Total

(dalam jutaan Rupiah / in million Rupiah)

	Non Performing Loan (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)				Description
	Tagihan yang Tidak Mengalami Penurunan Nilai Non Impaired Receivables				
	Memiliki Tunggakan > 90 Hari Have Arrears > 90 Days		Memiliki Tunggakan < 90 Hari Have Arrears < 90 Days		
	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	
31 Desember 2024 December 31, 2024					
	-	-	-	-	Securities
	14.296	14.296	44.026	44.026	Loans
	14.296	14.296	44.026	44.026	a. Corporate
	-	-	-	-	b. Retail
	-	-	-	-	Administrative Account Transactions
31 Desember 2023 December 31, 2023					
	-	-	-	-	Securities
	70.050	68.825	-	-	Loans
	-	-	-	-	a. Corporate
	70.050	68.825	-	-	b. Retail
	-	-	-	-	Administrative Account Transactions



PENGUNGKAPAN ASET RESTRUKTURISASI PERFORMING DAN NON-PERFORMING

Disclosure of Performing and Non-Performing Restructuring Assets

No.	Keterangan	Performing (Kualitas L dan DPK) Performing (Quality of L and DPK)		Non Performing Loan (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)		
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	
31 Desember 2024 December 31, 2024						
1	Surat Berharga	-	-	-	-	
2	Kredit	168.682	65.933	29.543	29.543	
	a. Korporasi	167.929	65.931	29.543	29.543	
	b. Ritel	753	2	-	-	
3	Transaksi Rekening Administratif	-	-	-	-	
31 Desember 2023 December 31, 2023						
1	Surat Berharga	-	-	-	-	
2	Kredit	356.783	43.315	34.865	22.731	
	a. Korporasi	235.376	486	-	-	
	b. Ritel	121.407	42.829	34.865	22.731	
3	Transaksi Rekening Administratif	-	-	-	-	

TABEL 11 RISIKO KREDIT - PENGUNGKAPAN KUANTITATIF TERKAIT TEKNIK MRK (CR3) BANK SECARA INDIVIDU

Table 11 Credit Risk - Quantitative Disclosures related to MRK Techniques (CR3)
Bank Individually

No.	Keterangan	Tagihan yang Tidak Dijamin dengan Teknik MRK Not Guaranteed Receivables using MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Guaranteed Receivables using MRK Techniques	
31 Desember 2024 December 31, 2024				
1	Kredit	4.371.984	647.847	
2	Surat Berharga	2.410.750	-	
3	Total	6.782.734	647.847	
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	58.322	-	
31 Desember 2023 December 31, 2023				
1	Kredit	3.330.756	806.570	
2	Surat Berharga	1.467.661	-	
3	Total	4.798.417	806.570	
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	1.225	-	



(dalam jutaan Rupiah / in million Rupiah)

	Stage 1		Stage 2		Stage 3		Description
	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	
31 Desember 2024 December 31, 2024							
-	-	-	-	-	-	-	Securities
132.907	34.339	35.775	31.595	29.543	29.543		Loans
132.154	34.337	35.775	31.595	-	-		a. Corporate
753	2	-	-	29.543	29.543		b. Retail
-	-	-	-	-	-	-	Administrative Account Transactions
31 Desember 2023 December 31, 2023							
-	-	-	-	-	-	-	Securities
356.227	43.152	-	-	35.420	22.894		Loans
235.376	486	-	-	-	-		a. Corporate
120.851	42.666	-	-	35.420	22.894		b. Retail
-	-	-	-	-	-	-	Administrative Account Transactions

(dalam jutaan Rupiah / in million Rupiah)

	Tagihan yang Dijamin dengan Agunan Guaranteed Receivables by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Guaranteed Receivables by Guarantee, Security, and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Secured by Credit Derivatives	Description
31 Desember 2024 December 31, 2024				
647.847	-	-		Loans
-	-	-		Securities
647.847	-	-		Total
-	-	-		Due Loans and Securities
31 Desember 2023 December 31, 2023				
898.029	23.523	-		Loans
-	-	-		Securities
898.029	23.523	-		Total
-	-	-		Due Loans and Securities



TABEL 12 RISIKO KREDIT - PENGUNGKAPAN EKSPOSUR RISIKO KREDIT DAN DAMPAK TEKNIK MRK BANK SECARA INDIVIDU

Table 12 Credit Risk - Disclosure of Credit Risk Exposure and Impact of MRK Techniques Bank Individually

No.	Kategori Portofolio	31 Desember 2024 December 31, 2024			
		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques	
		Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA
1	Tagihan kepada Pemerintah	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan kepada Bank	216.719	-	216.719	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	-	-
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2)	2.768.433	17.224	2.268.164	2.622
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	76.074	70	56.385	70
	Eksposur Pembiayaan Khusus 4)	-	-	-	-
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	1.204.136	129	1.196.581	-
9	Kredit Beragun Properti	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	26.133	-	26.133	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	193.671	10.804	193.671	10.804
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo	1	199	1	199
11	Aset Lainnya	-	-	150.110	-
Total		4.485.167	28.426	4.107.764	13.695



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023				Portfolio Category
	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques		
	Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	
	2.342.192	-	2.342.192	-	Receivables from Government
	-	-	-	-	Receivables from Public Sector Entities
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
	1.291.054	-	1.032.843	-	Receivables from Banks
	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions 1)
	-	-	-	-	Receivables in the form of Covered Bond
	2.562.352	28.402	384.353	4.260	Receivables from Corporations - General Corporate Exposure 2)
	283.811	2.520	170.287	1.512	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	Special Financing Exposure 4)
	-	-	-	-	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments
	1.017.914	16	254.478	4	Receivables from Microbusiness, Small Business, and Retail Portfolio
	-	-	-	-	Property Collateralized Loans
	134.984	1.558	96.995	979	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-	-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
	420.851	11.349	142.325	4.307	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
	-	-	-	-	Land Acquisition, Land Processing, and Construction Loans
	1.225	-	611	-	Due Receivables
	198.512	-	198.512	-	Other Assets
	8.252.895	43.845	4.622.596	11.062	Total



TABEL 13 RISIKO KREDIT - PENGUNGKAPAN EKSPOSUR BERDASARKAN KELAS ASET DAN BOBOT RISIKO (CR5) BANK SECARA INDIVIDU

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

31 Desember 2024 December 31, 2024						
No.	Kategori Portofolio	0%	20%	50%		
1	Tagihan Kepada Pemerintah	3.122.958	-	-		
No.	Kategori Portofolio	20%	50%			
2	Tagihan Kepada Entitas Sektor Publik	-	-			
No.	Kategori Portofolio	0%	20%	30%	50%	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	
No.	Kategori Portofolio	20%	30%	40%	50%	
4	Tagihan Kepada Bank	1.083.595	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	190.184	-	
No.	Kategori Portofolio	10%	15%	20%	25%	35%
5	Tagihan berupa <i>Covered Bond</i>	-	-	-	-	-



(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2024 December 31, 2024						
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Government	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Public Sector Entities	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	216.719	Receivables from Banks
	-	-	-	-	76.074	Receivables from Securities Companies and Other Financial Services Institutions 1)
	50%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond



No.	Kategori Portofolio	20%	50%	65%	75%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	
No.	Kategori Portofolio	100%	150%			
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-			
No.	Kategori Portofolio	45%	75%			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	1.605.515			
No.	Kategori Portofolio	50%	100%			
9	Tagihan yang Telah Jatuh Tempo	-	1			
No.	Kategori Portofolio	0%	20%			
10	Aset Lainnya	-	-			



	80%	85%	100%	130%	150%	Lainnya Others	Portfolio Category
	-	3.256.980	-	-	-	-	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure 4)
	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category		
	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments		
	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category		
	-	-	-	1.204.136	Receivables from Microbusiness, Small Business, and Retail Portfolio		
	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category			
	-	-	1	Due Receivables			
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category		
	178.368	-	-	-	178.368		



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No.	Kategori Portofolio	0%	20%	50%	
1	Tagihan Kepada Pemerintah	2.342.192	-	-	

No.	Kategori Portofolio	20%	50%	
2	Tagihan Kepada Entitas Sektor Publik	-	-	

No.	Kategori Portofolio	0%	20%	30%	50%	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	Kategori Portofolio	20%	30%	40%	50%	
4	Tagihan Kepada Bank	1.291.054	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	-	-	283.811	-	

No.	Kategori Portofolio	10%	15%	20%	25%	35%	
5	Tagihan berupa <i>Covered Bond</i>	-	-	-	-	-	



(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023						
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-		Receivables from Government	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Public Sector Entities	
	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category	
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions	
	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	258.211	Receivables from Banks
	-	-	-	-	113.525	Receivables from Securities Companies and Other Financial Services Institutions 1)
	50%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond



No.	Kategori Portofolio	20%	50%	65%	75%	80%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	
	Eksposur Pembiayaan Khusus 4)	-	-	-	-	-	
No.	Kategori Portofolio	100%	150%				
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-				
No.	Kategori Portofolio	45%	75%				
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	1.017.914				
No.	Kategori Portofolio	50%	100%				
9	Tagihan yang Telah Jatuh Tempo	1.222	2				
No.	Kategori Portofolio	0%	20%				
10	Aset Lainnya	-	-				



	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	2.562.352	-	-	-	-	2.177.999	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure 4)
	250%	400%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-			-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity, and Other Capital Instruments
	85%	100%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-			-	763.435	Receivables from Microbusiness, Small Business, and Retail Portfolio
	150%				Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-				-	614	Due Receivables
	100%	150%			Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	198.512	-			-	198.512	Other Assets



No.	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	
11	Kredit Beragun Properti	-	38.507	36.644	34.447	-	19.004	-	6.383	316.791	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	48.501	36.644	4.287.270	-	211.072	-	71.025	-	
	Tanpa Pendekatan Pembagian Kredit 5)	-	-	-	1.483.655	-	-	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	-	-	286.847	-	234	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	48.501	-	6.057.772	-	-	-	-	-	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	316.791	
	Tanpa Pendekatan Pembagian Kredit 5)	-	-	-	-	-	-	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	-	-	-	-	-	-	-	-	
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin) 5)	-	-	-	-	-	-	-	-	-	
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	



	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	104.060	-	-	-	-	-	-	316.515	Property Collateralized Loans
140.048	-	-	-	-	-	-	-	-	-	-	37.989	Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
-	-	-	-	-	-	-	-	-	-	-	-	Without Loan Sharing Approach 5)
234	-	-	-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	-	Residential Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
-	-	-	-	104.060	-	-	-	-	-	-	278.525	Commercial Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow
-	-	-	-	-	-	-	-	-	-	-	-	Without Loan Sharing Approach 5)
-	-	-	-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	-	Using a Loan Sharing Approach (Guaranteed) 5)
-	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow
-	-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land Processing, and Construction Loans



TABEL 13 RISIKO KREDIT - PENGUNGKAPAN EKSPOSUR BERDASARKAN KELAS ASET DAN BOBOT RISIKO (CR5) BANK SECARA INDIVIDU

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

No	Bobot Risiko	31 Desember 2024 December 31, 2024			
		Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	Tagihan Bersih TRA (Sebelum Pengenaan FKK) Net Receivables TRA (Before FKK Imposition)	Rata-Rata FKK FKK Average	Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK) Net Receivables (After Imposition of FKK and MRK Techniques)
1	< 40%	4.290.278	38.219	4.091.673	236.825
2	40%-70%	495.741	5.198	262.882	238.057
3	75%	1.605.515	-	408.934	1.196.581
4	85%	3.278.188	-	991.997	2.286.191
5	90%-100%	178.369	-	28.258	150.111
6	105%-130%	-	-	-	-
7	150%	-	-	-	-
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1.250%	-	-	-	-
Total Tagihan Bersih		9.848.091	43.417	5.783.744	4.107.765

TABEL 14 RISIKO PASAR - PENGUNGKAPAN RISIKO PASAR DENGAN MENGGUNAKAN METODE STANDAR BANK SECARA INDIVIDU

Table 14 Market Risk - Disclosure of Market Risk Using Standardized Method Bank Individually

No	Komponen	31 Desember 2024 December 31, 2024				
		Risiko Spesifik Specific Risk	Risiko Umum General Risk	Beban Modal untuk Risiko Hak Opsi Capital Expenses for Option Right Risk	Faktor Pengali Multiplier Factor	Total Beban Modal Total Capital Expenses
1	Beban Modal untuk Masing-masing Risiko	-	-	-	-	-
	a. Risiko Suku Bunga	714,62	6.977,50	-	1,3	9.999,76
	b. Risiko Nilai Tukar	-	1.070,88	-	1,2	1.285,06
	c. Total	714,62	8.048,38	-		11.284,82
2	Beban Modal Lainnya	-	-	-	-	-
	a. Penambahan ATMR Pillar 1	-	-	-	-	-
	b. Credit Valuation Adjustment (ATMR)	-	-	-	-	-
	Pendekatan Dasar yang Disederhanakan	-	-	-	-	-
	100% ATMR SACCR	-	-	-	-	-
3	Total ATMR Risiko Pasar	141.060,25	-	-	-	-

* Posisi Desember 2023, perhitungan modal risiko pasar belum menggunakan Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum, perhitungan berlaku di Januari 2024.



(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023					Risk Weight
Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	Tagihan Bersih TRA (Sebelum Pengenaan FKK) Net Receivables TRA (Before FKK Imposition)	Rata-Rata FKK FKK Average	Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK) Net Receivables (after imposition of FKK and MRK Techniques)		
3.742.843	255.034	3.712.469	285.407	< 40%	
627.211	31.814	380.606	278.420	40%-70%	
1.017.914	-	276.430	741.484	75%	
2.864.924	-	1.259.179	1.605.745	85%	
2	-	-	2	90%-100%	
-	-	-	-	105%-130%	
-	-	-	-	150%	
-	-	-	-	250%	
-	-	-	-	400%	
-	-	-	-	1250%	
8.252.894	286.848	5.628.684	2.911.058	Total Net Receivables	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 December 31, 2023					Component
Risiko Spesifik Specific Risk	Risiko Umum General Risk	Beban Modal untuk Risiko Hak Opsi Capital Expenses for Option Right Risk	Faktor Pengali Multiplier Factor	Total Beban Modal Total Capital Expenses	
-	-	-	-	-	Capital Expenses for Each Risk
-	-	-	-	-	a. Interest Rate Risk
-	-	-	-	-	b. Exchange Rate Risk
-	-	-	-	-	c. Total
-	-	-	-	-	Other Capital Expenses
-	-	-	-	-	a. Addition of RWA Pillar 1
-	-	-	-	-	b. Credit Valuation Adjustment (ATMR)
-	-	-	-	-	Simplified Basic Approach
-	-	-	-	-	100% RWA SACCR
-	-	-	-	-	Total RWA for Market Risk

* As of December 2023, the calculation of market risk capital did not use the Financial Services Authority Circular No. 23/SEOJK.03/2022 on Calculation of Risk-Weighted Assets for Market Risk of Commercial Banks, the calculation was effective as of January 2024.



TABEL 15 RISIKO LIKUIDITAS – KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BANK SECARA INDIVIDU

Table 15
Liquidity Risk – Liquidity Coverage Ratio
Bank Individually

No.	Komponen	31 Desember 2024 December 31, 2024		
		Total Portofolio		
		Unweighted	Weighted	
High Quality Liquid Asset (HQLA)				
1	Total High Quality Liquid Asset (HQLA)	2.473.494	2.455.332	
Arus Kas Keluar (Cash OutFlows)				
2	Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:	-	-	
	a. Simpanan/Pendanaan Stabil	327.538	16.377	
	b. Simpanan/Pendanaan Kurang Stabil	1.015.341	101.534	
3	Pendanaan yang Berasal dari Nasabah Korporasi, Terdiri dari:			
	a. Simpanan Operasional	78.495	16.980	
	b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non- Operasional	3.375.291	1.008.753	
4	Pendanaan dengan Agunan (Secured Funding)	-	-	
5	Arus Kas Keluar Lainnya (Additional Requirement), terdiri dari:			
	a. Arus Kas Keluar atas Transaksi Derivatif	-	-	
	b. Arus Kas Keluar atas Peningkatan Kebutuhan Likuiditas	-	-	
	c. Arus Kas Keluar atas Kehilangan Pendanaan	-	-	
	d. Arus Kas Keluar atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	-	-	
	e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	473.698	473.698	
	f. Arus Kas Keluar atas Kewajiban Kontijensi Pendanaan Lainnya	496.861	947	
	g. Arus Kas Keluar Kontraktual Lainnya	5.486	5.486	
	Total Arus Kas Keluar (Cash OutFlows)	5.772.710	1.623.775	
Arus Kas Masuk (Cash InFlows)				
6	Pinjaman dengan Agunan Secured lending	164.428	116.859	
7	Tagihan Berasal dari Piha Lawan (Counter Party)	1.530.365	1.106.273	
8	Arus Kas Masuk Lainnya	5.499	2.749	
	Total Arus Kas Masuk (Cash InFlows)	1.700.292	1.225.881	
	Total Arus Kas Masuk yang Dapat Diperhitungkan dalam Perhitungan LCR (maksimal 75% dari Total Arus Kas Keluar	-	1.217.831	
TOTAL ADJUSTED VALUE				
12	Total HQLA	-	2.455.332	
13	Total Arus Kas Keluar Bersih (Net Cash OutFlows)	-	405.944	
14	LCR (%)	-	604,85%	



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023		Component
	Total Portofolio		
	Unweighted	Weighted	
			High Quality Liquid Asset (HQLA)
2.386.874	2.386.874	Total High Quality Liquid Asset (HQLA)	
Cash Outflows			
-	-	Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, Consisting of:	
70.762	3.538	Savings/Funding is Stable	
922.535	92.254	Savings/Funding is Less Stable	
			Funding Derived from Corporate Customers, Consists of:
1.878.300	467.704	Operational Savings	
3.726.588	1.451.550	Non-Operational Deposits and/or Other Non-Operational Liabilities	
-	-	Funding with Collateral (Secured Funding)	
-	-	Other Cash Outflows (Additional Requirements), Consisting of:	
-	-	Cash Outflows from Derivative Transactions	
-	-	Cash Outflows from Increased Liquidity Needs	
-	-	Cash Outflows for Loss of Funding	
-	-	Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities	
102.509	102.509	Cash Outflows on Other Contractual Liabilities related to Distribution of Funds	
286.847	2.397	Cash Outflows from Other Funding Contingent Liabilities	
-	-	Other Contractual Cash Outflows	
6.987.541	2.119.951	Total Cash Outflows	
Cash Inflows			
1.294.681	76.619	Loans with Collateral Secured Lending	
1.599.578	775.306	Receivables from Counter Party	
13	7	Other Cash Inflows	
2.894.272	851.932	Total Cash Inflows	
-	851.932	Total Cash Inflows that Can be Calculated in LCR Calculation (maximum 75% of Total Cash Outflows)	
TOTAL ADJUSTED VALUE			
-	2.386.874	Total HQLA	
-	1.268.019	Total Net Cash Outflows	
-	188,24%	LCR (%)	



**TABEL 16 RISIKO LIKUIDITAS - NET STABLE FUNDING RATIO
BANK SECARA INDIVIDU**

**Table 16 Liquidity Risk - Net Stable Funding Ratio
Bank Individually**

Komponen ASF	31 Desember 2024 December 31, 2024				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period				Total Nilai Tertimbang Total Weighted Value
	Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year	
Modal:	3.360.503	-	-	-	3.360.503
Modal Sesuai POJK KPM	3.360.503	-	-	-	3.360.503
Instrumen Modal Lainnya	-	-	-	-	-
Simpanan yang Berasal dari Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil:	625.807	906.161	613	5	1.432.335
Simpanan dan Pendanaan Stabil	288.306	771.249	606	5	1.007.158
Simpanan dan Pendanaan Kurang Stabil	337.500	134.911	8	-	425.177
Pendanaan yang Berasal dari Nasabah Korporasi:	1.460.084	3.630.751	32.500	-	2.193.887
Simpanan Operasional	1.085.800	2.155.355	32.500	-	1.636.827
Pendanaan Lainnya yang Berasal dari Nasabah Korporasi	374.284	1.475.396	-	-	557.060
Liabilitas yang Memiliki Pasangan Aset yang Saling Bergantung	-	11.619	-	-	-
Liabilitas dan Ekuitas Lainnya:	1.405	133.465	-	-	-
NSFR Liabilitas Derivat	-	-	-	-	-
Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas	1.405	133.465	-	-	-
Total ASF					6.986.726



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023					ASF Component
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year		
	3.258.337	-	-	-	3.258.337	Capital:
	3.258.337	211.072	-	71.025	3.258.337	Capital according to CAR POJK
	-	-	-	-	-	Other Capital Instruments
	485.562	234	2.648	10	1.002.675	Deposits Originating from Individual Customers and Funding from Micro and Small Business Customers:
	84.241	3.991	347	-	84.150	Stable Savings and Funding
	401.321	616.951	2.301	10	918.525	Less Stable Savings and Funding
	1.998.953	2.834.498	26.665	25.000	1.897.202	Funding Derived from Corporate Customers:
	1.174.738	1.610.083	25.000	25.000	1.429.911	Operational Savings
	824.215	1.224.415	1.665	-	467.291	Other Funding Derived from Corporate Customers
	-	-	-	-	-	Liabilities that Have Interdependent Asset Pairs
	1.503	103.546	-	-	-	Liabilities and Other Equity:
		-	-	-		NSFR Liabilitas Derivatif
	1.503	103.546	-	-	-	Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas
	-	-	-	-	6.158.214	Total ASF



Komponen RSF	31 Desember 2024 December 31, 2024				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period				Total Nilai Tertimbang Total Weighted Value
	Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year	
Total HQLA dalam Rangka Perhitungan NSFR	-	-	-	-	129.546
Simpanan pada Lembaga Keuangan Lain untuk Tujuan Operasional	265.474	-	-	-	132.737
Pinjaman dengan Kategori Lancar dan dalam Perhatian Khusus (<i>performing</i>)	-	2.844.664	1.916.997	1.471.194	3.348.814
Kepada Lembaga Keuangan yang Dijamin dengan HQLA Level 1	-	50.176	-	88.759	93.777
Kepada Lembaga Keuangan yang Dijamin Bukan dengan HQLA Level 1 dan Pinjaman kepada Lembaga Keuangan Tanpa Jaminan	-	871.238	151.986	257.418	464.097
Kepada Korporasi Non-Keuangan, Nasabah Retail dan Nasabah Usaha Mikro dan Kecil, Pemerintah Pusat, Pemerintah Negara Lain, Bank Indonesia, Bank Sentral Negara Lain dan Entitas Sektor Publik, yang Diantaranya:	-	1.631.515	1.582.340	1.046.540	2.496.486
Kredit Beragun Rumah Tinggal yang Tidak Sedang Dijaminkan, yang Diantaranya:	-	6.494	-	6.322	8.620
Memenuhi Kualifikasi Untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	30.249	6.203	47.275	48.955
Surat Berharga dengan Kategori Lancar dan Kurang Lancar (<i>Performing</i>) yang Tidak Sedang Dijaminkan, Tidak Gagal Bayar, dan Tidak Masuk Sebagai HQLA, Termasuk Saham yang Diperdagangkan di Bursa	-	254.992	176.468	24.880	236.878
Aset yang Memiliki Pasangan Liabilitas yang Saling Bergantung	-	11.619	-	-	-
Aset Lainnya:	110.603	146.256	76	10.627	191.231
Seluruh Aset Lainnya yang Tidak Masuk dalam Kategori di Atas	110.603	146.256	76	10.627	191.231
Rekening Administratif	-	419.701	419.701	419.701	5.004
Total RSF	-	-	-	-	3.807.332
Rasio Pendanaan Stabil Bersih (<i>Net Stable Funding Ratio</i> (%)	-	-	-	-	183,51



(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023					RSF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value Based on Remaining Period				Total Nilai Tertimbang Total Weighted Value		
Tanpa Jangka Waktu Without a Period Time	< 6 Bulan < 6 Months	≥ 6 Bulan - < 1 Tahun ≥ 6 Months - < 1 Year	≥ 1 Tahun ≥ 1 Year			
-	-	-	-	67.208	Total HQLA for the NSFR Calculation	
743.654	-	-	-	371.827	Deposits on Other Financial Institutions for Operational Purposes	
-	2.764.275	1.322.049	1.873.285	2.959.748	Loans in Current and Special Mention Category (Performing)	
-	1.200.555	-	-	120.055	To Financial Institutions Guaranteed with HQLA Level 1	
-	589.597	18.793	137.504	235.340	To a Guaranteed Financial Institution Not with HQLA Level 1 and a Loan to an Unsecured Financial Institution	
-	899.798	1.231.830	1.630.345	2.451.607	To Non-Financial Corporations, Retail Customers and Micro and Small Business Customers, Central Government, Governments of Other Countries, Bank Indonesia, Central Banks of Other Countries and Public Sector Entities, including:	
-	9.466	8.726	6.963	15.015	Unsecured Residential Property Collateralized Loans, Which Include:	
-	29.842	7.946	48.759	50.587	Qualify for a Weighted Risk of 35% or Less, in Accordance With SEOJK RWA for Credit Risk	
-	35.017	54.754	49.715	87.143	Securities with Current and Undercurrent (Performing) Categories that are not Being Pledged Collateral, Do Not Default, and are not Included as HQLA, Including Exchange-Traded Shares	
-	-	-	-	-	Assets that Have Interdependent Liability Pairs	
120.968	134.236	3	9.085	185.423	Other Assets:	
120.968	134.236	3	9.085	185.423	All Other Assets Not Included in the Categories Above	
-	305.750	305.750	305.750	3.342	Administrative Account	
-	-	-	-	3.587.548	Total RSF	
-	-	-	-	171,66	Net Stable Funding Ratio (%)	



TABEL 17 RISIKO OPERASIONAL – ATMR RISIKO OPERASIONAL BANK SECARA INDIVIDU

Table 17 Operational Risk – RWA Operational Risk

LAPORAN DATA KERUGIAN HISTORIS

Historical Loss Data Report

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	
31 Desember 2024 December 31, 2024							
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (Loss Event) Sebesar Rp300.000.000 (Tiga Ratus Juta Rupiah) atau Lebih							
1	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
2	Jumlah Terjadinya Kerugian Risiko Operasional	9,00	9,00	5,00	6,00	8,00	
3	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
4	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
5	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (Loss Event) Sebesar Rp1.500.000.000 (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih							
6	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
7	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
8	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
9	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
10	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
Rincian Perhitungan Modal untuk Risiko Operasional							
11	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)						
12	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)						
13	Threshold yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)						
14	Keterangan Tambahan (Jika Ada)						



T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
31 Desember 2024 December 31, 2024						
Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More						
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
11,00	24,00	18,00	9,00	4,00	10,30	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More						
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
Details of Capital Calculation for Operational Risks						
					Tidak No	Are Losses Used in Calculating FPKI? (Yes/No)
					Ya Yes	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
					300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
					Optional	Additional Information (If Any)



No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	
31 Desember 2024 December 31, 2024							
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (Loss Event) Sebesar Rp300.000.000 (Tiga Ratus Juta Rupiah) atau Lebih							
1	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
2	Jumlah Terjadinya Kerugian Risiko Operasional	6,00	8,00	9,00	9,00	6,00	
3	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
4	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
5	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (Loss Event) Sebesar Rp1.500.000.000 (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih							
6	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	
7	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	
8	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
9	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
10	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	
Rincian Perhitungan Modal untuk Risiko Operasional							
11	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)						
12	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)						
13	Threshold yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)						
14	Keterangan Tambahan (Jika Ada)						



T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
31 Desember 2024 December 31, 2024						
Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More						
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
5,00	4,00	-	-	-	4,70	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More						
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
-	-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
-	-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
Details of Capital Calculation for Operational Risks						
					Tidak No	Are Losses Used in Calculating FPKI? (Yes/No)
					Ya Yes	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
					300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
					Optional Optional	Additional Information (If Any)



LAPORAN RINCIAN INDIKATOR BISNIS

Business Indicator Detailed Report

No.	Indikator Bisnis (IB) dan Komponen IB	31 Desember 2024 December 31, 2024		
		T	T-1	T-2
1	Komponen Bunga, Sewa, dan Dividen (KBSD)	210.777		
2	Pendapatan Bunga	723.199	592.752	433.413
3	Beban Bunga	248.829	141.627	111.692
4	Aset Produktif	10.143.511	9.249.913	8.710.177
5	Pendapatan Dividen	-	-	-
6	Komponen Jasa	26.832		
7	Pendapatan Jasa dan Komisi	27.862	24.749	26.336
8	Beban Jasa dan Komisi	6.559	3.380	5.485
9	Pendapatan Operasional Lainnya	-	-	-
10	Beban Operasional Lainnya	14	1.302	233
11	Komponen Keuangan	13.835		
12	Laba Rugi Bersih <i>Trading Book</i>	1.548	83	4
13	Laba Rugi Bersih <i>Banking Book</i>	17.133	12.431	10.307
14	IB	251.444		
15	Komponen Indikator Bisnis	30.173		
Pengungkapan IB				
16	IB Total Termasuk Aktivitas yang Didivestasi	-		
17	Pengurangan IB Dikarenakan Pengecualian atas	251.444		
18	Keterangan Tambahan	Opsional Optional		

LAPORAN PERHITUNGAN ATMR RISIKO OPERASIONAL DENGAN MENGGUNAKAN PENDEKATAN STANDAR

RWA Calculation Report for Operational Risk using Standard Approach

No.	Rincian	31 Desember 2024 December 31, 2024	31 Desember 2023 December 31, 2023	Details
		Validasi Kolom T T Column Validation	Validasi Kolom T T Column Validation	
1	Komponen Indikator Bisnis (KIB)	30.173	24.441	Business Indicator Components (KIB)
2	Faktor Pengali Kerugian Internal (FPKI)	1,00	1,00	Internal Loss Multiplier Factor (FPKI)
3	Modal Minimum Risiko Operasional (MMRO)	30.173	24.441	Operational Risk Minimum Capital (MMRO)
4	ATMR untuk Risiko Operasional	377.162	305.519	RWA for Operational Risk



31 Desember 2023
December 31, 2023

Business Indicator (IB) and IB Component

T	T-1	T-2	
166.694			Interest, Rent, and Dividend Components (KBSD)
433.413	317.228	354.870	Interest Income
111.692	135.705	183.947	Interest Expenses
8.710.177	8.367.593	5.148.058	Earning Assets
-	-	-	Dividend Income
19.435			Services Components
26.336	19.231	12.426	Fees and Commission Income
5.485	3.282	3.641	Fees and Commission Expenses
-	-	-	Other Operating Income
233	21	57	Other Operating Expenses
17.551			Financial Components
4	1.306	547	Net Profit Loss Trading Book
10.307	12.262	28.226	Net Profit Loss Banking Book
203.679			IB
24.441			Business Indicator Components
IB Disclosure			
203.679			Total IB including Divested Activities
-			IB Reduction due to Exclusion of Divested Activities
Opsional Optional			Additional information



SISTEM PENGENDALIAN INTERNAL

Internal Control System

Sistem pengendalian internal adalah elemen krusial dalam menciptakan manajemen perusahaan yang sehat dan aman. Sistem pengendalian internal yang efektif membantu Perseroan menjaga aset, memastikan pelaporan keuangan akurat, meningkatkan kepatuhan terhadap peraturan, dan mengurangi risiko kerugian, penyimpangan, serta pelanggaran.

Implementasi sistem pengendalian internal di Perseroan dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), di mana setiap lini beroperasi secara independen. Penjelasan lebih lanjut mengenai pendekatan *three lines of defense* sebagai berikut:

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

The internal control system is a crucial element in establishing a sound and safe corporate management. An effective internal control system helps the Company maintain assets, ensure accurate financial reporting, increase compliance with regulations, and reduce the risk of loss, irregularities, and violations.

The internal control system in the Company is implemented through three lines of defense approach, wherein each line operates independently. Further explanation of three lines of defense approach is as follows:

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



Pengendalian Keuangan, Operasional, dan Kepatuhan

Bank menerapkan sistem pengendalian internal yang mencakup aspek keuangan, operasional, dan kepatuhan dengan uraian sebagai berikut.

Financial, Operational, and Compliance Control

The Bank implements an internal control system that covers financial, operational, and compliance aspects with description as follows.



Pengendalian Keuangan Financial Control

Pengendalian keuangan diterapkan Perseroan melalui penyusunan RBB yang memuat target Bank dalam jangka pendek dan menengah serta strategi Bank untuk pencapaiannya. Bank juga melakukan pemantauan realisasi dibandingkan target RBB dalam laporan yang dibuat secara berkala dan disampaikan dalam rapat Direksi. Hal ini dilakukan agar pengelolaan keuangan Perseroan berjalan secara efektif, efisien, dan ekonomis.

Financial control is applied by the Company through the preparation of RBB which contains the Bank's targets in short and medium-term and the Bank's strategy for achieving them. The Bank also monitors the realization compared to RBB targets in periodic reports which are submitted at the Board of Directors' meetings. This is conducted so as the Company's financial management runs effectively, efficiently, and economically.



Pengendalian Operasional Operational Control

Pengendalian operasional dilakukan melalui penerapan standar operasional prosedur yang bertujuan untuk memastikan kesesuaian antara implementasi kegiatan yang dilakukan oleh karyawan terhadap prosedur atau kebijakan internal yang berlaku. Sehingga hal tersebut dapat mencegah risiko-risiko bisnis yang dapat memberikan dampak negatif terhadap Perseroan.

Operational control is applied through the implementation of standard operating procedures aiming to ensure conformity between activities carried out by employees and the applicable internal procedures or policies. Therefore, this can prevent business risks that could have a negative impact on the Company.



Pengendalian Kepatuhan Compliance Control

Perseroan memastikan semua aktivitas perbankan yang dijalankan sehari-hari sudah memenuhi ketentuan perundang-undangan yang berlaku khususnya di bidang jasa keuangan dan pasar modal. Untuk menghindari terjadinya risiko ketidakpatuhan terhadap regulasi yang berlaku, Bank berpartisipasi aktif mengikuti berbagai kegiatan sosialisasi peraturan dan perundang-undangan yang diselenggarakan oleh pihak regulator.

The Company ensures that all banking activities carried out on a daily basis comply with the applicable laws and regulations, particularly in financial services and capital market. To avoid the risk of non-compliance with the applicable regulations, the Bank actively participates in various laws and regulations dissemination activities organized by the regulator.



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

Implementasi sistem pengendalian internal Bank berdasarkan pada *Control Integrated Framework* yang dirumuskan oleh *Committee of Sponsoring Organizations of the Treadway Commission* (COSO), yang mencakup 5 komponen utama pengendalian internal, yaitu:

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

The Bank's internal control system is implemented based on the *Control Integrated Framework* formulated by the *Committee of Sponsoring Organizations of the Treadway Commission* (COSO), which includes 5 main components of internal control, namely:

Komponen Pengendalian Internal Component of Internal Control	Implementasi di Perseroan Implementation in the Company
Lingkungan Pengendalian Control Environment	Menyediakan arahan bagi Perseroan dan memengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan Kode Etik, serta komitmen terhadap kompetensi. Provide direction for the Company and influence the control awareness of the people in the Company. Several factors that influence the control environment include integrity and the Code of Conducts, as well as commitment to competence.
Penaksiran Risiko Risk Assessment	Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko. Identify risks through relevant analysis and serve as the basis for risk management planning.
Aktivitas Pengendalian Control Activities	Melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas agar menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan. Conduct performance reviews, information management, and duties segregation to ensure that management directives are carried out. These activities help ensure the actions necessary to mitigate risks in achieving objectives.
Informasi dan Komunikasi Information and Communication	Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasi, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan. The relevant information systems in financial reporting are accounting systems that contain methods for identifying, combining, analyzing, classifying, recording, and reporting transactions, as well as maintaining accountability of assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities relating to the internal control structure in financial reporting.
Pemantauan Monitoring	Melakukan pemantauan yang bertujuan mewujudkan hal-hal sebagai berikut: • Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional; • Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal; • Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan • Mencegah penyimpangan termasuk kecurangan. Carry out monitoring with the aims to realize the following: • Obtain assurance that all applicable laws and regulations are complied with in all operational activities; • Ensure the availability of accurate, complete, and timely financial and non-financial information for internal and external parties; • Obtain the efficiency and effectiveness of the Company's business activities; and • Prevent irregularities, including fraud.



Tinjauan atas Efektivitas Sistem Pengendalian Internal 2024

Perseroan menyadari pentingnya evaluasi efektivitas sistem pengendalian internal sebagai elemen krusial untuk menjaga kualitas pengendalian. Pemantauan rutin dilakukan untuk mengidentifikasi kelemahan dalam sistem dan prosedur serta meningkatkan efisiensi dan efektivitas proses bisnis. Melalui langkah tersebut, Perseroan berupaya menciptakan nilai tambah dengan perbaikan sistem, penyempurnaan model bisnis, dan peningkatan kinerja. Sepanjang tahun 2024, Perseroan menyimpulkan bahwa pelaksanaan pengendalian internal telah berjalan dengan baik dan sesuai dengan tujuan yang telah ditetapkan.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Sepanjang tahun 2024, Dewan Komisaris dan Direksi menilai bahwa sistem pengendalian internal telah diterapkan secara efektif dalam memantau operasional, keuangan, dan tata kelola sesuai dengan ketentuan yang berlaku. Hasil penilaian akan menjadi dasar untuk mengoptimalkan implementasi sistem pengendalian internal Bank di masa mendatang agar sejalan dengan dinamika dan perkembangan bisnis perbankan.

Review of the Effectiveness of Internal Control System in 2024

The Company realizes the importance of evaluating internal control system effectiveness as a crucial element in maintaining the quality of control. Regular monitoring is carried out to identify weaknesses in system and procedures and to improve the efficiency and effectiveness of business processes. Through such steps, the Company seeks to create added value by improving the system, refining business model, and improving performance. Throughout 2024, the Company concluded that the internal control was implemented properly and in accordance with the objectives stated.

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

Throughout 2024, the Board of Commissioners and Board of Directors considered that the internal control system was implemented effectively in monitoring operations, finances, and governance in accordance with applicable provisions. The assessment results will be the basis for optimizing the implementation of the Bank's internal control system in the future so that it is in line with the dynamics and developments of banking business.

FUNGSI KEPATUHAN Compliance Function

Fungsi kepatuhan berperan dalam mencegah penyimpangan dan memastikan bahwa kegiatan yang dilakukan Bank telah sesuai dengan ketentuan dan perundang-undangan yang berlaku sehingga kinerja Bank menjadi yang lebih baik dan sehat.

Pedoman Fungsi Kepatuhan

Fungsi Kepatuhan mengacu pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 mengenai Fungsi Kepatuhan pada Bank Umum, dalam menjalankan tugas dan tanggung jawabnya.

The compliance function plays a role in preventing irregularities and ensuring that the activities carried out by the Bank are in accordance with the applicable laws and regulations so that the Bank's performance becomes better and healthier.

Compliance Function Charter

The Compliance function refers to the Financial Services Authority Regulation No. 46/POJK.03/2017 on the Compliance Function in Commercial Banks in carrying out its duties and responsibilities.



Penanggung Jawab Fungsi Kepatuhan

Penanggung jawab Fungsi Kepatuhan di Bank adalah Direktur Kepatuhan dan Satuan Kerja Kepatuhan. Penanggung jawab Fungsi Kepatuhan bersifat independen dan terpisah dari fungsi bisnis, operasional, serta fungsi pendukung lainnya.

Adapun tugas dan tanggung jawab penanggung jawab Fungsi Kepatuhan dalam menjalankan Fungsi Kepatuhan sebagai berikut:

1. Direktur Kepatuhan

- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
- Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
- Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
- 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;
- Meminimalkan risiko kepatuhan Perseroan;
- 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
- Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

2. Satuan Kerja Kepatuhan

- Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
- Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
- Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
- 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;
- Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan

Person in Charge of Compliance Function

The person in charge of Compliance Function at the Bank is the Compliance Director and the Compliance Division. The Compliance Function team is independent and separated from business, operational, and other supporting functions.

Duties and responsibilities of the Compliance Function team in carrying out its function are as follows:

1. Compliance Director

- Formulating strategies to encourage the creation of the Company's compliance culture;
- Proposing compliance policies or compliance principles to be determined by the Board of Directors;
- Establishing compliance systems and procedures that will be used to develop the Company's internal provisions and guidelines;
- 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;
- Minimizing the Company's compliance risk;
- 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
- Performing other duties related to the Compliance Function.

2. Compliance Division

- 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;
- 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;
- Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Company with laws and regulations;
- 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;
- Making efforts to ensure that the policies, provisions, systems, and procedures, as well as the Company's business activities, comply with the provisions of the Financial Services Authority and applicable laws and regulations; and



- f. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Laporan Pelaksanaan Kerja Fungsi Kepatuhan

Sepanjang tahun 2024, Fungsi Kepatuhan Bank telah melaksanakan berbagai tugas dan tanggung jawab guna mendukung terciptanya budaya kepatuhan di seluruh aktivitas bisnis, yang meliputi:

1. Melakukan langkah-langkah untuk mendorong terwujudnya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank melalui kegiatan *risk awareness* kepada seluruh karyawan, antara lain:
 - a. Melakukan sosialisasi/diseminasi ketentuan baru kepada pejabat dan pihak yang terkait;
 - b. Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait;
 - c. Menatausahakan dan mengkinikan *database* peraturan perbankan di portal internal Bank; dan
 - d. Melakukan *compliance test* terhadap ketentuan yang berlaku;
2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
 - a. Menyusun laporan hasil *self assessment* risiko *inherent* risiko kepatuhan;
 - b. Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
 - c. Melakukan kajian atas permohonan/usulan kredit baru, tambahan, perpanjangan maupun alokasi fasilitas kredit, pembelian surat berharga dan pengajuan *limit counterparty* untuk memastikan bahwa permohonan/usulan tersebut telah memenuhi ketentuan dan prinsip kehati-hatian;
 - d. Melakukan tinjauan dan memberikan pendapat atas rencana produk dan aktivitas baru, untuk memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku;
 - e. Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
 - f. Melakukan pemantauan terhadap tingkat kepatuhan atas ketentuan yang berlaku terkait prinsip *prudential banking*, seperti kewajiban penyediaan modal minimum, giro wajib minimum, batas maksimum pemberian kredit, *non-performing loan*, dan posisi devisa neto. Sepanjang tahun 2024, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan

- f. Performing other duties related to the Compliance Function.

Report on the Implementation of Compliance Function's Work

Throughout 2024, the Bank's Compliance Function carried out various duties and responsibilities to support the creation of compliance culture in all business activities, including:

1. Taking measures to encourage the realization of a compliance culture at all levels of the Bank's organization and business activities through risk awareness activities for all employees, including:
 - a. Conducting outreach/dissemination of new provisions to officials and related parties;
 - b. Conducting a consultative function related to the implementation of applicable provisions to the relevant division;
 - c. Administering and updating banking regulations database on the Bank's internal portal; and
 - d. Carrying out compliance test against applicable regulations;
2. Managing compliance risk and ensuring that policies, provisions, systems, and procedures as well as business activities carried out by the Bank complying with applicable regulations, including:
 - a. Preparing reports on self-assessment results of inherent risk of compliance risk;
 - b. Making adjustment to internal manuals, policies, and procedures;
 - c. Conducting reviews of new loan applications/proposals, additional, extension, or allocation of loan facilities, purchase of securities and submission of counterparty limits to ensure that the applications/proposals have met the provisions and principles of prudence;
 - d. Conducting survey and providing opinions on plans for new products and activities, to ensure that the products to be made and new activities to be carried out comply with the applicable regulations;
 - e. Conducting a survey on the draft of internal provisions to be issued to ensure that the internal provisions were in accordance with the applicable provisions;
 - f. Monitoring the level of compliance with the applicable provisions related to prudential banking principles, such as capital adequacy ratio, minimum statutory reserves, legal lending limits, non-performing loans, and net foreign exchange position. Throughout 2024, overall, there were no violations of provisions related to prudential banking principles; and



- g. Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator melalui *report reminder system*;
- 3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
 - a. Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, dan regulator lainnya; dan
 - b. Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

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

Beberapa langkah strategi terkait dengan pelaksanaan Fungsi Kepatuhan yang telah dilakukan selama tahun 2024, antara lain:

1. Penilaian terhadap penerapan GCG pada Bank;
2. Pengkajian rancangan kebijakan/keputusan;
3. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
4. Pengkinian *database* peraturan perbankan di portal;
5. Monitoring keputusan/kebijakan;
6. Opini kepatuhan kredit diberikan;
7. Pemantauan surat berharga;
8. Pengkajian rencana produk dan/atau aktivitas baru;
9. Pemantauan laporan berkala/insidental ke otoritas;
10. Pelaksanaan prinsip kehati-hatian;
11. Penyusunan laporan pihak terkait;
12. Pelaksanaan fungsi konsultatif;
13. Pemantauan realisasi RBB; dan
14. Pemenuhan perjanjian dan komitmen Bank dan pelaporan ke otoritas.

Pengembangan Kompetensi Fungsi Kepatuhan

Sepanjang tahun 2024, Fungsi Kepatuhan secara aktif mengikuti berbagai kegiatan pelatihan dan sosialisasi yang diselenggarakan oleh regulator dan institusi profesional, baik di tingkat nasional maupun internasional. Fokus pelatihan mencakup penguatan pemahaman atas peraturan terbaru, pencegahan tindak pidana keuangan, pelaporan keuangan, hingga penguatan sistem informasi dan perlindungan data. Kegiatan ini bertujuan untuk meningkatkan kapabilitas pengawasan kepatuhan di lingkungan Bank, mendukung efektivitas penerapan prinsip-prinsip GCG, serta memastikan kepatuhan terhadap seluruh ketentuan hukum dan peraturan yang berlaku.

- g. Monitoring compliance with the obligation to submit reports to the regulator through the report reminder system;
- 3. Ensuring the Bank's compliance with the commitments made to the regulator, among others:
 - a. Monitoring the Bank's commitment to the Financial Services Authority and other regulators; and
 - b. Monitoring and following up on requests for information/data by authorities in the context of Bank supervision.

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

Some of the strategic steps related to the Compliance Function implementation carried out in 2024, among others:

1. Assessment of the implementation of GCG at the Bank;
2. Study of policy draft/decisions;
3. Dissemination of decisions/policies and applicable provisions;
4. Updating banking regulation database on the portal;
5. Monitoring decisions/policies;
6. Compliance opinion of provided loans;
7. Monitoring securities;
8. Studying new product and/or activity plans;
9. Monitoring periodic/incidental reports to the authority;
10. Implementing prudential principle;
11. Preparing related party reports;
12. Implementing consultative functions;
13. Monitoring RBB realization; and
14. Fulfilling the Bank's agreements and commitments and reporting to the authorities.

Competency Development of the Compliance Function

Throughout 2024, the Compliance Function actively attended various training and dissemination activities held by regulators and professional institutions, either at national or international levels. The focus of the training included strengthening understanding of the latest regulations, prevention of financial crimes, financial reporting, to strengthening information systems and data protection. These activities aimed at improving compliance monitoring capabilities within the Bank, supporting the effectiveness of GCG principles implementation, and ensuring compliance with all applicable laws and regulations.



Tinjauan atas Efektivitas Fungsi Kepatuhan

Pada tahun 2024, Fungsi Kepatuhan telah dijalankan dengan baik melalui penerapan kebijakan kepatuhan di seluruh unit kerja. Namun demikian, masih diperlukan peningkatan efektivitas dalam pemantauan. Pelaksanaan Fungsi Kepatuhan tersebut tercermin dalam beberapa indikator berikut:

Secara umum, Fungsi Kepatuhan sepanjang tahun 2024 telah berjalan baik karena kebijakan kepatuhan sudah secara menyeluruh diterapkan dalam setiap unit meskipun masih perlu pemantauan yang efektif. Beberapa Indikator yang mencerminkan pelaksanaan fungsi kepatuhan di Bank, antara lain:

1. Pelaksanaan *Capital Adequacy Ratio* dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional sebesar 72,55% di atas ketentuan yang berlaku, yaitu 9,00% sampai dengan <10,00% (Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko Bank yaitu peringkat 2);
2. Pemenuhan modal inti minimum per 31 Desember 2024 sebesar Rp3.308.800 juta;
3. Pemenuhan Posisi Devisa Neto selama tahun 2024 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan* bruto sebesar 1,16% dan rasio *Non-Performing Loan* neto sebesar 0,09% masih berada jauh dari batas maksimal sebesar 5,00% (net) sesuai ketentuan yang berlaku;
5. Tidak ada pelampauan maupun pelanggaran terhadap Batas Maksimum Pemberian Kredit, baik kepada pihak terkait, maupun kepada kelompok usaha;
6. Giro Wajib Minimum dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2024 telah sesuai dengan ketentuan; dan
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik.

Berdasarkan indikator kinerja diatas, dapat disimpulkan bahwa sepanjang tahun 2024 tingkat kepatuhan Bank menunjukkan hasil yang “Baik”, dan peringkat Tingkat Kesehatan Bank berdasarkan risiko (*Risk-Based Bank Rating*) adalah Sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya, termasuk terkait pemenuhan terhadap prinsip prudential banking (Kewajiban Penyediaan Modal Minimum, Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, *Non-Performing Loan*) dan penerapan program APU PPT.

Review of the Effectiveness of Compliance Function

In 2024, the Compliance Function was carried out properly through the implementation of compliance policies in all divisions. However, the effectiveness of monitoring still needs to be improved. The implementation of Compliance Function is reflected in the following indicators:

In general, the Compliance Function throughout 2024 was carried out properly due to the compliance policy comprehensively implemented in each unit, although an effective monitoring was still necessary. Some Indicators that reflect the implementation of compliance function at the Bank include:

1. Implementation of *Capital Adequacy Ratio* by considering credit risk, market risk, and operational risk of 72.55% above the applicable provisions, namely 9.00% to <10.00% (*Capital Adequacy Ratio* based on the Bank's risk profile, namely rating 2);
2. Fulfillment of minimum core capital as of December 31, 2024, of Rp3.31 trillion;
3. Fulfillment of the Net Open Position throughout 2024 with no violations;
4. Fulfillment of gross *Non-Performing Loan* ratio of 1.16% and net *Non-Performing Loan* ratio of 0.09% which were still far from the maximum limit of 5.00% (net) according to the applicable regulations;
5. There was no exceedance or violation of the Legal Lending Limit, either to related parties or to business groups;
6. The Minimum Statutory Reserves in Rupiah and Foreign Currency, as well as the Macroprudential Liquidity Buffer for 2024 were in accordance with the provisions; and
7. The commitment to the Financial Services Authority has been well fulfilled.

The performance indicators above concluded that throughout 2024 the Bank's compliance level showed “Good” results, and the Bank's Soundness Level rating based on risk (*Risk-Based Bank Rating*) was Healthy, it was considered capable of facing significant negative influences from changes in business conditions and other external factors, including those related to compliance with prudential banking principles (Minimum Capital Adequacy Ratio, Minimum Reserves, Legal Lending Limit, *Non-Performing Loan*) and implementation of the APU CTF program.



Pemenuhan kepatuhan Bank tersebut merupakan cerminan dari terwujudnya pelaksanaan budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank. Hal tersebut dikarenakan tanggung jawab kepatuhan merupakan tanggung jawab bersama, melekat pada seluruh jenjang organisasi sesuai peran dan tanggung jawab masing-masing.

Fungsi kepatuhan yang telah berjalan dengan baik selama ini, secara berkesinambungan akan terus dikembangkan melalui peningkatan pelaksanaan budaya kepatuhan, meningkatkan kualitas pemahaman terhadap ketentuan yang berlaku, serta meningkatkan pemantauan dan pengujian terhadap rencana keputusan dan/atau kebijakan manajemen.

The fulfillment of the Bank's compliance is a reflection of the realization of compliance culture implementation at all levels of the organization and the Bank's business activities. This is because compliance is a shared responsibility, attached to all levels of the organization according to their respective roles and responsibilities.

The compliance function that has been running well so far will continue to be developed through improving the implementation of a compliance culture, increasing the quality of understanding of applicable regulations, and increasing monitoring and testing of planned decisions and/or management policies.

PROGRAM ANTI-PENCUCIAN UANG, PENCEGAHAN PENDANAAN TERORISME, DAN PENCEGAHAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL

Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Perseroan berkomitmen menjalankan Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sesuai regulasi. Program ini bertujuan mencegah, mendeteksi, dan melaporkan aktivitas mencurigakan untuk melindungi Bank dari penyalahgunaan dalam kejahatan keuangan, sekaligus menjaga integritas dan reputasi Bank.

The Company is committed to implementing Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in accordance with regulations. This program aims to prevent, detect, and report suspicious activities to protect the Bank from misuse in financial crimes, while maintaining the Bank's integrity and reputation.

Pedoman dan Tata Tertib Kerja Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Perseroan berpedoman pada Pedoman Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal yang disusun berdasarkan ketentuan dari Otoritas Jasa Keuangan. Implementasinya dilakukan dengan ketentuan dan perundang-undangan yang berlaku dan mengambil tindakan yang diperlukan untuk mencegah, mendeteksi, dan melaporkannya kepada pihak yang berwenang.

Guidelines and Work Procedures for the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

The Company is guided by the Guidelines for Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program, prepared based on the provisions of Financial Services Authority. It is implemented according to the applicable laws and regulations and taking necessary actions to prevent, detect, and report the crimes to the authorities.



Adapun peraturan-peraturan yang dipatuhi Bank dalam melaksanakan Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sebagai berikut:

1. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
2. Undang-Undang Republik Indonesia No. 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
3. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 tentang Penerapan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; dan
5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.

Laporan Pelaksanaan Kerja Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Pada tahun 2024, realisasi dari implemetasi Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sebagai berikut:

1. Meningkatkan budaya kepatuhan terhadap penerapan Anti-Pencucian Uang Pencegahan Pendanaan Terorisme, melalui pelatihan dan sosialisasi kepada seluruh karyawan. Khususnya karyawan *front office* dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui tatap muka dan media Zoom, serta untuk pejabat/karyawan yang menangani Anti-Pencucian Uang Pencegahan Pendanaan Terorisme, diikutsertakan pada pelatihan yang diselenggarakan oleh pihak eksternal seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan;
2. Penyampaian Laporan-laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) yaitu Laporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan Mencurigakan (LTKM), Laporan Transfer Dana dari dan ke Luar Negeri (LTKL), dan Laporan Sistem Informasi Pengguna Jasa;
3. Melakukan pemantauan atas pengkinian data nasabah sesuai dengan target yang disampaikan cabang/cabang pembantu untuk tahun 2024 setiap bulan dan untuk realisasi pencapaiannya dilaporkan setiap tahun kepada Otoritas Jasa Keuangan;

The regulations that the Bank complies with in implementing Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program are as follows:

1. Law of the Republic of Indonesia No. 8 of 2010 dated October 22, 2010, on Prevention and Eradication of the Criminal Action of Money Laundering;
2. Law of the Republic of Indonesia No. 9 of 2013 dated March 13, 2013, on Prevention and Eradication of Terrorist Financing Crime;
3. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program;
4. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated June 22, 2017, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program in Banking Sector; and
5. Rules and Regulations issued by the Indonesian Financial Transaction Reports and Analysis Center.

Report on the Work Implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

In 2024, the realization of the implementation of the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program was as follows:

1. Improving the compliance culture with the implementation of Anti-Money Laundering Counter-Terrorist Financing, through training and dissemination to all employees. In particular, for front office employees and those directly involved with customers, a refresher program is carried out. The training is carried out through face-to-face and Zoom media, and for officials/employees who handle Anti-Money Laundering Counter-Terrorist Financing, they are included in training organized by external parties such as the Financial Services Authority, Banking Compliance Director Communication Forum, or Indonesian Financial Transaction Reports and Analysis Center;
2. Submitting Reports to the Indonesian Financial Transaction Reports and Analysis Center (PPATK), namely Reports on Cash Financial Transaction (LTKT), Suspicious Financial Transaction Reports (LTKM), Transfer of Funds from and to Abroad (LTKL), and Service User Information Systems;
3. Monitoring the update of customer data in accordance with the targets submitted by branches/sub-branches for 2024 every month and for the realization of its achievements reported annually to the Financial Services Authority;



4. Melakukan *screening* atas pembukaan rekening dan transaksi terhadap nama-nama yang memiliki kemiripan/kesamaan yang terdaftar dalam *whatchlist* daftar terduga teroris dan organisasi teroris (DTTOT) dan Daftar Pendanaan Profilerasi Senjata Pemusnah Massal (DPPSPM), dan melakukan pengkinian daftar teroris dan profilerasi pada sistem *core banking*;
 5. Selain pemantauan daftar teroris dan profilerasi, untuk nasabah yang tergolong high risk, bank telah memiliki daftar *politically exposed person* (PEP) dan daftar terpidana pencucian uang;
 6. Pengembangan sistem informasi untuk mendukung pelaksanaan program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme baik untuk pelaporan maupun pemantauan tetap dilakukan;
 7. Melakukan penyesuaian Pedoman Anti-Pencucian Uang Pencegahan Pendanaan Terorisme dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme;
 8. Dalam rangka implementasi *financial integrity rating on money laundering and terrorist financing* (FIR on ML/TF) yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha melakukan penilaian sendiri atas efektivitas Program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme yang terfokus pada pelaksanaan Program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme dan pelaporan Anti-Pencucian Uang Pencegahan Pendanaan Terorisme;
 9. Melakukan penyusunan *individual risk assessment* (IRA) tahun 2023 untuk melakukan pemetaan risiko yang ditindaklanjuti dengan langkah-langkah pencegahan dan pemberantasan berupa penyempurnaan ketentuan serta perbaikan implementasi penerapan program Anti-Pencucian Uang Pencegahan Pendanaan Terorisme;
 10. Dalam rangka pemilihan umum dan pemilihan kepada daerah, Bank Ganesha berpartisipasi sebagai anggota Tim Kerja Analisis Kolaboratif terkait pemilihan umum dan pemilihan kepala daerah dan melakukan pemadanan atas *cost*, *insurance*, dan *freight* (CIF) yang memiliki rekening di Bank Ganesha, serta melaporkan penyampaian data khusus tematik setiap ada transaksi yang dilakukan oleh nasabah hasil pemadanan; dan
 11. Melakukan pemadanan atas daftar pihak yang diduga terkait dengan judi *online* yang diterima dari Otoritas Jasa Keuangan pada *core banking* secara bertahap yang selanjutnya dilakukan identifikasi dan verifikasi terhadap kesamaan nama-nama dengan daftar nasabah di Bank Ganesha, yang kemudian melaporkan hasilnya kepada Otoritas Jasa Keuangan.
4. Conducting screening of account openings and transactions against names with similarities/likeness registered in the list of suspected terrorists and terrorist organizations (DTTOT) and the List of Financing for Weapons of Mass Destruction Profiles (DPPSPM), and updating the list of terrorists and profiles on the core banking system;
 5. In addition to monitoring the list of terrorists and proliferation, for high risk customers, the bank has a list of politically exposed persons (PEP) and a list of money laundering convicts;
 6. Development of information system to support the implementation of Anti-Money Laundering Counter-Terrorist Financing program for both reporting and monitoring is still carried out;
 7. Making adjustment of Anti-Money Laundering Counter-Terrorist Financing Guidelines with applicable provisions and issuing technical instructions for the implementation of Anti-Money Laundering Counter-Terrorist Financing program;
 8. In implementing the financial integrity rating on money laundering and terrorist financing (FIR on ML/TF) carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha conducted self-assessment of the effectiveness of Anti-Money Laundering Counter-Terrorist Financing Program which focuses on the implementation of Anti-Money Laundering Counter-Terrorist Financing Program and reporting on Anti-Money Laundering Counter-Terrorist Financing;
 9. Preparing individual risk assessment (IRA) in 2023 to conduct risk mapping followed up with preventive and eradication measures in improving provisions and improving the implementation of Anti-Money Laundering Counter-Terrorist Financing program;
 10. In the General Election and Regional Head Election, Bank Ganesha participated as a member of the Collaborative Analysis Working Team related to general election and regional head election and conducted funding for costs, insurance, and freight (CIF) with accounts at Bank Ganesha, and reported the submission of special thematic data for every transaction made by customers from the matching results; and
 11. Conducting a matching of the list of parties suspected of being related to online gambling received from the Financial Services Authority in core banking in stages, which then identified and verified for similarities in names with the list of customers at Bank Ganesha, which then the results are reported to the Financial Services Authority.



PERKARA HUKUM

Legal Cases

Pada tahun 2024, permasalahan hukum yang dihadapi oleh Perseroan serta anggota Dewan Komisaris dan Direksi yang sedang menjabat sebagai berikut:

In 2024, the legal issues faced by the Company and the serving members of the Board of Commissioners and Board of Directors were as follows:

Permasalahan Hukum	Total		Legal Issues
	Perdata Civil	Pidana Criminal	
Telah selesai (telah mempunyai kekuatan hukum yang tetap)	1	0	Settled (final and binding)
Dalam proses penyelesaian	2	0	In settlement process
Total	3	0	Total

Gugatan Perlawanan Lawsuit Appeal

Pokok Perkara Case Profile	Pelawan selaku penyewa objek lelang mengajukan perlawanan ke Pengadilan Negeri Jakarta Selatan untuk menuntut pembatalan lelang eksekusi hak tanggungan yang sudah terlaksana dan terjual objek lelang. The plaintiff as the lessee of the auction object filed a lawsuit to the South Jakarta District Court to demand the cancellation of auction of execution and mortgage rights that had been carried out and sold as auction object.
Nilai Perkara Case Value	Tidak ada tuntutan nilai materiil maupun immateriil. There were no demands for material or immaterial value.
Status Perkara Case Status	Bank telah memenangkan perkara pada tingkat Pengadilan Negeri, saat ini Pelawan mengajukan banding ke Pengadilan Tinggi. The Bank has won the case at the District Court level, currently the Plaintiff has filed an appeal to the High Court.
Risiko yang Dihadapi Risks Faced	Tuntutan Pelawan dikabulkan dan lelang dibatalkan. The Plaintiff's claim was granted and the auction was annulled.
Pengaruh terhadap Kinerja Bank Impact on Bank Performance	Tidak ada. None.
Sanksi Administratif Administrative Sanctions	Tidak ada. None.

Gugatan Perlawanan Lawsuit Appeal

Pokok Perkara Case Profile	Pelawan selaku pemilik awal/pemberi hak tanggungan atas objek lelang mengajukan perlawanan ke Pengadilan Negeri Jakarta Selatan atas eksekusi pengosongan yang dimohonkan oleh pembeli objek lelang, di mana salah satu tuntutan nya menyatakan lelang eksekusi hak tanggungan yang sudah terlaksana dan terjual objek lelangnya minta dinyatakan tidak sah dan tidak berkekuatan hukum. The Plaintiff as the initial owner/giver of mortgage rights on the object of the auction filed a lawsuit to the South Jakarta District Court regarding the execution of vacating requested by the buyer of the object of auction, in which one of the demands state that the execution auction of mortgage rights that had been carried out and the sold as auction object was requested to be declared invalid and had no legally binding decisions.
Nilai Perkara Case Value	Tidak ada tuntutan nilai materiil maupun immateriil. There were no demands for material or immaterial value.
Status Perkara Case Status	Bank telah memenangkan perkara pada tingkat Pengadilan Negeri dan perkara telah selesai (telah mempunyai kekuatan hukum yang tetap). The Bank has won the case at the District Court level and the case was completed (has legally binding decisions).
Risiko yang Dihadapi Risks Faced	Tidak ada. None.
Pengaruh terhadap Kinerja Bank Impact on Bank Performance	Tidak ada. None.
Sanksi Administratif Administrative Sanctions	Tidak ada. None.



Gugatan Waris Inheritance Lawsuit

Pokok Perkara Case Profile	Penggugat mengajukan gugatan waris ke Pengadilan Agama Jakarta Selatan, dengan tuntutan meminta objek lelang yang telah dilelang dan terjual kepada pihak ketiga ditetapkan sebagai harta waris, di mana salah satu tuntutan menyatakan lelang eksekusi hak tanggungan yang sudah terlaksana dan terjual objek lelangnya tersebut minta dinyatakan tidak sah dan tidak berkekuatan hukum. The plaintiff filed an inheritance lawsuit to the South Jakarta Religious Court, with a demand that the auction object auctioned and sold to a third party be determined as inheritance property, in which one of the demands stated that the execution of auction of the mortgage rights carried out and the auction object sold were requested to be declared invalid and had no legally binding decisions.
Nilai Perkara Case Value	Tidak ada tuntutan nilai materiil maupun immateriil. There were no demands for material or immaterial value.
Status Perkara Case Status	Pemeriksaan tingkat Pengadilan Agama. Examination at Religious Court level.
Risiko yang Dihadapi Risks Faced	Tuntutan Penggugat dikabulkan dan lelang dinyatakan tidak sah/tidak berkekuatan hukum tetap. The Plaintiff's claim was granted and the auction was declared invalid/had no legally binding decisions.
Pengaruh terhadap Kinerja Bank Impact on Bank Performance	Tidak ada. None.
Sanksi Administratif Administrative Sanctions	Tidak ada. None.

SANKSI ADMINISTRATIF

Administrative Sanctions

Sepanjang tahun 2024, sanksi administratif yang dikenakan kepada Bank, anggota Direksi, maupun anggota Dewan Komisaris Bank sebagai berikut:

Throughout 2024, the administrative sanctions imposed on the Bank, members of the Board of Directors, and members of the Bank's Board of Commissioners were as follows:

Penerima Sanksi Sanctioned Party	Jenis Sanksi Types of Sanction	Jumlah Sanksi Administratif Total Administrative Sanctions (Rp)	Otoritas Pemberi Sanksi Sanctioning Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	100.000	Bank Indonesia
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	100.000	Bank Indonesia
PT Bank Ganesha Tbk	Sistem Layanan Informasi Keuangan Financial Information Service System	200.00	Otoritas Jasa Keuangan Financial Services Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	2.000.000	Bank Indonesia
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	200.000	Bank Indonesia
PT Bank Ganesha Tbk	Sistem Layanan Informasi Keuangan Financial Information Service System	500.000	Otoritas Jasa Keuangan Financial Services Authority
PT Bank Ganesha Tbk	Laporan Bank Umum Terintegrasi (ANTASENA) Integrated Reports of Commercial Banks (ANTASENA)	500.000	Bank Indonesia
Jumlah Sanksi Administratif Total Administrative Sanctions		3.600.000	



KODE ETIK

Code of Conduct

Bank menerapkan Kode Etik sebagai pedoman perilaku untuk memastikan tata kelola yang konsisten, meningkatkan nilai perusahaan, dan mendukung pertumbuhan bisnis berkelanjutan. Kode Etik Bank berfungsi sebagai standar bagi karyawan dalam berperilaku dan mengambil keputusan yang sejalan dengan Visi, Misi, dan Nilai-nilai Perusahaan.

The Bank implements the Code of Conduct as a behavioral guideline to ensure a consistent governance, increase corporate value, and support sustainable business growth. The Bank's Code of Conduct serves as a standard for employees to behave and make decisions in line with the Company's Vision, Mission, and Values.

Pokok-Pokok Kode Etik

Isi dari Kode Etik Perseroan meliputi:

1. Pengertian umum;
2. Visi, misi, pilar-pilar strategi, dan nilai-nilai perusahaan;
3. Kode etik bankir Indonesia;
4. Unsur-unsur kode etik meliputi:
 - a. Kepatuhan terhadap hukum dan kebijakan bank;
 - b. Hubungan dengan nasabah eksternal;
 - c. Hubungan dengan komunitas setempat;
 - d. Hubungan perusahaan dengan karyawan;
 - e. Kerahasiaan bank;
 - f. Akurasi pembukuan bank;
 - g. Pemberian dan penerimaan hadiah dan gratifikasi;
 - h. Pengadaan barang dan jasa;
 - i. Kegiatan usaha di luar bank;
 - j. Suap;
 - k. Kontribusi dan aktivitas politik;
 - l. Pemberian kredit;
 - m. Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik.

Principles of the Code of Conduct

The contents of the Company's Code of Conduct are:

1. General understanding;
2. Vision, mission, strategic pillars, and corporate values;
3. Indonesian banker's code of conduct;
4. The code of conduct elements include:
 - a. Compliance with laws and bank policies;
 - b. Relationship with external customers;
 - c. Relationship with local communities;
 - d. Company relations with employees;
 - e. Bank secrecy;
 - f. Bank bookkeeping accuracy;
 - g. Giving and receiving gifts and gratuities;
 - h. Procurement of goods and services;
 - i. Business activities outside the bank;
 - j. Bribery;
 - k. Political contributions and activities;
 - l. Granting of credit;
 - m. Handling and disclosure of conflicts of interest; and
5. Sanctions and statements of compliance with the code of conduct.

Pernyataan bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kode Etik Bank wajib dipatuhi dan diterapkan oleh Direksi, Dewan Komisaris, Pejabat Eksekutif, dan seluruh karyawan.

Statement that the Company's Code of Conducts Applies to All Levels of the Organization

The Bank's Code of Conduct must be complied with and implemented by the Board of Directors, Board of Commissioners, Executive Officers, and all employees.

Bentuk Sosialisasi dan Upaya Penegakan Kode Etik

Bank secara konsisten mensosialisasikan Kode Etik melalui berbagai saluran, termasuk teknologi informasi dan media fisik seperti poster dan *banner* di kantor pusat dan kantor cabang. Dalam upaya penegakan Kode Etik, seluruh karyawan diwajibkan melaporkan pelanggaran Kode Etik dengan bukti relevan. Laporan pelanggaran akan diselidiki

Dissemination and Efforts to Enforce the Code of Conducts

The Bank consistently disseminates the Code of Conduct through various channels, including information technology and physical media such as posters and banners at head office and branch offices. In an effort to enforce the Code of Conduct, all employees are required to report violation of the Code of Conduct with relevant evidence. Reports



oleh Satuan Kerja Audit Intern dan akan diberikan sanksi tegas jika terbukti melanggar.

Sanksi Pelanggaran Kode Etik

Perseroan menetapkan sanksi atas pelanggaran Kode Etik sesuai dengan ketentuan yang diatur dalam Perjanjian Kerja Bersama dan peraturan perundang-undangan yang berlaku.

Jumlah Pelanggaran Kode Etik

Pada tahun 2024, Tidak terdapat pelanggaran Kode Etik yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, maupun Karyawan.

of violations will be investigated by the Internal Audit Division and strict sanctions will be imposed if proven to be in violation.

Sanctions for Violation of the Code of Conduct

The Company determines the sanctions for violation of the Code of Conduct in accordance with the provisions stipulated in Collective Labor Agreement and applicable laws and regulations.

Number of Violations of the Code of Conducts

In 2024, there were no violations of the Code of Conduct involving the Board of Commissioners, Board of Directors, Executive Officers, or Employees.

KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN DAN/ATAU KARYAWAN

Policy of Providing Performance-Based Long-Term Compensation to Management and/or Employees

Bank tidak menerapkan program kepemilikan saham bagi manajemen atau karyawan sebagai bagian dari kebijakan kompensasi jangka panjang. Sebagai gantinya, Perseroan memberikan kompensasi dan manfaat secara adil, merata, dan proporsional berdasarkan golongan atau jabatan serta sesuai dengan ketentuan perundang-undangan yang berlaku.

The Bank does not implement a stock ownership program for management or employees as part of its long-term compensation policy. In return, the Company provides compensation and benefits fairly, evenly, and proportionally based on the classification or position and according to the applicable laws and regulations.



KEBIJAKAN PENGUNGKAPAN INFORMASI

Information Disclosure Policy

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 04 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka, setiap anggota Dewan Komisaris dan Direksi diwajibkan melaporkan kepemilikan sahamnya kepada Otoritas Jasa Keuangan. Selain itu, setiap perubahan kepemilikan saham harus dilaporkan kepada Otoritas Jasa Keuangan paling lambat 3 hari setelah transaksi terjadi. Pada tahun 2024, Dewan Komisaris dan Direksi Perseroan telah menyampaikan kepemilikan sahamnya melalui *e-reporting* kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia.

Pursuant to the Financial Services Authority Regulation No. 04 of 2024 on Reports of Ownership or Any Changes in Ownership of Public Company Shares and Reports of Activities of Pledge of Public Company Shares, each member of the Board of Commissioners and Board of Directors is required to report the share ownership to the Financial Services Authority. In addition, any changes in share ownership must be reported to the Financial Services Authority no later than 3 days after the transaction occurs. In 2024, the Board of Commissioners and Board of Directors submitted their share ownership through *e-reporting* to Financial Services Authority and Indonesia Stock Exchange.

Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Pengungkapan kepemilikan saham Dewan Komisaris dan Direksi sebesar 5% atau lebih di Perseroan maupun perusahaan lain, baik di dalam maupun luar negeri di tahun 2024, sebagai berikut:

Share Ownership Disclosure of Board of Commissioners and Board of Directors

Share ownership disclosure of the Board of Commissioners and Board of Directors who own 5% or more shares either in the Company or other companies, domiciled at home and abroad, in 2024, was as follows:

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Shareholding (Share)			
		Bank Ganesha	Bank Lain Other Banks	Lembaga Keuangan Non-Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies
Dewan Komisaris Board of Commissioners					
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	0	0	0	0
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	0	0	0	0
Sudarto	Komisaris Independen Independent Commissioner	0	0	0	0
Trisna Chandra	Komisaris Independen Independent Commissioner	0	0	0	0
Direksi Board of Directors					
Lenny Sugihat	Presiden Direktur President Director	0	0	0	0
Setiawan Kumala*	Wakil Presiden Direktur Vice President Director	0	0	0	0
Mahesh Ajit Ranade**	Wakil Presiden Direktur Vice President Director	1.200.000	0	0	0
Suroso	Direktur Director	0	0	0	0
Agoes Roediyanto***	Direktur Director	0	0	0	0



Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Shareholding (Share)			
		Bank Ganesha	Bank Lain Other Banks	Lembaga Keuangan Non-Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies
Arif Wicaksono	Direktur Director	0	0	0	0
Ibrahim****	Direktur Director	8.817.300	0	0	0

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

** Efektif mengundurkan diri pada tanggal 15 Februari 2024. / Effectively resigned as of February 15, 2024.

*** Berakhir masa jabatan pada penutupan RUPS Tahunan 2024. / The term of office ended as of the closing of the 2024 Annual GMS.

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

Transaksi Kepemilikan Saham Dewan Komisaris dan Direksi

Pada tahun 2024, tidak terdapat transaksi kepemilikan saham oleh Dewan Komisaris dan Direksi Bank.

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

In 2024, there were no share ownership transactions by the Bank's Board of Commissioners and Board of Directors.

SISTEM PELAPORAN PELANGGARAN Whistleblowing System

Sistem pelaporan pelanggaran (*whistleblowing system*/WBS) merupakan sebuah mekanisme atau prosedur yang disediakan oleh Bank untuk melaporkan tindakan pelanggaran yang dilakukan oleh insan Bank. Pelanggaran yang dapat dilaporkan melalui sistem pelaporan pelanggaran antara lain tindakan, perilaku, atau kejadian yang berkaitan dengan *fraud*, pelanggaran terhadap hukum, Perjanjian Kerja Bersama, Kode Etik, kebijakan internal Bank, ataupun benturan kepentingan.

Whistleblowing system (WBS) is a mechanism or procedure provided by the Bank to report violations committed by Bank personnel. Violations that can be reported through the whistleblowing system include actions, behavior, or incidents related to fraud, violation of the law, Collective Labor Agreement, Code of Conduct, internal Bank policies, or conflicts of interest.

Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Perseroan mendorong pihak internal maupun eksternal melaporkan tindakan pelanggaran dengan menyertakan informasi lengkap, seperti indikasi, fakta pelanggaran, identitas pelapor, serta waktu dan lokasi kejadian.

Procedures of Submission of Violation Reports and Parties Managing Violations

The Company encourages internal and external parties to report violations by including complete information, such as indications, facts of the violation, identity of the whistleblower, and time and incident location.



Laporan harus disampaikan dengan iktikad baik dan dapat dipertanggungjawabkan. Pelaporan dapat dilakukan melalui tautan di situs web resmi atau di saluran berikut:

Reports must be submitted in good faith and is accountable. Reporting can be carried out through the link on the official website or through the following channels:



SMS/WhatsApp
08128885169



E-mail
whistleblowing@bankganesha.co.id

Perlindungan bagi Pelapor

Bank berkomitmen melindungi pelapor dengan menjaga kerahasiaan identitas termasuk informasi yang dapat digunakan untuk menghubungi pelapor dan mencegah tindakan balasan. Hal tersebut dilakukan guna menciptakan rasa aman serta mendorong semua pihak untuk berani melaporkan pelanggaran.

Protection for Whistleblowers

The Bank is committed to protecting the whistleblowers by maintaining the confidentiality of their identity including information that can be used to contact them and preventing retaliation. This is done to create a sense of security and encourage all parties to have the courage to report violations.

Penanganan Pengaduan

Semua laporan pelanggaran yang masuk akan ditangani oleh Komite *Anti-Fraud*, yang bertugas melakukan investigasi guna memastikan validitas laporan. Apabila laporan terbukti benar, hasil investigasi akan disampaikan kepada Dewan Komisaris dan Direksi untuk menetapkan sanksi yang sesuai. Selain itu, sanksi juga dapat diberikan jika laporan mengarah pada tindakan pencemaran nama baik atau perbuatan tidak bertanggung jawab lainnya.

Report Handling

All incoming violation report will be handled by the Anti-Fraud Committee, that is in charge of conducting investigations to ensure the report's validity. If the report is proven true, the investigation results will be submitted to the Board of Commissioners and Board of Directors to determine the appropriate sanction. In addition, sanction may be imposed in the event that the report leads to defamation act or other irresponsible acts.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Perseroan terus meningkatkan strategi *anti-fraud* dengan rutin mensosialisasikan penerapannya kepada karyawan. Sebagai langkah pencegahan, media pelaporan dugaan pelanggaran ditambah dan disosialisasikan kepada pihak internal dan eksternal melalui poster di seluruh kantor Bank.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Company continuously improves the anti-fraud strategy by regularly disseminating its implementation to employees. As a preventive measure, the media for reporting alleged violations has been increased and disseminated to internal and external parties through posters placed in all Bank offices.

Laporan Pengaduan Pelanggaran 2024

Sepanjang tahun 2024, tidak terdapat laporan pengaduan pelanggaran yang terjadi di lingkungan Bank.

Whistleblowing Reports 2024

Throughout 2024, there were no complaint reports of violation that occurred within the Bank.



KEBIJAKAN ANTI-KORUPSI DAN ANTI-FRAUD

Anti-Corruption and Anti-Fraud Policies

Bank Ganesha berkomitmen menciptakan lingkungan kerja yang bebas korupsi melalui Kebijakan Anti-Korupsi yang wajib dipatuhi seluruh organisasi. Bank juga menerapkan kebijakan *anti-fraud* sebagai wujud tanggung jawab dalam pelaksanaan GCG.

Bank Ganesha is committed to creating a corruption-free work environment through the Anti-Corruption Policy which must be complied with by all organizations. The Bank also implements an anti-fraud policy as a form of responsibility in implementing GCG.

Sosialisasi Kebijakan Anti Korupsi dan Anti-Fraud

Bank secara rutin mengadakan sosialisasi Kebijakan Anti-Korupsi serta kebijakan dan strategi *anti-fraud* kepada pejabat dan karyawan di Kantor Pusat maupun Kantor Cabang. Bank juga menyediakan saluran untuk melaporkan dugaan pelanggaran (*whistleblowing*) dan melakukan sosialisasi kepada pihak internal dan eksternal melalui berbagai media, termasuk poster dan *screen* TV yang ditempatkan di seluruh kantor Bank Ganesha, situs web, media sosial (Facebook dan Instagram), serta layar ATM.

Dissemination of Anti-Corruption and Anti- Fraud Policies

The Bank regularly disseminates the Anti-Corruption Policy and anti-fraud policies and strategies to officials and employees at Head Office and Branch Offices. The Bank also provides channels for reporting the alleged violations (*whistleblowing*) and conducts dissemination to internal and external parties through various media, including posters and TV screens placed throughout Bank Ganesha offices, websites, social media (Facebook and Instagram), as well as ATM screens.

PENGENDALIAN GRATIFIKASI

Gratification Control

Pengendalian gratifikasi penting bagi Perseroan untuk menjamin integritas dan etika bisnis. Oleh karenanya, Perseroan melarang karyawan menerima pemberian atau imbalan dari nasabah, debitur, vendor, mitra kerja, atau pihak ketiga lainnya atas jasa yang diberikan oleh karyawan dalam menjalankan tugasnya. Kebijakan mengenai pengendalian gratifikasi ini telah diatur dalam Kode Etik Perseroan.

Gratification control is important for the Company to ensure its business integrity and ethics. Therefore, the Company forbids the employees from accepting gifts or rewards from customers, debtors, vendors, business partners, or other third parties for services provided by the employees in performing their duties. Policy regarding gratification is stipulated in the Company's Code of Conduct.

Pengelolaan Pengendalian Gratifikasi

Perseroan mengelola pengendalian gratifikasi dengan mewajibkan pelaporan atas setiap penerimaan gratifikasi atau parcel dalam bentuk apa pun. Apabila Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan, atau anggota keluarganya menerima gratifikasi atau parcel, maka yang bersangkutan harus melaporkannya dengan mengisi formulir khusus dan menyerahkannya kepada Sekretaris Perusahaan untuk proses tindak lanjut.

Gratification Control Management

The Company manages gratification control by requiring reporting of any receipt of gratuity or parcels in any form. If the Board of Commissioners, Board of Directors, Executive Officers, Head of Office, employees, or their family members receive gratuities or parcels, the person concerned must report it by filling out specific form and submitting it to Corporate Secretary for follow up.



Sosialisasi Kebijakan Pengendalian Gratifikasi

Perseroan secara rutin melakukan sosialisasi pengendalian gratifikasi kepada karyawan melalui berbagai saluran internal untuk meningkatkan pemahaman dan kesadaran akan pentingnya menciptakan lingkungan kerja yang bersih dan berintegritas.

Laporan Gratifikasi Tahun 2024

Sepanjang tahun 2024, Bank tidak menerima laporan gratifikasi dari kantor pusat dan kantor cabang.

Dissemination of Gratification Control Policies

The Company regularly disseminates gratification control to employees through various internal channels to increase their understanding and awareness of the importance of creating a clean and integrity-based work environment.

Gratification Report in 2024

Throughout 2024, the Bank did not receive any gratification reports from head office and branch offices.

PAKTA INTEGRITAS Integrity Pact

Perseroan mendukung penerapan GCG berkelanjutan melalui Pakta Integritas antara Perseroan dan karyawan. Pakta Integritas menegaskan bahwa kedua pihak akan menjalankan tugas dengan profesional, hati-hati, serta memberikan pelayanan terbaik kepada masyarakat dengan menggunakan seluruh kemampuan dan keahlian yang dimiliki. Melalui Pakta Integritas, diharapkan dapat menciptakan karyawan yang jujur, disiplin, loyal, serta mencegah terjadinya benturan kepentingan.

The Company supports the implementation of sustainable GCG through the Integrity Pact between the Company and employees. The Integrity Pact emphasizes that both parties will carry out their duties professionally and carefully and provide the best service to the community by devoting all their abilities and expertise. The Integrity Pact is expected to generate honest, disciplined, and loyal employees, and prevent conflicts of interest.



RENCANA STRATEGIS BANK

Bank Strategic Plan

Menyikapi perubahan lingkungan eksternal yang dinamis dan penyesuaian terhadap perubahan perundang-undangan yang berlaku, Bank senantiasa mengkaji strategi bisnis, baik untuk jangka pendek, menengah, ataupun jangka Panjang, yang dituangkan dalam RBB. Dalam menyusun RBB, Perseroan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.

In responding to the changes in the dynamic external environment and the adjustments to amendments in the applicable laws, the Bank constantly reviews its business strategies for the short, medium, and long term, which are outlined in the RBB. In preparing RBB, the Company is guided by Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank Business Plans.

Rencana Jangka Menengah dan Panjang

Untuk mendukung tercapainya visi dan misi, Bank merancang strategi komprehensif yang akan diimplementasikan dalam jangka waktu 2 hingga 3 tahun ke depan, yaitu:

1. Melanjutkan pengembangan aplikasi BANGGA untuk menjadi Super Apps;
2. Melanjutkan digitalisasi proses bisnis kerja sama dengan mitra strategis dalam rangka membangun ekosistem digital;
3. Mengembangkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lain-lain);
4. Memperluas kemitraan bisnis digital;
5. Diversifikasi produk-produk simpanan dan pinjaman; serta
6. Memperkuat sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lain-lain).

Medium and Long-Term Plans

To support the achievement of vision and mission, the Bank designs comprehensive strategies to be implemented in the next 2 to 3 years, which are:

1. Continuing the development of BANGGA application to become Super Apps;
2. Continuing the digitalization of business processes in collaboration with strategic partners to build a digital ecosystem;
3. Developing a transaction security and customer protection system (fraud detection system, credit risk scoring, etc.);
4. Expand digital business partnerships;
5. Diversification of savings and loan products; and
6. Strengthening transaction security and customer protection system (fraud detection system, credit risk scoring, etc.).

Rencana Jangka Pendek

Dalam kurun waktu 1 tahun ke depan, Bank menetapkan target jangka pendek yang ingin dicapai sebagai berikut:

1. Menambah beberapa fitur transaksi dalam aplikasi BANGGA;
2. Mereview kebijakan, SOP, pengendalian internal, sistem manajemen risiko dalam rangka pengembangan layanan digital;
3. Digitalisasi proses bisnis;
4. Pemetaan/analisa terhadap potensi mitra strategis dalam rangka membangun ekosistem digital;
5. Membangun kemampuan digital (organisasi, sumber daya manusia, dan *cyber security*); serta
6. Membangun sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lain-lain).

Short-Term Plan

In the next one year, the Bank set short-term targets to be achieved as follows:

1. Adding several transaction features in BANGGA application;
2. Reviewing policies, SOPs, internal controls, risk management systems in order to develop digital services;
3. Digitalization of business processes;
4. Mapping/analysis of potential strategic partners to build a digital ecosystem;
5. Building digital capabilities (organization, human resources, and cyber security); and
6. Establishing transaction security and customer protection system (fraud detection system, credit risk scoring, etc.).



TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN

Transparency of Financial and Non-Financial Conditions

Sepanjang tahun 2024, Bank telah menyampaikan transparansi kondisi keuangan dan non-keuangan melalui media cetak maupun situs web Bank yang ditunjukkan sebagai berikut:

Throughout 2024, the Bank submitted the transparency on its financial and non-financial conditions through print media and the Bank's website as presented below:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan dan Keberlanjutan Annual and Sustainability Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Tahunan Yearly	1
Laporan Keuangan Financial Statements	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Triwulanan Quarterly	4
Laporan Registrasi Pemegang Saham Shareholder Registration Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan Financial Services Authority	Semesteran Semi-annual	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4

KONGLOMERASI KEUANGAN

Financial Conglomeration

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi dan Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Bank Ganesha tidak termasuk dalam kategori lembaga keuangan yang diwajibkan untuk menerapkan tata kelola terintegrasi. Hal ini disebabkan oleh tidak adanya kepemilikan saham Bank Ganesha pada Lembaga Jasa Keuangan.

Based on the Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Governance for Financial Conglomeration with Integrated Governance and the Financial Services Authority Regulation of the Republic of Indonesia No. 45/POJK.03/2020 on Financial Conglomeration, Bank Ganesha does not fall into the category of financial institution that is required to implement integrated governance. This is due to Bank Ganesha has no share ownership in Financial Services Institutions.



PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI

Share and/or Bond Buyback

Pada tahun 2024, Bank tidak melakukan transaksi pembelian kembali saham (*buyback shares*).

In 2024, the Bank did not conduct any share buyback transactions.

PEMBERIAN DANA KEGIATAN POLITIK

Provision of Funds for Political Activities

Bank menerapkan kebijakan tegas yang melarang keterlibatan dalam aktivitas politik, termasuk pemberian dana atau fasilitas kepada pihak terkait. Kebijakan ini dirancang untuk memastikan independensi dan menjaga profesionalisme seluruh elemen organisasi. Sepanjang tahun 2024, Bank Ganesha tetap konsisten dalam prinsip ini dengan tidak memberikan dukungan dalam bentuk apapun kepada partai politik, politisi, atau kandidat pejabat publik.

The Bank implements a strict policy that prohibits its involvement in any political activities, including providing funds or facilities to related parties. This policy is designed to ensure the independency and maintain the professionalism of all elements of the organization. Throughout 2024, Bank Ganesha stayed consistent in this principle by not providing support in any form to political party, politician, or public official candidate.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

Provision of Funds to Related Parties and Provision of Large Exposure

Dalam mengatur penyediaan dana kepada pihak terkait dan penyediaan dana besar, Bank mengikuti ketentuan yang diatur oleh Peraturan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit (BMPK). Keputusan terkait penyediaan dana kepada pihak terkait dan dana besar diambil oleh Komite Kredit secara independen dengan mengacu pada peraturan yang berlaku.

In regulating the provision of funds to related parties and provision of large exposures, the Bank follows the provisions stipulated by Financial Services Authority Regulation on Legal Lending Limit (LLL). Decisions on the provision of funds to related parties and large exposures are made by the Credit Committee independently with reference to the applicable regulations.

Per 31 Desember 2024, jumlah penyediaan dana kepada pihak terkait dan debitur inti sebagai berikut:

As of December 31, 2024, the amount of funds provided to related parties and core debtors was as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (million Rupiah)	
Kepada Pihak Terkait	4	30.505	To Related Parties
Kepada Debitur Inti			To Core Debtors
a. Individu	15	2.634.683	a. Individual
b. Grup	10	1.653.902	b. Group



PENYIMPANGAN (*INTERNAL FRAUD*)

Irregularities (Internal Fraud)

Bank berkomitmen untuk mencegah kemungkinan terjadinya *internal fraud* yang melibatkan seluruh insan Perseroan. Langkah-langkah pencegahan diambil untuk meminimalkan risiko penyimpangan internal yang dapat dilakukan oleh anggota Dewan Komisaris, Direksi, karyawan tetap, karyawan tidak tetap, serta tenaga kerja alih daya (*outsourcing*) yang berpotensi memengaruhi kinerja Bank. Pada tahun 2024, tidak ditemukan adanya penyimpangan atau kecurangan dalam proses kerja dan operasional Bank yang melibatkan Dewan Komisaris, Direksi, maupun karyawan.

The Bank is committed to preventing the possibility of internal fraud that involves all Company personnel. Preventive measures are taken to minimize the risk of internal irregularities that may be committed by members of the Board of Commissioners, Board of Directors, permanent employees, non-permanent employees, and outsourced employees that have the potential to affect the Bank's performance. In 2024, there were no irregularities or fraud found in the Bank's work processes and operations that involved the Board of Commissioners, Board of Directors, or employees.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

Implementation of Public Company Governance Guidelines

Bank menerapkan Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Adapun uraian penerapannya di Bank sebagai berikut:

The Bank implements Financial Services Authority Regulation No. 21/POJK.04/2015 and Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies. The description of its implementation at the Bank is as follows:

ASPEK 1: HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM

Aspect 1 : Relationship between the Public Company and Shareholders in Guaranteeing Shareholders' Rights

Prinsip 1: Meningkatkan Nilai Penyelenggaraan RUPS. Principle 1: Increasing the Value of Convening GMS.	
Rekomendasi 1: Recommendation 1:	Status dan Penerapan: Status and Implementation:
Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (<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 Tata Tertib RUPS. The Company as a public company has technical voting procedures prioritizing independence and interests of Shareholders. This procedure is stated in the GMS Rules of Procedure.
Rekomendasi 2: Recommendation 2:	Status dan Penerapan: Status and Implementation:
Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of the Public Company attend the Annual GMS.	Terpenuhi / Complied RUPS Tahunan 2024 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Bank. The 2024 Annual GMS was attended by all of Board of Commissioners and Board of Directors of the Bank.
Rekomendasi 3: Recommendation 3:	Status dan Penerapan: Status and Implementation:
Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 tahun. Summary of GMS minutes is available on the Company's website (www.bankganesha.co.id) for more than 1 year.	Terpenuhi / Complied Ringkasan risalah RUPS tersedia di situs web Perseroan. Summary of GMS minutes is available on the Company's website.



Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan terbuka dengan Pemegang Saham atau Investor. Principle 2: Increasing the Communication Quality between the Public Company and Shareholders or Investors.

Rekomendasi 4: Recommendation 4:

Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor.

The Public Company has communication policy with the Shareholders or Investors.

Status dan Penerapan: Status and Implementation:

Terpenuhi / Complied

Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman *Corporate Secretary*.

The Company already has a communication policy with Shareholders or investors. This policy is contained in the Corporate Secretary Guidelines.

Rekomendasi 5: Recommendation 5:

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.

Status dan Penerapan: Status and Implementation:

Terpenuhi / Complied

Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan (www.bankganesha.co.id).

The communication policy has been disclosed on the Company's website (www.bankganesha.co.id).

ASPEK 2: FUNGSI DAN PERAN DEWAN KOMISARIS

Aspect 2: Functions and Roles of the Board of Commissioners

Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening the Board of Commissioners' Membership and Composition.

Rekomendasi 6: Recommendation 6:

Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka.

The determination of number of Board of Commissioners' members considers the Public Company's condition.

Status dan Penerapan: Status and Implementation:

Terpenuhi / Complied

Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi, serta kemampuan Bank.

The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the needs, conditions, and capabilities of the Bank.

Rekomendasi 7: Recommendation 7:

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.

Status dan Penerapan: Status and Implementation:

Terpenuhi / Complied

Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung perkembangan bisnis Bank Ganesha.

The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required to support Bank Ganesha's business development.

Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4: Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.

Rekomendasi 8: Recommendation 8:

Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.

The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.

Status dan Penerapan: Status and Implementation:

Terpenuhi / Complied

Dewan Komisaris telah mempunyai Kebijakan Penilaian Sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.

The Board of Commissioners has self-assessment Policy to assess the Board of Commissioners' performance.

Rekomendasi 9: Recommendation 9:

Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka.

The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.

Status dan Penerapan: Status and Implementation:

Terpenuhi / Complied

Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya.

The Board of Commissioners' self-assessment policy is disclosed in the Annual Report along with the assessment results.



Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.
Principle 4: Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.

Rekomendasi 10: Recommendation 10:	Status dan Penerapan: Status and Implementation:
Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	Terpenuhi / Complied Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar, yaitu bahwa masa jabatan Dewan Komisaris berakhir apabila tidak lagi memenuhi persyaratan Perundang-undangan yang berlaku. The Board of Commissioners has policy regarding resignation of members of the Board of Commissioners if involved in a financial crime as stated in the Articles of Association, namely that the term of office of the Board of Commissioners ends if they no longer meet the requirements of applicable laws and regulations.
Rekomendasi 11: Recommendation 11:	Status dan Penerapan: Status and Implementation:
Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing remuneration and nomination functions prepares the succession policy for the nomination process of the Board of Directors' members.	Terpenuhi / Complied Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/ or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.

ASPEK 3: FUNGSI DAN PERAN DIREKSI

Aspect 3: Functions and Roles of the Board of Directors

Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.
Principle 5: Strengthening the Board of Directors' Membership and Composition.

Rekomendasi 12: Recommendation 12:	Status dan Penerapan: Status and Implementation:
Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektivitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.	Terpenuhi / Complied Perseroan menentukan jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan serta efektivitas dalam pengambilan keputusan. The Company determines the number of members of the Board of Directors in accordance with the provisions and considers the Company condition and effectiveness in decision making.
Rekomendasi 13: Recommendation 13:	Status dan Penerapan: Status and Implementation:
Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	Terpenuhi / Complied Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai dengan kebutuhan, ukuran, dan kompleksitas usaha Bank. The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required in accordance with the needs, size, and complexity of the Bank's business.
Rekomendasi 14: Recommendation 14:	Status dan Penerapan: Status and Implementation:
Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	Terpenuhi / Complied Anggota Direksi yang membawahi bidang 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.

Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.
Principle 6: Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.

Rekomendasi 15: Recommendation 15:	Status dan Penerapan: Status and Implementation:
Direksi mempunyai kebijakan penilaian sendiri (<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 untuk menilai kinerja Direksi. The Board of Directors has self-assessment Policy for assessing the Board of Directors' performance.



Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.
Principle 6: Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.

Rekomendasi 16:
Recommendation 16:

Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan perusahaan terbuka.

The self-assessment policy to assess the Board of Directors' performance is disclosed in the public company's Annual Report.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya.

The Self-Assessment Policy is disclosed in the Annual Report along with the assessment results.

Rekomendasi 17:
Recommendation 17:

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.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar.

The Board of Directors has policy regarding resignation of members of the Board of Directors if involved in a financial crime as stated in the Articles of Association.

ASPEK 4: PARTISIPASI PEMANGKU KEPENTINGAN

Aspect 4: Stakeholders Participation

Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.
Principle 7: Increasing the Corporate Governance Aspect through Stakeholders Participation.

Rekomendasi 18:
Recommendation 18:

Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.

The Public Company has a policy to prevent the occurrence of insider trading.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Perseroan telah memiliki kebijakan untuk mencegah terjadinya *insider trading* melalui Kebijakan Pencegahan *insider trading*.

The Company already has a policy to prevent insider trading through the Insider Trading Prevention Policy.

Rekomendasi 19:
Recommendation 19:

Perusahaan terbuka memiliki kebijakan anti korupsi dan *anti-fraud*.

The Public Company has anti-corruption and anti-fraud policy.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Perseroan telah memiliki kebijakan anti-korupsi dan *Anti-Fraud* dalam Kebijakan Anti-Korupsi dan Pedoman Penerapan Strategi *Anti-Fraud* yang mengacu pada Peraturan Otoritas Jasa Keuangan.

The Company already has anti-corruption and anti-fraud policies in the Anti-Corruption Policy and Guidelines for Implementing Anti-Fraud Strategies, which refer to the Financial Services Authority Regulations.

Rekomendasi 20:
Recommendation 20:

Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.

The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang diatur dalam Pedoman tentang Pengadaan Barang dan Jasa.

The Company already has a policy regarding the selection and capacity building of suppliers or vendor regulated in Guideline on Procurement of Goods and Services.

Rekomendasi 21:
Recommendation 21:

Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.

The Public Company has a policy on the fulfillment of creditor's rights.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen.

The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.

Rekomendasi 22:
Recommendation 22:

Perusahaan terbuka memiliki kebijakan sistem *whistleblowing*.

The Public Company has a policy on whistleblowing system.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied
Perseroan telah memiliki Kebijakan Sistem *Whistleblowing*, yang diatur dalam Pedoman tentang Penerapan Strategi *Anti-Fraud*.

The Company has Whistleblowing System Policy, stipulated in the Guidelines on the Implementation of Anti-Fraud Strategy.



Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.
Principle 7: Increasing the Corporate Governance Aspect through Stakeholders Participation.

Rekomendasi 23:
Recommendation 23:

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.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied

Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi.

The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.

ASPEK 5: KETERBUKAAN INFORMASI

Aspect 5: Information Disclosure

Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi.
Principle 8: Increasing the Implementation of Information Disclosure.

Rekomendasi 24:
Recommendation 24:

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.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied

Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui situs web dan media sosial.

The Company has utilized information technology as information disclosure through its website and social media.

Rekomendasi 25:
Recommendation 25:

Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali.

The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of Public Company through Main and Controlling Shareholders.

Status dan Penerapan:
Status and Implementation:

Terpenuhi / Complied

Dalam Laporan Tahunan telah diungkapkan kepemilikan saham paling sedikit 5%.

The Annual Report has disclosed share ownership of at least 5%.

TRANSPARANSI PRAKTIK BAD CORPORATE GOVERNANCE

Transparency of Bad Corporate Governance Practices

Bank berupaya untuk membangun aktivitas bisnis yang baik dan selaras dengan peraturan perundang-undangan dengan berupaya menghindari adanya praktik *bad corporate governance* berikut:

The Bank strives to build good business activities that are in line with laws and regulations by trying to avoid the following bad corporate governance practices:

Keterangan	Praktik Practices	Description
Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan.	N/A	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	N/A	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	N/A	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat kasus terkait buruh dan karyawan.	N/A	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	N/A	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	N/A	Discrepancies in the annual report file format with regulations.